



Reduce risk in your small business portfolio during periods of economic turbulence

Get automated alerts when customer performance dips, long before it can impact your bottom line.



Small businesses are dynamic. They're continuously evolving along with the economy, regulations and other internal and external influences. In times of financial uncertainty, the pace of change often accelerates. If you can proactively identify performance shifts in your small business accounts, you're better able to mitigate risk and identify appropriate cross-sell opportunities.

Due diligence shouldn't stop after your financial institution has onboarded a small business. Change happens quickly. If you rely solely on internal sources to detect risk in your customers, you may discover issues, but only after it's too late. By then your borrower is likely underperforming and your principle or ongoing interest payments are in jeopardy.

LexisNexis® Small Business Monitoring enhances your internal efforts by delivering updates on the status of your small business customers. You set thresholds, event targets and timeframes for customized alerts. Then Small Business Monitoring works behind the scenes, conducting daily, weekly or monthly oversight to provide you with unprecedented account visibility.

Reduce exposure

Proactive risk detection can help you minimize losses. When you're aware of potential problems, you can take action to protect your organization by limiting unused credit or setting up a payment program to help prevent default.

But how can you know which small business customers are at risk? They may be current with you but late with another lender. Or they may be dealing with challenges that have nothing to do with your organization yet make them vulnerable to failure. You need to be aware of issues that go well beyond your institution's four walls.

LexisNexis Small Business Monitoring tracks an organization's performance with continuous monitoring of 23 critical elements including:

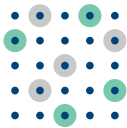
- **Credit account data**
- **New account openings**
- **Involuntary account closures**
- **Days beyond terms events**
- **Changes in credit scores**
- **Charge-offs**
- **Liens**
- **Judgments**
- **Bankruptcies**
- **Material changes in public records**

You select the level of monitoring that fits your business requirements, including SBFE data, alternative data, derogatory data and firmographics.

Everything you need to know

Small Business Monitoring bridges information gaps with our unique combination of data from more than 10,000 sources, proprietary linking technology and advanced analytics.

You're able to stay current on your small business portfolio with alerts on significant changes available through batch.



More coverage

10,000+ data sources



25% more U.S. businesses



Coverage of SBFE Data, Bank
Credit and B2B Trade Credit



More intelligence

Patented data linking



Alternative, financial and
B2B trade data



Business and people data



More clarity

Connected businesses



Connected owners,
executives and employees

Limit risk and strengthen client relationships

Small businesses must work hard to stay relevant in a changing market. In times of economic turbulence, their position becomes even more precarious. Lenders need to be vigilant in monitoring the small businesses in their portfolio. Even the best accounts can experience periods of increased financial stress, putting your organization at risk.

Fortunately, maintaining oversight of your small business portfolio can yield big benefits:

- **Boost portfolio performance**
- **Optimize growth**
- **Proactively curtail risk**
- **Reinforce account relationships**
- **Improve decisioning**
- **Discover upsell opportunities**

Decisions your financial institution makes today about a business can have repercussions for years. If you don't have processes in place to monitor account performance, you likely won't discover problems until the losses begin to mount. LexisNexis Small Business Monitoring streamlines your account management and helps you stay on top of your portfolio in good times and bad.

For more information:
Call 800.897.1644 or visit risk.lexisnexis.com/SMBrisk



About LexisNexis® Risk Solutions

LexisNexis Risk Solutions harnesses the power of data and advanced analytics to provide insights that help businesses and governmental entities reduce risk and improve decisions to benefit people around the globe. We provide data and technology solutions for a wide range of industries including insurance, financial services, healthcare and government. Headquartered in metro Atlanta, Georgia, we have offices throughout the world and are part of RELX (LSE: REL/NYSE: RELX), a global provider of information-based analytics and decision tools for professional and business customers. For more information, please visit www.risk.lexisnexis.com and www.relx.com.

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