

Optimize lending terms with data on small businesses and their owners to get a clear picture of risk



Getting information on small and mid-sized businesses is much easier now with the LexisNexis® Small Business Credit Score Report. Lenders can quickly answer a variety of questions about applicants and address issues across the customer lifecycle including origination, monitoring, upsell/cross-sell, onboarding and collections. The LexisNexis® Small Business Credit Score Report gives lenders an easy, reliable way to vet small businesses, mitigate risk and grow their share of the more than 30 million small and mid-sized businesses in the US.

### Beyond the traditional credit report for better small business decisioning

Historically, the credit report has been the foundational product that financial institutions and other credit-issuers have used to assess an applicant's creditworthiness. But finding accurate and applicable small business data can be challenging, because many small businesses have a limited credit footprint. As a result, locating relevant information on the business can feel like an incomplete and inefficient data chase. And despite advances with analytics and automated decisioning, financial institutions continue to require data that human analysts can view and assess. Bankers rely on credit reports in their processes today and will continue to into the future.

## Harness the power of alternative data to grow your small business segment

The LexisNexis® Small Business Credit Score Report delivers unmatched decisioning insight by combining more than 10,000 sources of alternative data with advanced analytics and linking to decision no-file and thin-file applicants with confidence.

Now financial institutions and small business lenders can:

- **Expand** their addressable market by assessing businesses with little or no traditional credit information
- Better manage risks by **differentiating** between businesses with identical or similar traditional credit profiles
- **Optimize** terms by using insights from the report to help upgrade or downgrade the terms offered through improved segmentation

## Get the data and insights you need to grow your small business segment

- **Focused on business:** This is a report on a commercial entity.
- **Includes unique and high-value content:** This is the first offering of scores derived from LexisNexis Risk Solutions alternative data only.
- **Online delivery:** Access the report through our online portal.
- **Credit scores on the business and its authorized representatives:** The report includes the Small Business Credit Score and, when you include an Authorized Representative on input, the Small Business Blended Credit Score.
- **The concept of blended business and person information is critical.** Small business lending is the interconnection between a small business and its owner(s). This is clearly applicable to sole proprietorships (where the person and business are effectively one taxable and legal entity), but also important to small, privately held companies.

*The LexisNexis® Small Business Credit Score Report is a non-FCRA product.*



For more information, call 800.897.1644 or visit [risk.lexisnexis.com/SMBRisk](http://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](http://www.risk.lexisnexis.com) and [www.relx.com](http://www.relx.com).