

More Confidently Assess Small Businesses Credit Risk

Determine creditworthiness of small
businesses with little to no credit profile.



The 31.7 million small businesses in the U.S.¹ are said to be the backbone of the U.S. economy. They represent 99.9% of all U.S. businesses and account for 44%² of the country's economic activity, yet many may not be able to qualify for a business loan at their local bank.

Whether self-financed, newly formed or simply too small to register in traditional credit profiles, data on these businesses and their authorized representative may be limited or not even exist.

Lenders trying to assess creditworthiness and risk potential often can't work with these small businesses because they lack the insight to determine whether the businesses meet the bank's lending criteria.

Take the guesswork out of lending to small businesses

LexisNexis® Risk Solutions offers the key insights that banks need to more confidently lend to small businesses. Using the LexisNexis® Small Business Credit Score with SBFE Data™ or LexisNexis® Small Business Blended Credit Score with SBFE Data™, lenders can grow, reduce delinquency and more profitably manage their portfolios.

Both Credit Scores are non-FCRA products and help satisfy a financial institution's need for intelligence that can be used in automated decisions across the customer lifecycle from small business origination to monitoring, upsell/cross-sell and collections.



LexisNexis Small Business Credit Score with SBFE Data:

The Small Business Credit Score with SBFE Data predicts the likelihood of serious delinquency, bankruptcy or charge-off within the next 12 months. LexisNexis Risk Solutions builds models using supervised machine learning on pooled samples.



LexisNexis Small Business Blended Credit Score with SBFE Data:

The Small Business Blended Credit Score with SBFE Data also includes extensive risk information on the authorized representative. This data is essential when scoring businesses with little or no credit history and a thin footprint in business data.



Expansive data resources

The LexisNexis Small Business Scores leverage a combination of cutting-edge modeling, advanced analytics and unique data resources including:

SBFE Data: Covers more than 30M small businesses, 100M accounts and 20 years of historical data since 2001.

LexisNexis Risk Solutions alternative data sources: 10,000+ sources of public records, proprietary information and alternative data files. Using advanced analytics and linking technology, we're able to organize this information into profiles on business entities, allowing us to score more businesses than with traditional credit data alone. Our unique ability to connect the authorized business representatives on an application with a business entity (non-FCRA application) provides critical risk insights for enhanced business credit decisions.



Grow with small business

Leading organizations will find the LexisNexis Small Business Scores with SBFE Data provide actionable insights to:

Expand your addressable market by scoring small businesses with little or no traditional credit information.

Build relationships with potentially undiscovered businesses that have potential to become highly valuable accounts.

Better manage risks by differentiating between businesses with similar traditional credit profiles.



For more information call 866.858.7246 or visit risk.lexisnexis.com/creditrisk

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.

¹ <https://cdn.advocacy.sba.gov/wp-content/uploads/2020/06/04144224/2020-Small-Business-Economic-Profile-US.pdf>

² <https://www.marketwatch.com/story/the-recovery-will-be-weak-if-small-businesses-cant-get-the-credit-they-need-and-deserve-11631722738>