

Uncover risk and opportunity in small businesses

Assess the creditworthiness of companies with limited financial footprints.



The U.S. has more than 30 million small businesses, and those businesses comprise 99.9% of all U.S. businesses.¹ For financial institutions and other companies looking to grow market share and revenue, those small businesses represent tremendous opportunity. But that opportunity isn't without risk.

Regardless of economic conditions, many small businesses are dependent on credit to successfully grow and operate. Financial institutions and other companies can provide that support, but there's one thing holding them back—the lack of quality data. Small businesses are often self-funded and have little or no borrowing history. Without business credit histories, it can be difficult to evaluate their creditworthiness.

The LexisNexis® Small Business Credit Report provides alternative data to drive portfolio growth while allowing you to tightly manage risk

Lenders need a clear view of businesses to have confidence in their ability to gauge risk. The Small Business Credit Report helps fill the gap of small business data that may not be available from traditional financial payment sources. The report's data can be applied to decisioning on business account origination, onboarding, underwriting, exception-processing activities, term optimization and account/portfolio management.



A blend of business and business representative information

Small businesses are closely tied to their business authorized representative. That's especially true for small, privately-held companies. When a business opens an account or asks for a loan, you need a robust view of business risk and opportunity.

The Small Business Credit Report provides insights on both the business and the business owner or its authorized representative. The report includes our Small Business Credit Scores—giving you a business-only score and a blended business score (business + business authorized representative)—to identify promising business targets.



Segment risk and optimize terms

Many businesses have similar traditional credit profiles but potentially different levels of risk. It's often difficult to see the nuances and read between the lines.

The Small Business Credit Report can help segment risk by providing a detailed view into a business's financial stability to help determine which prospects are a good credit risk and just how good they are. This allows you to modify and optimize terms based on the business applicant's unique profile.



The Small Business Credit Report:

- Delivers a robust, easy-to-interpret picture of a small business
- Aggregates data from 65+ billion public and proprietary records
- Taps more than 10,000 sources, including many non-traditional sources
- Includes business-to-business (B2B) tradeline data with many small and new businesses that might otherwise be overlooked from other data providers
- Provides insights into the business
- Exposes derogatory events such as bankruptcies, judgments and liens
- Applies sophisticated linking technology and analytics to connect the dots
- Offers data online and via API
- Is a non-FCRA product

Improve lending outcomes

A changing credit landscape can mean increased risk for lenders. Alternative data helps you grow safely by providing critical information about the companies with which you do business.



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

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://pieinsurance.com/blog/small-business-resources/how-many-small-businesses-are-there-in-the-us/>