

Reduce small business customer risk during periods of economic turbulence

Get automated alerts when vendor performance dips or problems arise, long before they can impact your bottom line and reputation.



Small online businesses are dynamic. They can pop up quickly but also disappear just as fast. 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 or areas of concern in your small business vendors, you're better able to mitigate risk.

Once your organization establishes a relationship with a small online business retailer, your due diligence shouldn't end. Change happens quickly. If you rely solely on internal sources to detect risk, you may discover issues, but only after it's too late. By then, you may have dissatisfied customers demanding refunds, which not only hurts revenue but can also damage your reputation and brand.

LexisNexis® Small Business Monitoring automates vendor monitoring by delivering updates on the status of your online sellers. 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 visibility into your e-retailers.

Reduce exposure

Proactive risk detection can help you minimize losses and reputational damage. When you're aware of potential problems, you can take action to protect your business by working with your online vendors to resolve any issues or terminate your relationship if warranted.

But how can you determine which of your small business online vendors are at risk? They may be having financial struggles or going through organizational changes. They could have been added to a sanctions list. They may even be experiencing problems on competitor exchanges that could be instructive in how you manage your interactions with them.

The challenges they're facing can have nothing to do with your organization yet make them vulnerable to failure on your platform. You need to be aware of issues that go beyond your own relationship with them for the protection of your business and brand.

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

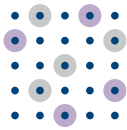
- **Credit account data**
- **New account openings**
- **Involuntary account closures**
- **Days beyond terms events**
- **Changes in credit scores**
- **Charge offs**
- **Liens**
- **Judgments**
- **Bankruptcies**
- **Material changes in public records**

You select the level of monitoring that fits your business requirements, including 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 online vendors with alerts on significant changes available through batch.



More coverage

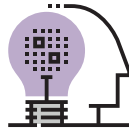
10,000+ data sources



25% more U.S. businesses



Coverage of 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 vendor relationships

Small online businesses must work hard to stay relevant in a changing market. In times of economic turbulence, their position becomes even more precarious. You need to be vigilant in monitoring their activities and performance. Even the best vendors can experience periods of increased financial stress, putting your company at risk.

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

- **Protect revenue**
- **Optimize growth**
- **Proactively curtail risk**
- **Reinforce vendor relationships**
- **Improve decisioning**
- **Uncover opportunities**

Decisions your organization makes today about your small e-retailers can have repercussions for years. If you don't have processes in place to monitor their business, you likely won't discover problems until the customer complaints or refund requests start rolling in and losses begin to mount. By then, the reputation of your good name is at stake.

LexisNexis Small Business Monitoring streamlines your vendor management and helps you understand the health of your retailers 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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