

Expand your share of the small business market through improved risk decisioning on thick-file, thin-file and no-file small businesses

The flourishing small business market represents incredible opportunities to capture new market share and increase profits. Finding accurate decisioning information on small business performance and credit history can be a challenge. You need to understand the creditworthiness of both businesses with traditional payment histories and those with limited financial footprints, and uncover potential risks associated with authorized representatives or derogatory events. LexisNexis® Small Business Credit Report combines credit data from the Small Business Financial Exchange, Inc. (SBFE®) with Alternative Data from LexisNexis® to create a more inclusive snapshot of a small business and help your business extend more offers, optimize terms and avoid risk.



Increase decision efficiency with deeper intelligence on small businesses

The LexisNexis Small Business Credit Report supports faster, more well-informed small business decisions by delivering a complete picture of a small business in an easy-to-interpret, illustrated report.

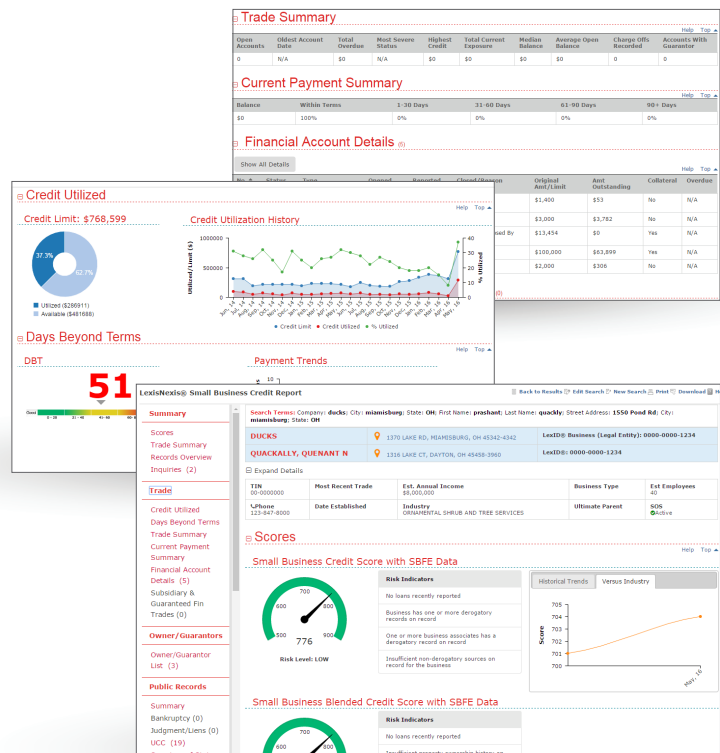
By combining SBFE's gold-standard commercial credit data with industry-proven Alternative Data from LexisNexis, the report provides a comprehensive overview into the financial performance and risks associated with a small business to help:

- Expand your addressable market:** Assess businesses with either traditional payment histories or those with limited credit histories.
- Reduce risk exposure:** Differentiate between businesses within similar credit bands with a detailed view into their financial stability.
- Optimize terms:** Target the businesses with the best profit potential by strengthening segmentation.

This report also gives you a powerful credit score augmented with the insights that only Alternative Data can provide. Available online and via XML, the report provides intelligence for more profitable decisions across the lending lifecycle.

Start with the industry standard for small business data

LexisNexis is an SBFE Certified Vendor™, which means your business can seamlessly access credit histories and payment data on millions of small businesses. SBFE's commercial credit performance data has long been recognized as the industry's gold-standard for small business data, and it's widely regarded by many lending organizations as an essential first step in small business decisioning. Leveraging this data, the LexisNexis Small Business Credit Report provides critical information on credit utilized, credit utilization history, credit limits, days beyond terms (DBT), payment trends, financial account details and more that are critical to your underwriting decision process.





Access relevant small business intelligence that enables your business to extend more offers, optimize portfolio performance and increase profitability.



Amplify competitive advantage with alternative data

Thin-file and no-file small businesses are more common than you might think: fewer than half of the small businesses in the US have an established credit file, and studies suggest it can take a small business 3-5 years to even appear in a traditional credit reporting database. These businesses can be opportunities just waiting to happen — but which small business represents the strongest opportunity? The LexisNexis Small Business Credit Report has expansive coverage of Alternative Data sources to deliver new insights that help you instantly differentiate between profit potential and probable risk.

This high-value information is aggregated from more than 13,000 sources that include business registrations with state and local governments, points of contact, address details, assets, property ownership, firmographics and derogatory public records on bankruptcy, judgments, liens and more. Our Alternative Data also provides extensive real estate, property and license information that you won't find anywhere else. With this unique and magnified perspective into a small business, you gain the competitive advantage of greatly improved decisioning power: identify an up-and-coming business before it hits the mainstream market or avoid a risky business before it negatively impacts your bottom line.

Alternative Data brings intuitive insights to the credit-decisioning process



- Is the small business real? Alternative Data compiles information from trustworthy government sources like the Secretary of State and the IRS, and compares it against data points from thousands of other sources to verify that a business exists.



- Is the small business stable? Alternative Data reveals stability, including the basics such as the length of time registered and in good standing with government sources, the length of time at an address and general business activity. It can go a step deeper, inferring stability by business type (e.g., franchises), firmographics (e.g., estimated revenues and number of employees) and characteristics on the location(s) and operations.



- Is the small business able to repay? Alternative Data infers ability to repay based on property ownership, assets and pledged collateral. Additionally, Alternative Data leverages the asset profile of the owner or authorized representative.



- Has the business shown an unwillingness to repay? Alternative Data not only includes traditional public records of bankruptcy, judgments and liens, but also brings trending, such as time since a derogatory experience and the derogatory track-record with the associated people.



- Is this a business you would want to do business with? Alternative Data reveals events that may cause you to pause in establishing a business relationship, such as presence in OFAC, watchlists, sanctions, unfavorable news and more.



Better understand the people behind the business

More than 90% of the US business population is comprised of micro, small and privately held companies.¹ The LexisNexis Small Business Credit Report connects you to decisioning insights built from the broadest coverage of business and human entities in the US. By identifying the people and other entities associated with the business and understanding the benefits or risks associated to the small business, you can improve decisioning, strengthen targeting and avoid risk. LexisNexis has developed proprietary advanced linking technology to uncover relationships between people and businesses and create a blended view into the business and its authorized representatives.



Improve portfolio performance with proven decisioning power

The LexisNexis Small Business Credit Report delivers small business intelligence and valuable performance-based insights to help strengthen decisions across the lending lifecycle. With sharpened visibility into a small business, you gain a level of decision clarity that can help you identify new opportunities and better recognize risk. The LexisNexis Small Business Credit Report helps you effectively evaluate small businesses from an all-encompassing viewpoint, so your business can extend more offers, optimize portfolio performance and increase profitability. Grow your small business market share and mitigate risk exposure with the LexisNexis Small Business Credit Report.

For more information, call 866.277.8407 or visit
lexisnexis.com/SmallBusinessRisk



¹ SBA Office of Advocacy, "Frequently Asked Questions" September 2012.

About LexisNexis Risk Solutions

LexisNexis Risk Solutions (www.lexisnexis.com/risk) is a leader in providing essential information that helps customers across all industries and government assess, predict, and manage risk. Combining cutting-edge technology, unique data and advanced scoring analytics, we provide products and services that address evolving client needs in the risk sector while upholding the highest standards of security and privacy. LexisNexis Risk Solutions is part of RELX Group plc, a world-leading provider of information and analytics for professional and business customers across industries.

The LexisNexis Small Business Credit Report is not provided by "consumer reporting agencies," as that term is defined in the Fair Credit Reporting Act, 15 U.S.C. § 1681, et seq. ("FCRA") and do not constitute "consumer reports," as that term is defined in the FCRA. Accordingly, this report may not be used in whole or in part as a factor in determining eligibility for credit, insurance, employment or another purpose in connection with which a consumer report may be used under the FCRA. Due to the nature and origin of public record information, the public records and commercially available data sources used in reports may contain errors. LexisNexis and the Knowledge Burst logo are registered trademarks of Reed Elsevier Properties Inc., used under license. SBFE Certified Vendor is a trademark of Small Business Financial Exchange Inc. Copyright © 2016 LexisNexis. NXR11443-01-0716-EN-US.