

LexisNexis® Small Business Risk Score



Small businesses mean big opportunities.
Acquire customers faster with clear insight into potential risk.

Many organizations still avoid acquiring small business customers with limited business trade line history. Until now, a business' credit history was a prerequisite and the primary component for accurately differentiating the profitable from the high-risk prospects.

Imagine the competitive advantage and long-term benefits of booking low-risk small businesses first.

Credit history is no longer necessary to assess small business risk

What if you could confidently tap into an enormous market of untouched small businesses with effective risk scores that don't rely on trade line history? LexisNexis® has combined the power of our vast repository of consumer and business public records content with our advanced analytics to create a blended risk scoring solution that does not require a business to have an established trade line credit history.

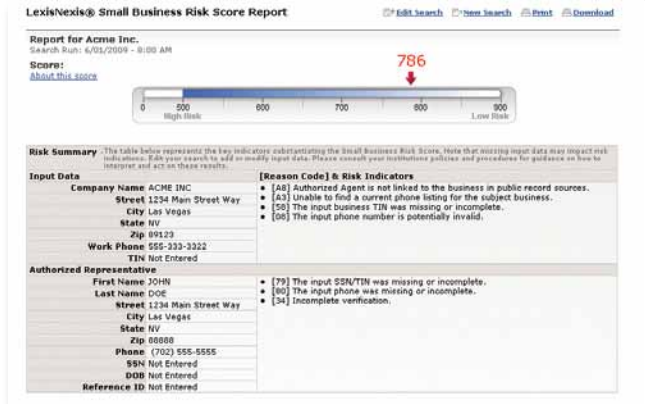


Combining data from multiple sources produces a revealing footprint

The LexisNexis® Small Business Risk Score will generate a simple three-digit numeric score based on the public records footprint of the business, the business owner(s) and/or the people associated with the business. Drawing from our industry-leading information network, we merge and analyze data about the business from business filings with the state and federal government, along with compiled information about the business representative, to assess the small business entity's creditworthiness and risk level. As we blend asset and derogatory data, we begin to create a creditworthiness picture of both the business and people associated with that business.

Replace time-consuming manual processes with automated technology

For many lenders, small business risk assessment is a very tedious and time-consuming manual process. Small Business Risk Score automates and speeds up the process of granting credit to qualifying small business entities. This allows you to establish a credit relationship with the business faster, resulting in increased customer loyalty and expanded opportunities for additional product relationships.



For more information:

Call 866.858.7246 or visit lexisnexis.com/risk/financial-services

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 predict, assess 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 Reed Elsevier, a leading publisher and information provider that serves customers in more than 100 countries with more than 30,000 employees worldwide.

Our financial services solutions assist organizations with preventing financial crime, achieving regulatory compliance, mitigating business risk, improving operational efficiencies and enhancing profitability.



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