

# Small Business Financial Exchange (SBFE) Data™

Empower small businesses by giving them the credit they deserve

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SBFE Data from the Small Business Financial Exchange™, Experian's newest data source, provides more than 17 years of small-business tradeline data that can be leveraged for analytics and model development. With the addition of SBFE Data, Experian's commercial information solutions provide greater coverage of small-business financial health.

**Current platform availability:** SBFE Data is available within Experian's Analytical Sandbox™ and batch appends and archives.

## The business challenges

Predicting small business risk can be costly and challenging requiring lenders to overcome multiple operational challenges. Some of the top challenges in the market today are:

- **Limited insights** — Limited sources that provide insights into both business and business-owner performance data, which allow you to optimize spend and reduce small-business risk.
- **Data and analytics** — Limited availability of information on small-business entities and challenges in transforming data into actionable attributes that effectively predict small-business risk.
- **Process inefficiencies** — Data hosting requirements limit the amount of data available for modeling purposes. Each new modeling effort requires new third-party data to be acquired and managed.
- **Constrained by technology** — IT dependencies introduce uncertainty into new model development and reduce autonomy over innovation.

Experian® is an SBFE® Certified Vendor, delivering quality data and analytics right to your fingertips. With the addition of more than 78 million small-business tradelines, the depth and breadth of Experian's data will give you the coverage you're looking for.

## Benefits of SBFE Data

The combination of SBFE data assets and Experian's extensive commercial data delivers broader coverage on all businesses, including small businesses, that are risky and difficult to evaluate. Because many businesses are financed using a combination of business credit and the business owner's credit, the ability to access both is critical to an effective small-business risk strategy. Experian's access to true credit performance on 250 million consumers and analytical experience in maximizing the predictive power of commercial and consumer data sets can significantly improve your ability to predict small-business risk.

With Experian's unique capabilities, you can:

- Build your own custom attributes and models using commercial and consumer data.
- Enhance your portfolio management capabilities.
- Benchmark against your peers.
- Develop intelligence to identify new market opportunities.
- Engage our seasoned decision scientists to help you accelerate model development, create custom attributes and models, and assist you with model governance.

## Small Business Financial Exchange Data™

### What working with Experian means

At Experian, we give every client the most holistic view of small-business risk to drive efficiencies, mitigate risk and improve profitability. Every day, our data scientists apply the latest technology and AI modeling techniques to a wealth of traditional and alternative business and consumer data sources to provide the most comprehensive blended insights into the health of small and emerging businesses in the market. Combined with SBFE Data, these unique data assets give our clients a decisive edge, driving speed, efficiency and confidence in decisioning.

From the moment you engage with our team to determine the best solution, you'll get the peace of mind that comes from relying on the industry's most stringent security and governance policies, as well as the confidence of consistent and rapid customer service enjoyed by thousands of customers.

And Experian is the only SBFE Certified Vendor that has been recognized by *Forbes* as one of the most innovative companies in the world for five years in a row.

### About Experian's Business Information Services

Experian's Business Information Services is a leader in providing data and predictive insights to organizations, helping them mitigate risk and improve profitability. The company's business database provides comprehensive, third-party-verified information on 99.9 percent of all U.S. companies, as well as millions of companies worldwide. We provide market leading tools that assist clients of all sizes in making real-time decisions, processing new applications, managing customer relationships and collecting on delinquent accounts.

For more than 125 years, Experian has used the power of data to help unlock opportunities for businesses and consumers. With more than 16,500 employees in 39 different countries, Experian proudly offers blended data assets, giving you access to hard-to-find small and micro businesses. Funneling numerous data sources — including BizSource<sup>SM</sup>, member trade, alternative and consumer — our breadth and depth of information helps you fine-tune marketing efforts, identify new profitable customers, assess risk, improve data modeling and conduct market research to break into new market segments.

To find out more about SBFE Data, contact your local Experian sales representative, call 1 800 520 1221 or visit [www.experian.com/sbfe](http://www.experian.com/sbfe).

### About SBFE

The Small Business Financial Exchange, Inc. and SBFE, LLC (collectively known as SBFE) is the country's leading source of small business lending credit information. Established in 2001, this non-profit association's database houses information on over 32 million businesses, and enables information exchange among members who provide small business financing.

Through its resources and relationships, SBFE makes possible innovative risk management solutions by providing industry insight and analysis of aggregated small business financial data to its Members. SBFE is the only Member-controlled organization of its type and is serving as the most trusted advocate for the safe and secure growth of small business. To find out more about SBFE, go to [www.sbfe.org](http://www.sbfe.org).