SBFE strives to deliver the most accurate and comprehensive information and insights supporting the best outcomes for lenders and small businesses.

### Value of SBFE Data™

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<table>
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<tbody>
<tr>
<td><strong>10/10</strong></td>
<td><strong>38+ million</strong></td>
<td><strong>18+</strong></td>
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<tr>
<td>Largest U.S. business card issuers contribute data to SBFE</td>
<td>Estimated small and micro businesses represented</td>
<td>Years of historical data, dating back to 2001</td>
</tr>
<tr>
<td><strong>82+ million</strong></td>
<td><strong>12</strong></td>
<td><strong>415+</strong></td>
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<tr>
<td>Accounts represented in SBFE data</td>
<td>Of the top 15 commercial lenders contribute data to SBFE</td>
<td>Total portfolios, 72% contributed by traditional financial lenders</td>
</tr>
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</table>

### Be part of the SBFE Model

**Become a Member**

Completing the SBFE Member Participation Agreement is your first step to SBFE membership. Then, submit your data to the SBFE Data Warehouse to get access to the insights only available through SBFE. Contact info@sbfe.org to learn more.

**Access to SBFE Data-driven Products**

If you would like to learn more about the SBFE Certified Vendors and SBFE data-driven products and services, contact info@sbfe.org to request contact information for each approved Certified Vendor.

The Small Business Financial Exchange, familiarly known as SBFE®, is a nonprofit trade association striving to be the trusted advocate for the safe and secure growth of small business.
How the model works

SBFE gathers and protects the largest aggregation of small business payment data in the US today and leverages the power of that data to help the small business industry build a true and accurate picture of small business.

A Give-to-Get Exchange

STEP 1: SBFE MEMBER
contributes small business credit data to SBFE Data Warehouse

STEP 2: SBFE DATA WAREHOUSE
normalizes data and governs both contribution quality and Certified Vendor compliance

STEP 3: CERTIFIED VENDORS
develop risk products using SBFE Data exclusively for Members

STEP 4: PRODUCT
SBFE Members utilize SBFE data-driven risk products developed and offered by Certified Vendors

To learn more about SBFE, approved Certified Vendors, and membership eligibility contact info@sbfe.org or visit www.sbfe.org