

## How the SBFE model works

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

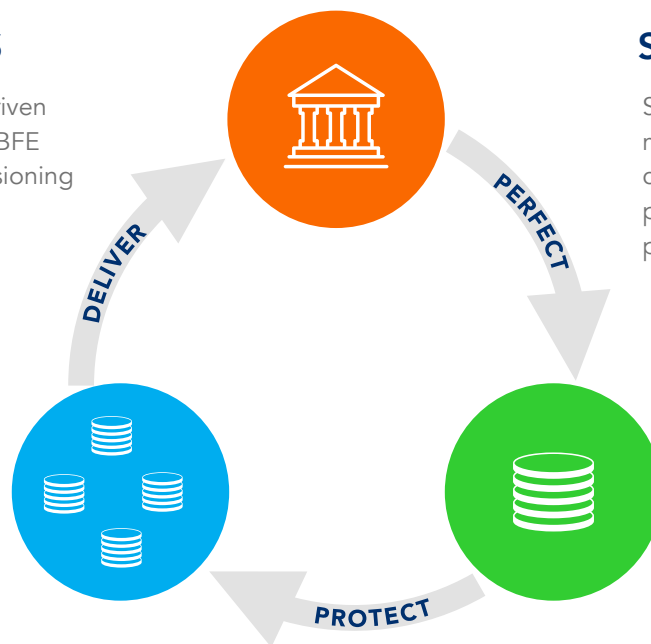
## A Give-to-Get Exchange

### STEP 4: SBFE MEMBERS

Members may purchase SBFE Data-driven products developed and offered by SBFE Certified Vendors for their credit decisioning and portfolio monitoring functions.

### STEP 1: SBFE MEMBERS

Small business lenders become members and contribute their customers' commercial payment performance data to SBFE where it is protected from marketing use.



### STEP 3: CERTIFIED VENDORS

SBFE-approved commercial credit reporting agencies develop risk products using SBFE Data exclusively for members.

### STEP 2: SBFE DATA WAREHOUSE

SBFE normalizes data received from members and governs both contribution quality and SBFE vendor compliance.

# Strength in Numbers for Small Business Lending

## Value of SBFE Data

**10/10**

Largest U.S. business card issuers contribute data to SBFE

**39+ million**

Estimated small and micro businesses represented

**19+**

Years of historical data, dating back to 2001

**85+ million**

Accounts represented in SBFE data

**9**

Of the top 10 commercial lenders contribute data to SBFE

**135**

Approximate members, including **420** total portfolios, **69%** of which are contributed by traditional financial lenders

## SBFE Membership Offers

Small business lenders rely on SBFE's distinctive information security, risk and data governance controls. This confidence attracts lenders of all sizes and types from across the industry, making SBFE Data a rich and robust information source which enables sound credit risk management decisions.



Data Governance



Highly Predictive Data



Productivity



Industry Leadership

## Be part of the SBFE Model

### 3 Steps to Becoming a Member

- 1** Complete the SBFE Member Application
- 2** Execute the Member Participation Agreement
- 3** Contribute your data to the SBFE Data Warehouse to get access to the insights only available through SBFE membership

### 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](mailto:info@sbfe.org) to request contact information for each approved Certified Vendor.



To learn more about SBFE®, approved Certified Vendors, and membership eligibility contact [info@sbfe.org](mailto:info@sbfe.org) or visit [www.sbfe.org](http://www.sbfe.org).