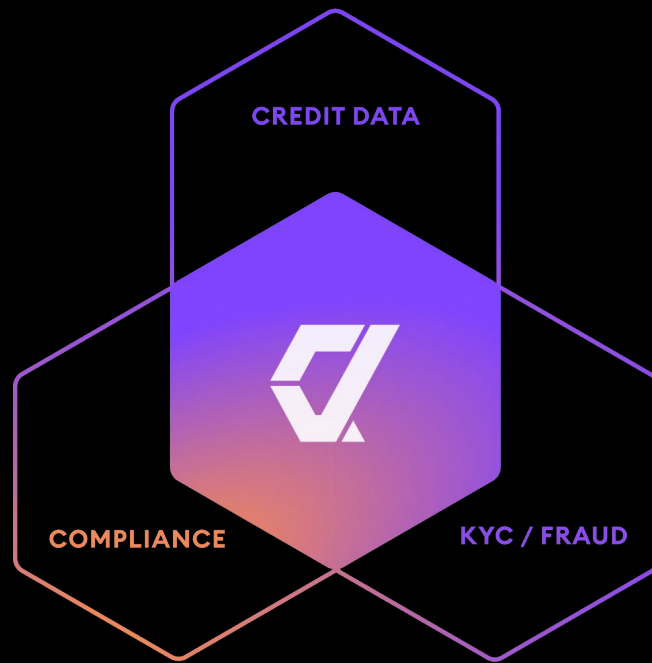




The single platform
for all **credit, fraud,**
and **compliance** needs

Now offering **FICO SBSS**



Better Business Lending with **FICO SBSS** from CRS



SBA & government-
backed business
credit & risk analysis
all-in-one

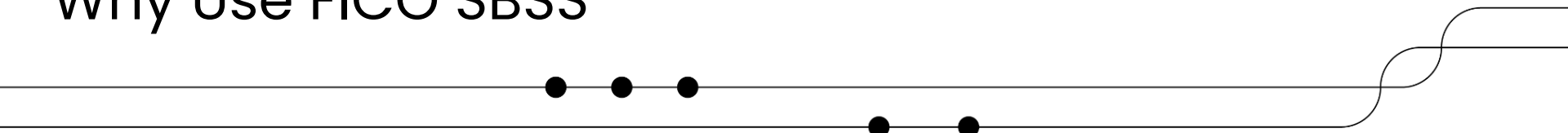
FICO® Small Business Scoring ServiceSM



FICO SBSS is the **industry leader** in risk assessment for US small business credit applicants. It's used by the majority of banks & lenders – over 7,500 nationwide.

More than a credit score, its trusted algorithm provides **risk analysis** for better business lending decisions.

Why Use FICO SBSS



- Businesses are scored **0-300**
 - Score includes traditional credit + broader risk analysis
 - 160 is an acceptable score
- It can be used for term loans, lines of credit, and commercial cards up to \$1M
- It is a requirement for **SBA 7(a) loans**

How FICO SBSS Works

Instant business credit decisioning with better business risk assessment.

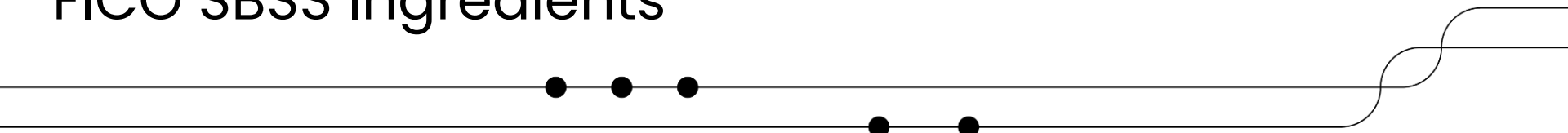
EQUIFAX

experian

TransUnion



FICO SBSS Ingredients



The score leverages:

- Credit bureau consumer credit report data
- Credit bureau business credit report data
- Self-reported business financial data
- Self-reported consumer financial data

SBSS Breakdown: Scoring Factors



Payment History

credit cards • car loans •
mortgages • collections •
bankruptcies • late payments

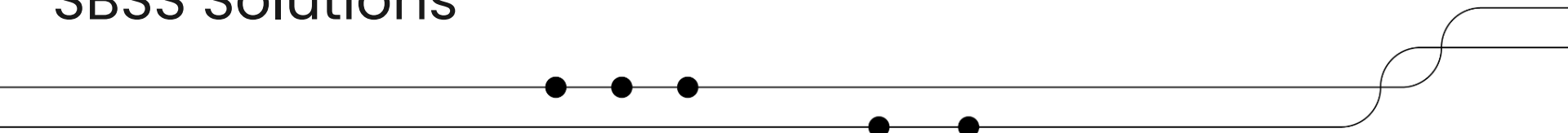
Debt Utilization

Credit History / Credit Age

Credit Inquiries/New Credit Checks

Types of Credit

SBSS Solutions



1 **COMMERCIAL CARD**

Business credit cards • revolving credit

2 **LINE OF CREDIT**

Repeatedly borrow and repay • 1-2 years

3 **TERM LOAN**

Fixed repayment schedule • 5-10 years • CDFIs

4 **LEASE TRANSACTIONS**

Lease terms up to \$250,000

5 **FINTECH SOLUTIONS**

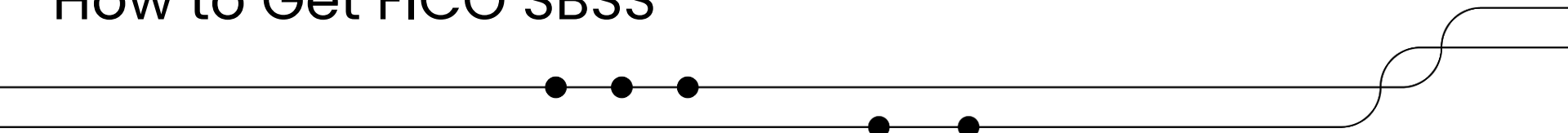
Complete business credit data for credit decisioning workflows

FICO SBSS for **SBA 7(a)** Loans

- SBA loans provide a **government-backed** guarantee
- The SBA 7(a) loan and others require FICO SBSS **score of 155** or higher to qualify
- Most lenders want to see a minimum score of 160–165



How to Get FICO SBSS



Vendor direct

- **Costly** upfront asks & minimums
- Onboarding & compliance processes can take **up to 6 months**
- **Complex** compliance & regulations
- **Labor intensive** implementations & integrations with limited support

CRS

- **Cost-savings** with tailored solutions
- Fast, tech-enabled onboarding & support to **launch in 2 weeks**
- **Built-in compliance** services & support
- **All-in-one** credit partner to service all of your ongoing credit needs

Work with
the **only CRA**
offering FICO SBSS