

Score Small Business Customers Quickly with Data You Have

The Moody's Analytics RiskCalc™ Small Business Model helps lenders and credit analysts improve the credit risk assessment of their small business portfolio by combining different types of data to produce an optimized score. Results include the RiskCalc EDF™ (Expected Default Frequency) score, MARQ™ score, and an Implied EDF rating within a one-year period.

Small Business Credit Decisioning Challenges



Data

Difficult to obtain and often unreliable



Time

Inefficient manual input and analysis



Predictiveness

Suboptimal models for this segment

Benefit from Stronger Analytics and Data



Data

Models built on substantial small business data sets



Time

Enter minimal required inputs

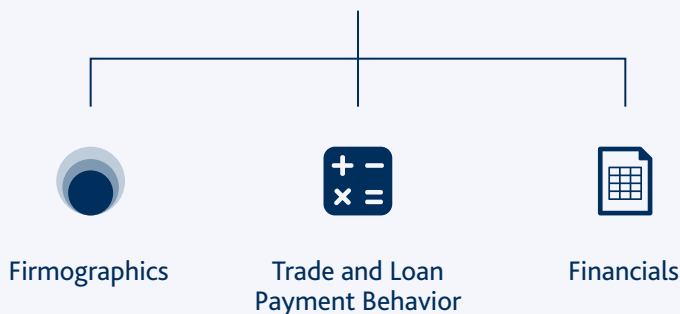


Predictiveness

Get an optimized score for small businesses

Optimize Small Business Credit Assessment

For superior predictability, combine data sets, apply analytics adapted to small business data and origination processes, and leverage the world's largest proprietary financial statement database.



LEARN MORE: RISKCALC SMALL BUSINESS SOLUTION »