



TAKING THE RISK OUT OF  
SMALL BUSINESS LENDING

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## **PayNet Launches Small Business Information Portal** *Small Business Insight, Credit Performance Data & Industry Analysis at sbinsights.net*

(CHICAGO, IL — October 15, 2014) — PayNet, the leader in small business analytics and risk management solutions announces a new *Small Business Insights* information portal, PayNet Risk Insight Suite at sbinsights.net, providing access to intelligence on the small business sector of the economy.

U.S. small businesses are an important, but misunderstood, segment of the economy and account for roughly 50% of GDP and 65% of U.S. new job creation, while remaining a growth engine for U.S. banks. Because small businesses generally respond to changes in economic conditions more rapidly than larger businesses do, PayNet's data has proven to be a leading indicator of the economy between 2 and 5 months. PayNet tracks lending and default data on more than 23 million small business loans on a monthly basis.

At sbinsights.net, the Small Business Insights information portal, users can access one-of-a-kind credit performance data including: loan origination activity, loan delinquencies and forecasts of business default rates.

"PayNet is providing a unique window into the world of small business lending and credit trends compiled from our "real-time" proprietary database worth over \$1.3 Trillion in loan value from leading U.S. lenders," states William Phelan, president of PayNet. "With our new Information Portal, users have access into the performance of credits as a group, identify portfolio growth, and accurately forecast default rates to balance risk and reward."

Aimed at providing bankers, regulators, policy makers, media and institutional investors with increased data transparency and innovative analytics, users can benchmark their C&I growth against an objective index, reduce the uncertainty of entering new markets by having an advanced view of defaults, and can even use this intelligence to lower operating costs.

"Lenders simply can't find this quantitative view into this opaque sector of the economy anywhere else," Phelan added.

For access to the richest measures of small business credit please visit [www.sbinsights.net](http://www.sbinsights.net).

PayNet Inc. is the leading provider of credit ratings on small businesses enabling lenders to achieve optimal risk management, growth and operational efficiencies. PayNet maintains the largest proprietary database of small business loans, leases and lines of credit encompassing over 23 Million contracts worth over \$1.3 Trillion. Using state-of-the-art analytics, PayNet converts raw data into real-time marketing intelligence and predictive information that subscribing lenders use to make informed small business financial decisions and improve their business strategy. For more information visit PayNet Risk Insight Suite at sbinsights.net.

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