



TAKING THE RISK OUT OF  
SMALL BUSINESS LENDING

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## **PayNet Offers New Interactive Platform *Knowledge Source on Small Business Credit Providing Lending Activity, Loan Performance & Forecast Conditions***

(CHICAGO, IL — June 18, 2015) — PayNet announces Risk Insight Suite®, a new *interactive* platform, providing instant access to credit performance data and industry analysis on the small business sector of the economy at [www. sbinsights.net](http://www.sbinsights.net).

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, these indices, which are leading economic indicators of GDP by 2 - 5 months, provide an early view of the economic trends.

At Risk Insight Suite, users can access one-of-a-kind credit performance data including lending activity and loan delinquencies by geographic region and industry sectors, and probability of default at the national, state and county levels for 21 industry sectors.

“PayNet is providing a unique window to examine small business lending and credit trends compiled from our *real-time* proprietary database worth over \$1 Trillion in loans,” states William Phelan, president of PayNet. “Users of Risk Insight Suite have access to the performance of small business credit by industry and geography to identify opportunities for portfolio growth, and accurately forecast default rates to balance risk and reward.”

Aimed at providing commercial lenders, 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 with probability of default, and can even use this intelligence to lower operating costs.

“Lenders simply can’t find this quantitative view into this critical but opaque sector of the economy anywhere else,” Phelan added.

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

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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 [www.sbinsights.net](http://www.sbinsights.net).