



EQUIFAX CANADA® AND THINKING CAPITAL TEAM UP TO CREATE THE LANGUAGE OF SMALL BUSINESS CREDIT IN CANADA WITH NEW BILLMARKET SERVICE

Industry leaders collaborate to empower small businesses and help eliminate cash flow friction with their suppliers

TORONTO – July 10, 2018 – Equifax® and Thinking Capital today announced the launch of BillMarket, an innovative solution that brings together a small business credit grade and financing application designed specifically for Canadian small businesses. BillMarket brings clarity to the industry by making it easy for small businesses to both understand their credit profile and use it to extend payment terms in their supply chain. Canadian small businesses can instantly access their free credit grade and available credit at www.billmarket.com.

“BillMarket creates a new language of credit for small business in Canada. For the first time, there is a practical way to talk about and put a dollar value on small business credit in Canada,” says Jeff Mitelman, CEO and co-founder of Thinking Capital. “BillMarket expands the purchasing power for Canadian SMBs and eliminates friction in the supply chain. Through BillMarket, small businesses can translate their credit grade to real-time available credit that they can use to extend payments with suppliers by up to 120 days. BillMarket represents a cash flow revolution for the Canadian small business market.”

Giving Canadian small business credit a grade

BillMarket leverages Equifax’s new Small Business Grade™ to determine a credit limit that Canadian SMBs can use to extend payments. Knowing how much credit a small business can access to extend supplier terms is as easy as securely registering with BillMarket and checking their certification report.

“We created a grade for small businesses so they can better understand the quality of their business credit and clearly communicate it to suppliers and other interested parties. This enables suppliers to more easily and confidently assess small businesses as potential partners, and at the same time drives down their DSO (Days Sales Outstanding),” says Lisa Nelson, President, Equifax Canada.

BillMarket benefits Canadian SMBs by enabling:

- **More time to pay:** Free up working capital by extending supplier payments up to 120 days. Eliminates the need for a small business to negotiate payment terms with each supplier.
- **Credit worthiness:** Increase purchasing power and impress suppliers with real-time credit insights and on-time payments.
- **Stronger relationships:** Build trusting business relationships with friendly interactions, larger orders, and on-time payments.

Trusted transactions and quicker payments for suppliers

BillMarket provides suppliers with a payment solution that removes friction in the supply chain by enabling them to receive payments much faster from certified customers, allowing their businesses to grow together.

BillMarket benefits for suppliers include:

- **Risk Management:** Equifax’s Small Business Grade™ identifies potential risks of late payments by establishing customer credit and purchasing power from the start.
- **Getting paid faster:** BillMarket draws from customers’ available credit to pay suppliers on time.
- **More customers:** Suppliers can serve more businesses – including those that might not have upfront cash to make purchases.

Suppliers can sign up for BillMarket at www.billmarket.com/suppliers/.

About Equifax

Equifax is a global information solutions company that uses unique data, innovative analytics, technology and industry expertise to power organizations and individuals around the world by transforming knowledge into insights that help make more informed business and personal decisions.

Headquartered in Atlanta, Ga., Equifax operates or has investments in 24 countries in North America, Central and South America, Europe and the Asia Pacific region. It is a member of Standard & Poor's (S&P) 500® Index, and its common stock is traded on the New York Stock Exchange (NYSE) under the symbol EFX. Equifax employs 10,400 employees worldwide.

About Thinking Capital

Thinking Capital, a leader in the Canadian fintech industry with offices in Montreal and Toronto, has reinvented the way small businesses access credit. By combining industry experts and technology, Thinking Capital is enabling business owners to quickly, conveniently, and securely obtain capital to grow their business. Since 2006, more than 14,000 small- to medium-sized Canadian businesses have turned to Thinking Capital for their business financing needs. For more information, visit www.thinkingcapital.ca.

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