




GDS LINK



CASE STUDY:

Trucking Finance Specialist Cuts Costs Without Sacrificing Functionality With GDS Link's Modellica Platform

Implementing analytics solutions to support credit decisioning has historically been an expensive, labor-intensive process. Businesses face high costs for software licensing, deploying back end systems and maintaining the solution over time. This challenge hit our client hard as their legacy analytics platform aged, but GDS Link was able to step in and provide powerful credit decisioning solution in a cost-efficient package.



About Our Client

Our client is a specialty financing provider serving the commercial trucking industry. They have been working in the sector for over 40 years, providing a variety of funding services, from offering financing for inventory to helping businesses keep up with their fleet costs. The financing firm also provides treasury and payment solutions to give clients support in cash flow management. With such a tight focus on this specific customer base, they bring a unique perspective and expertise to their customers.

In 2018, our client processed approximately 85,000 applications, making them one of the largest commercial truck and trailer financing businesses in North America.

The Challenge

As a longstanding industry leader, our client already had an analytics and credit decisioning solution in place. Over time, however, the legacy platform they were using became an albatross.

In practice, they had an entrenched platform they were making work, but it had become so expensive to license and maintain that ongoing use became unrealistic. The time to update decisioning technology was at hand, but their existing solution provider priced itself out of consideration.



We wanted to duplicate the existing systems capabilities at a lower cost and be able to add new functionality as needed.”

**OUR CLIENT'S LEADER FOR MODEL IMPLEMENTATION,
MODELING DATA SUPPORT AND AUTOMATED DECISION RISK.**

The Solution

Our client was already using GDS Link for integrating internal and external data sources in support of their processes. When it came time to move on from the legacy vendor, they turned to GDS Link for loan origination and decisioning and transportation-specific technologies.

“GDS was selected based on having a proven track record and overall cost,” said the decision-maker quoted above. “Additionally, they had the ability to replicate the functionality of the previous system.”

Deploying GDS Link solutions was quick and simple for them.

The Results

Our client came to GDS Link looking for a decisioning platform capable of delivering the core functionality they already had, but with a reduced cost and easier day-to-day management. GDS Link delivered, and they were able to not only cut costs, but get the performance they needed from a modern decisioning solution.



We saw a reduction in overall cost and could make changes to the system very easily. The system performs well and does what we need it to do.”

Our client isn't alone in the ability to leverage GDS Link to update their decisioning capabilities to reduce costs. We blend consulting and technology services to help lenders provide cost-efficient analytics capabilities to their decisioning teams. Our technology is built for efficiency, delivering advanced decisioning capabilities in a modular way, ensuring you get access to the analytics systems you need without paying for features or IT overhead you don't. Contact us today to learn how we can deliver similar gains to your business.

About GDS Link

GDS Link is a global leader in credit risk management, providing tailored software solutions, analytical and consulting services. Our customer-centric risk management and process automation platforms are designed for the modern lender in their pursuit to capitalise on the entire credit lifecycle. By providing a personal, consultative approach and leveraging our own industry-leading knowledge and expertise, GDS Link's solutions and services deliver exceptional value and proven results.

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