

GDS Link Credit Attributes vs. Traditional Credit Bureaus



GDS Link's Credit Attributes are just one facet of **ModellicaPro Analytical Services** which leverages these credit attributes, as well as bank transaction data, building state-of-the-art models to reduce fraud losses, increase acceptance rates, without taking additional risk. These features are used to improve collection strategies and transform customer management efforts.

ModellicaPro Analytical Services includes:

Industry-Leading Custom Built Models

- Enhanced Profitability
- Compliant
- Explainable
- No Unnecessary Complexity

World Leader Model Deployment Platform

- Python/R/PMML support
- High Performance throughput
- Scalable
- Rapid Update delivery

Guaranteed Results with Monitoring / Re-Tuning

- Keep Models up to date
- Deviation Alerts
- Stay Ahead of the curve
- Most models can drift over time, quickly Re-Tune and deploy models with ease

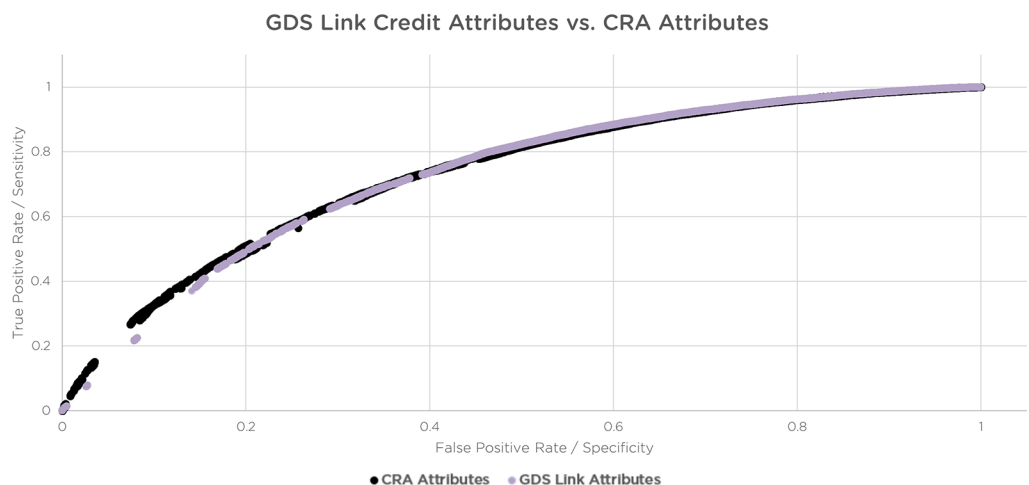
GDS Link Credit Attributes Yield Equal Accuracy to Standardized Credit Attributes of “Big Three” CRAs

Equifax, TransUnion, Experian have been the industry cornerstones for lenders to access data in order to determine a borrower's creditworthiness. Their standard credit attributes have woven their way into thousands of credit policies within financial services.

GDS Link's Credit Attributes provide lenders with normalized set of 6,000+ credit bureau attributes aligned with these credit bureaus. Lenders leveraging primary, secondary and/or tertiary credit pulls from all bureaus will receive a common set of attributes, keeping policy rules & models consistent and removing the burden of multiple models and alignment issues.

GDS Link offers a complete set of documentation that provides the logic related to the calculation of each attribute at each credit bureau to ensure transparency and ability to augment or customize by lender.

Recently, **GDS Link's Credit Attributes** were put to the test to see how their performance stacked up against the “Big Three” Bureaus. GDS Link's Data Scientists created normalized attributes for each bureau and built custom models leveraging each bureau's standard attributes against GDS credit attributes. When tested for diagnostic accuracy, the GDS Credit Attributes performed equally and yielded a similar AUC (Area Under the Curve) as the three main CRAs.



GDS Link's Credit Attributes provides lenders immediate access to credit attributes normalized across the three main bureau agencies, **all for a single, monthly rate**, as opposed to being charged for each credit pull.

If the menu is the same, wouldn't you prefer an All-You-Can-Eat setup over a traditional restaurant?

GDS Link's 6,000+ attributes cover 23 industry types including Installment, Credit Card, Mortgages, Auto, and Student Loans. Users can ensure their decision flow is CRA agnostic on the credit bureau, allowing model consistency for all types of pulls and for future-proofing your data costs.