

## CASE STUDY

# The World's Largest Home Credit Business Enjoys a Stress-Free Credit System Replacement

International  
Personal  
Finance

International Personal Finance plc (IPF), the largest home credit business in the world, smoothly replaced their credit decision systems across multiple countries using GDS Link's Modellica originations solution.

Since selecting GDS Link a few years ago, IPF continue to reap the benefits, namely the built-in flexibility which has allowed them to make swift adjustments based on individual market requirements, without dependency on IT or lengthy development time.

### Before

With 1.7 million customers across 10 international markets, selecting a new decision system was a monumental task for IPF.

Chief among their requirements was a system that could be adjusted with relative ease, without dependency on IT or lengthy code revisions.

In addition, the chosen system would need to be capable of handling account management and collections, as well as originations.

### After

GDS Link was chosen by IPF ahead of a number of other major global providers for credit decision engine technology because the complex functionality required was already present in our Modellica solution, despite being lower in cost.

Following successful pilots in two territories, IPF installed Modellica across all of their international Home Credit markets. And, as promised, credit risk users have been able to make strategy adjustments to the system with little to no delay and without the need for time-consuming and expensive software development.

### Benefits

- 24-hour support, allowing for rapid responses to any issues and change requests.
- Flexible, configurable links to 9 credit bureaus, with more planned in the future.
- Easy access to the specialists who developed the system.
- Assistance meeting the rapidly-changing conditions following Covid-19.

### About GDS Link

With over 15 years of experience and proven results, GDS Link is a global leader in credit risk management.

By providing a personal, consultative service, we're in a prime position to help you open up opportunities to drive new business and accelerate your competitive edge.

Discover how your organisation can join the future of lending and decisioning.

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