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> GDS Link Has Record Year in Growth, Expands Scope of Clientele Risk management and process automation provider finds success in new verticals

DALLAS, Jan. 19, 2010 – GDS Link, a global provider of customer-centric risk management and process automation solutions, today announced the significant growth it experienced during 2009, whereby the company doubled its existing client base and broadened the scope of industries in which its technology is leveraged for enhanced decisioning capabilities.

In just its third year of business, GDS Link serves the financial services, telecommunications, energy, retail and automotive industries with risk management solutions for data access and aggregation, scoring implementation and decisioning process flows. The company, with a presence in the U.S., U.K. and South Africa, ended 2009 with the addition of 12 new clients through both direct relationships and partnership programs. This is more than double compared to the number of clients at yearend 2008. GDS Link now works with such providers of products and services in auto lending, utilities, commercial leasing, merchant acquiring, credit and debit card lending, micro and subprime lending, and consumer and commercial data integration services.

"With changing lending practices that have arisen due to the current economic conditions, GDS Link responded – and has benefited – by providing progressive technology and a reengineered approach to the implementation and management of a multitude of business concerns in both risk and fraud mitigation best practices," explained Paul Greenwood, president of GDS Link. "Our solution eliminates the need to make large wholesale changes to existing infrastructure, significantly accelerating time to market while reducing implementation costs."

In addition to its growth, GDS Link also expanded the functionality of its flagship product, DataView360[™], which supports internal and external data access, attribute set creation and maintenance, scorecard model implementation, unlimited decisioning and retro scoring processes. The flexible software enables the rapid customization and deployment of credit policies that meet clients' specific needs for monitoring the customer lifecycle. In 2009, GDS Link integrated a proven Rules Based Management System into DataView360, providing users an intuitive interface for implementing policy rules, unlimited matrices and other complex decisioning parameters required for risk strategy.

GDS Link also expanded the breadth of its Connector Library, a data engine comprised of more than 30 data sources, to allow for more rapid implementation of value added data services beyond the traditional credit repositories, which eliminates a key barrier to creating a custom scorecard – data aggregation. This included access to non-traditional data sources from providers such as LexisNexis® Risk Solutions, FactorTrust[™] and Idology Inc., and with plans to access additional data sources in 2010.

Greenwood continued, "GDS Link's technology is proven to improve time to market, reduce expenses and support a rapid ROI when compared to its key competitors in the market. We experienced success in 2009 and anticipate further accelerated growth in the year ahead, particularly as the company looks to further expand its offering and explore new verticals."

About GDS Link LLC

GDS Link is a global provider of customer-centric risk management and process automation solutions. The company specializes in advanced software designed to support the access and aggregation of disparate data sources and the rapid implementation of custom credit scorecard models and risk management policies. Its technology acts as the enabler for organizations to effectively manage the risk of their customer throughout its lifecycle. Familiar with the large investments made by institutions in their legacy applications, GDS Link's flagship solution, DataView360[™], was architected to derive continued value from these systems while delivering enhanced function and flexibility to the risk management community.

For more information, visit <u>www.gdslink.com</u>.

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