



2nd Edition 2015 Newsletter



Marketplace Lending Goes From Strength-to-Strength In The U.S., U.K. and Beyond

President's Perspective

From humble beginnings nearly a decade ago, marketplace lenders in the U.K. have now seen significant growth, with potential to gain even more ground in the coming years.

According to data from the Centre for Alternative Finance at Cambridge Judge Business School and E&Y, the U.K. peer-to-peer consumer lending sector has seen 272 percent growth between 2012 and 2014.

This growth has been supported by the introduction of peer-to-peer platforms that provide a more streamlined and lower-cost route to capital than traditional banks, as well as higher returns for lenders and institutional investors. However, with increases in consumer demand as well as regulatory scrutiny, in addition to more players arriving regularly, marketplace lending in the country is in danger of growing convoluted and difficult to navigate.

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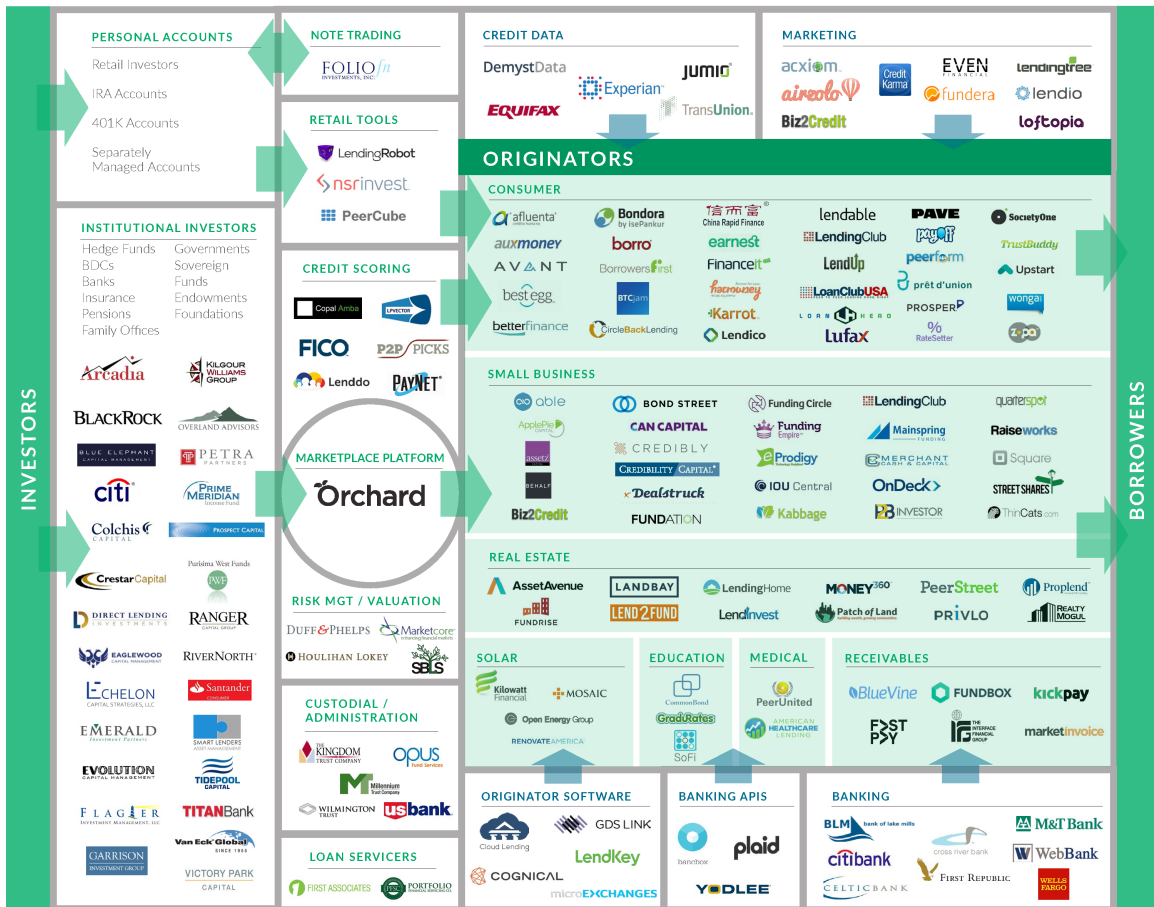
Fortunately, the upcoming [LendIT Europe](#) can provide crucial insight from industry experts to help make sense of the rapid pace of change. This year, GDS Link will be sponsoring the event, which is expected to attract nearly 1,000 top industry players to the Hilton London Metropole starting October 21. The two-day event will feature presentations and panels covering the latest advancements in the online lending community and numerous networking opportunities.

Keith Hale, Managing Director of GDS U.K., will be attending along with some of our partners and companies listed in the [Orchard Lendscape](#) which follows. GDS Link is just one of the many players in the Marketplace lending ecosystem which includes lenders, originators, data providers, scorecard developers, investors and service providers.

Contact a GDS Link representative for more information on the event, or to secure a VIP discount reserved for our partners and clients.



ONLINE LENDING ECOSYSTEM



The US Peer-to-Peer lending space has a range of players and is expanding. While not comprehensive, the above is intended to serve as a simplified illustration of what Orchard believes are typical interactions between some of the categories of industry parties. The illustration should not be interpreted to imply a relationship (or lack thereof) between Orchard and any named company and is not an endorsement by Orchard of any named company.

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GDS Link UK - Market Update



20-21 October 2015
Hilton London Metropole

GDS Link is delighted to be a Bronze Sponsor at the upcoming **LendIt Europe** conference. This second annual event will be held at the Hilton London Metropole in central London from October 20-21, and will be the region's largest gathering of the online lending community.

You can now register for LendIt Europe at a 25% discount, courtesy of GDS Link. Simply enter the promo code **GDSLINKVIP** when registering to secure your discounted rate.

REGISTER NOW

LendIt Europe combines engaging content with unrivaled networking. Last year's inaugural event was a one-day event that attracted almost 500 attendees. This year the event is expanding to two days, with an anticipated attendance of 750 to 1,000 of the region's most influential online lending innovators.

Partnered with the UK P2P Finance Association for day 2, LendIt Europe will showcase prominent speakers from both the public and private sectors — so don't miss it!

Make sure you stop by booth #48 to say hello to the GDS Link team, and to find out more about their risk management and process automation technology solutions.

But remember, enter the promo code **GDSLINKVIP** to register at a 25% discount, courtesy of GDS Link.

GDS U.S. - Market Update

The demand for consumer loans continues to increase with GDS Link experiencing almost a doubling in client application volume processed on our hosted services through August YTD of 2015 compared to the same period for 2014. The increase is primarily driven by personal installment loans and retail financing. Our sales prospecting also indicates an increase in existing and planned lending activities with many existing lenders looking for ways to improve the efficiency of their underwriting processes and access to third party data bureaus that can help mitigate both credit and fraud losses.

Key Highlights:

GDS Link was added to [Orchard's Online Lending Ecosystem chart](#) (see insert) in the Originator Software section representative of GDS's increasing presence in the Marketplace lending arena. With five of the top ten consumer and business lending platforms as clients, GDS Link continues to see increased activity in this market segment with several start-ups currently in our sales pipeline.

GDS will be attending several conferences on the back half of the year including [Iovation's Fraud Force Summit 2015](#), [Lend360](#) and [American Bankers' MarketPlace Lending and Investing](#).

Rich Alterman, GDS' SVP President of Business Developing will be moderating a panel discussion at the MarketPlace Lending and Investing conference on Thursday, November 5th entitled: ***Alternative Data - Should Your Organization be Exploring the Use of Alternative Data in Its Credit Risk Processes.***

Joining the panel will be senior management from data partners of GDS including [DataX](#), [MicroBilt](#), [eBureau](#) and [Dragnet Solutions](#) who is featured in the Partner Spotlight of this newsletter.



GDS U.S. to Attend Lend360

Are you going to be in Atlanta for [LEND360](#), October 13-15? If you haven't registered already, you can now register for Lend360 at a 15% discount, courtesy of GDS Link. simply enter the [discount code: \[GDS374\]](#) when registering to secure your discounted rate.

REGISTER NOW

[LEND360](#) is the only conference connecting every angle of the online lending industry. From consumer, small business and marketplace lenders to service providers, including credit bureaus, payment processors and advertising/marketing companies, the entire ecosystem of the online lending industry will be at LEND360.

Join us in **Booth 311** for invaluable networking opportunities and discussions that are guaranteed to drive

innovation in 2016 and beyond. Get a front row seat to the industry's most innovative content and exhibit, and save 15% on GDS Link! [Register here](#) and reserve your seat for LEND360 today.

You can also schedule an appointment to meet us at **Booth 311** to discuss GDS Link's solutions by emailing Rich Alterman at Rich.Alterman@gdslink.com or calling 770.855.4321.



GDS Asia - Market Update

GDS Link Asia Releases Mobile Corporate Appraisal in the Philippines

Building on the success of GDS Mobile Appraiser introduced in 2014, GDS Link Asia release GDS Mobile Corporate Appraiser with its longtime partner and client Security Bank. In addition to the regular real property appraisals found on the consumer Android app, the corporate system includes categories like machine & equipment, inventory and vessels. The backbone of the system is the DataView360 suite of products supplemented with custom built Android apps linked together through the DV360 Data Engine. Security Bank's head of credit, Daniel Dy says, "The consumer system made a measureable improvement in our appraisal turnaround time while reducing rework from defects. It was a key part of transforming our consumer mortgage process. We expect nothing less with this roll out of GDS Mobile Corporate Appraiser".

The GDS Mobile Appraiser system is spreading across the Philippines property valuation industry. Two additional large banks and the largest private appraisal company signed on in August alone. Look for GDS Mobile Appraiser in Indonesia and Malaysia soon.

GDS Eurasia - Market Update

Recently we have observed a significant increase in fin-tech activity in Turkey. Several IT companies whose primary focus is mobile payment systems, online lending platforms, mobile banking applications, social network data analytics and other fin-tech subjects are either being formed as start-ups or growing very fast along with the booming demand. The Turkish banking sector is extremely well equipped in terms of IT infrastructure, therefore adapting to such innovative products and services is not a big problem for banks.

GDS Eurasia is in close contact with several such companies in terms of sales, consultancy and joint product development.

One such start-up company is Kredico who signed a contract with GDS Eurasia for consulting and development of a credit assessment process for both retail customers and SME's, scorecard development and deployment of DataView360 and Decision Engine for the implementation of the aforementioned strategies.

Kredico is a lead aggregator with a twist: it intends to create a borrower community through membership and screen its members' credit applications before leading them to lenders so that there is an increased efficiency in meeting both sides needs.

Kredico also intends to use social network data for credit assessment in addition to conventional credit history and demographic data.

PARTNER SPOTLIGHT

Dragnet Solutions Company Overview



By definition, unbanked and underbanked households have limited financial histories, so verifying their identities and assessing their financial stability can be difficult. Traditional IDV services can fail to match up to 30% of an organization's underserved applicants. To grow accounts while reducing risks in this market, lenders need guidance that traditional data services often fail to deliver.

Addressing this need, [Dragnet Solutions®](#) provides real-time identity verification and account screening solutions that enable financial services organizations to segment and sell to customers based on profitability and risk, to streamline customer onboarding, and to enter new markets strategically and profitably.

Dragnet Solutions offers two real-time SaaS services: Accelerated InsightSM and InterceptSM.

Accelerated Insight (AI) provides fast, actionable intelligence about applicants' personal identities, financial stability, and risk of fraud or loss. AI delivers higher match rates than traditional account-screening services, even for unbanked and underbanked applicants, enabling lenders to verify applicant identities and to ensure that address information is current and complete. In addition, AI returns real-time scores that provide a strong indication of overall financial stability, predict the likelihood of first payment default, and verify the status of a funding account.

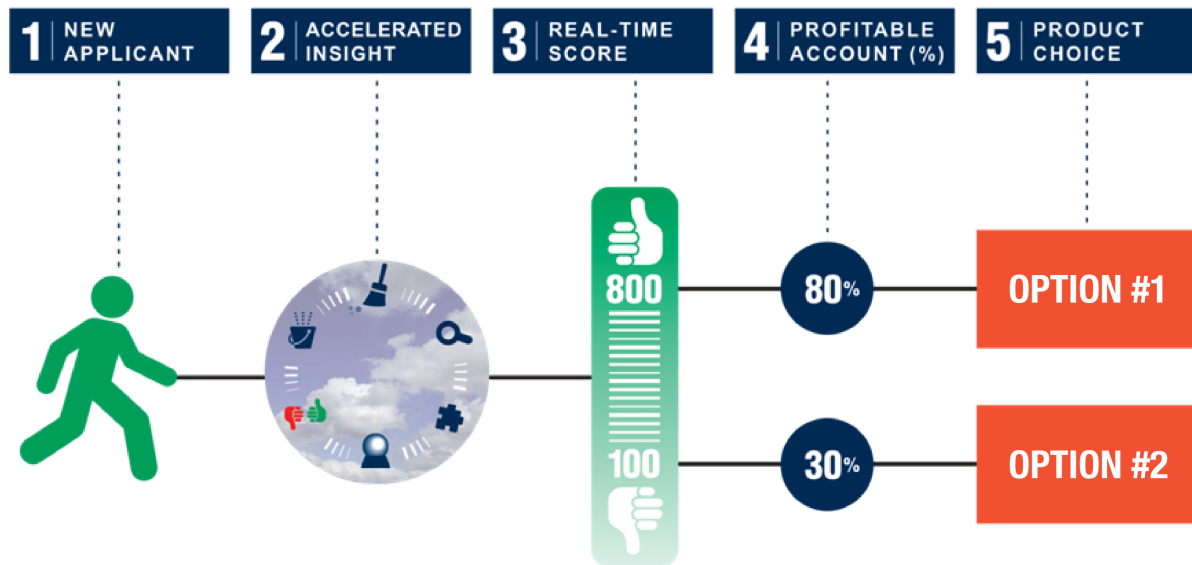
Accelerated Insight enables organizations to open more accounts while reducing losses. The service also streamlines account opening for all delivery channels, including brick-and-mortar and online channels.

One Accelerated Insight customer remarked, "Your score is rank ordering our new customer first payment default (FPD) exceptionally well... it moves the needle more than our credit scores do."

Accelerated Insight is available as an option in the GDS Link DataView360® Platform.

Intercept is a real-time identity document (ID) authentication solution that enables organizations to reduce fraud at account opening and in high-value transactions, to streamline customer onboarding, and to increase sales and productivity. Intercept analyzes IDs in real time and provides actionable intelligence about each document's authenticity. It also reads IDs and fills application forms using their content. By tokenizing IDs and the photos they contain, Intercept is able to track the use of IDs and ID photos across transactions and locations.

For more information, please visit www.dragnetsolutions.com, write to sales@dragnetsolutions.com, or call (650) 931-2350 ext. 1. Or contact your GDS Link account representative.



Key Conference Attendance

October, 2015

lovation's Fraud Force Summit 2015 - October 11 - 13, 2015 at the Nines in Portland, Oregon

Lend360 - October 15 - 17, 2015 in Atlanta, Georgia.

LendIT - October 20 - 21, 2015 at the Hilton London Metropole

GDS Link is a Bronze Sponsor for this event.

November, 2015

American Bankers Marketplace Lending and Investing - November 4 - 5, 2015 at the New York Hilton Midtown in New York City, New York.

GDS Link is moderating a panel discussion entitled: ***Alternative Data - Should Your Organization be Exploring the Use of Alternative Data in Its Credit Risk Processes.***

GDS Link has a global staff comprised of individuals with a wide range of credit experience, having worked for multiple financial institutions, software companies and data bureaus.

For more information, please call 770-855-4321 or visit us at: www.gdslink.com



GDS LINK

MEET THE TEAM



Our core offering, [DataView360](#), as well as add-on solutions can be used for process automation, application processing, decisioning, portfolio review, optimization, scorecard model development, implementation, and monitoring.