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PRESIDENT'S MESSAGE

The growth of the on-line lending market has resulted in an ever increasing number of third party data providers that can support a lender's underwriting processes to mitigate fraud, strengthen the predictive power of score card models and improve operational efficiencies. The right data provider can drastically improve manual processes by automating such tasks as the review of an applicant's bank statements and income verification.

In the US alone there are more than thirty, third party data bureaus that have evolved, in part, to support the on-line lending markets where the customer is not present and consumer credit worthiness spans an ever increasing range.

Examples of this type of data include IP address verification, device configuration, homeownership, credit performance for non-prime consumers and information related to an applicant's checking account performance. Leveraging this wide range of information in an automated and consistent format has shortened the time it takes for lenders to render decisions and has reduced the amount of paperwork that must be submitted by applicants.

While on-line lenders have adopted these 'non-traditional' sources of bureau data out of necessity, traditional lenders have, for the most part, been slower to adopt their use on a broad scale. That said; it behooves all lenders to take the time, if they have not done so already, to evaluate how these various data sources could be used to enhance their credit operations. As with traditional consumer bureaus, these bureaus also have the ability to provide retrospective analysis on a good amount of their data helping to support the data evaluation process.

Another evolution in the data bureau market has been the availability of trending data. No longer are lenders limited to a point in time view of credit bureau data points such as monthly payment and balance amount. With the ability to view trends related to such data elements, lenders are able to derive key information about consumer behavior, such as whether they are a card revolver or transactor.

In order to gain new revenues and establish a competitive advantage, lenders must leverage the vast amounts of data available in the marketplace today. Lenders must also ensure that their credit risk management platforms have the ability to quickly integrate with those data sources they have found to be predictive and can be rapidly incorporated into scorecard models, policy rules, deal term tables and, support various champion/challenger configurations.

Finding the optimal integration point, to access many data sources through a single provider, can be a pivotal point in a lenders evolution. Increasing operational efficiency while reducing costs are but a few of the benefits in taking this approach as you find your optimal place in the markets you serve.

The Reputational Challenge for European Banks

A European working class lady described why she preferred retailers over bankers. “When I exit the supermarket with a bag in my hand I know I got what I needed, I know the exact price I paid and I’m sure nothing unwanted lies in the bag. None of these three assertions hold when I exit the bank branch.”

Now that European banks are increasing their lending offering, albeit in a controlled manner, it may be appropriate to remember that lenders tend to trail in reputational favour when surveyed among European consumers.

New entrants are benefiting from this and it is amazing to realize how many initiatives in the P2P, micro lending or electronic payment spaces deserve more respect from the public than centenary institutions. There is only one way out of this and it is not fast: serve the client, help consumers and SME’s prosper and trust will follow.

Lenders can act in 2 axes to serve customers properly. On one hand, improved customer relationships and putting the client first, are the foundations of a reputational rise. On the other hand, technology that helps customize the right offer to the client no matter which contact channel is used will make the customer feel unique.

We at GDS offer state-of-the-art technology that serves lenders whether they are traditional retail banks, alternative lenders or P2P operations. Reputation takes time to build, but little time to destroy. Only by putting their clients first and equipping themselves with the right technology, will lenders be able to mitigate this risk!

International Personal Finance

GDS Link customer International Personal Finance plc (IPF), a leading international home credit business serving 2.6 million customers, announced to investors and analysts that it has successfully gone live with its Transformation for Growth project in Poland . A key driver behind this initiative is the incorporation of credit bureau data into its decisioning for the first time, using 3 credit bureaus in Poland . The system has been designed in such a way as it can be rolled out into its 7 other existing markets in Eastern Europe and Mexico . IPF also announced the launch of a purely digital loan product – hapi – which will launch in Q4 2014 also in Poland , using the same platform designed for global expansion, as well as the intention

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In Our U.S. Market

GDS recently exhibited at the Online Lenders Association (OLA) Lend360 conference in New Orleans where our services are being utilized in the rapidly evolving market of alternative lending.

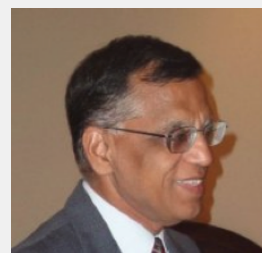
GDS also recently attended the Money 20/20 conference in Las Vegas where over 7,000 participants shared best practices in the lending, money movement and e-payments markets.

In Our International Markets

GDS South America presented at the 9th National Credit and Collection Conference in Chile where they shared solutions concerning late collection strategies.

GDS South America also presented at the 12th National Credit and Collection Conference in Argentina where they addressed the SME Credit and Collection process.

New Addition to the GDS Team



Lalit Gulati recently joined GDS Link as the Vice President of Delivery and Operations. In this new role, Gulati will leverage his more than 25 years of experience in financial services and international business consulting to oversee the growth and expansion of GDS Link’s domestic and international delivery teams.

to commence operation in Spain during Q1 2015.

GDS Expands in Argentina

GDS Link and a leading Argentine finance company are expanding the functionality of their [CaseCenter](#) solution to process consumer applications using an API from the clients web based landing page. The system will utilize a separate decision work flow process and utilize new [data sources](#) to verify bank account information thus opening a new avenue for customer acquisitions.

Prior to joining GDS, Gulati served in many leadership positions at Fortune 100 companies, including Coca Cola, Cadbury, Dell, Accenture and Citigroup, where he architected and implemented innovative strategies to improve operational efficiencies and sustain key business processes. He is a recognized guest lecturer at UT Dallas, where he shares his business philosophies and perspectives.

Gulati holds a BS and MS from the Indian Institute of Technology and an MBA from Purdue.

PARTNER SPOTLIGHT



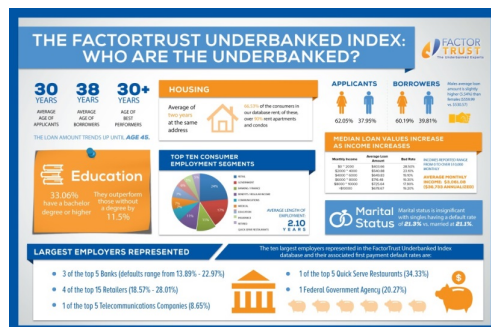
To protect your business from financial loss, you need to have confidence in your lending decisions. When those decisions involve underbanked consumers, credit files become very thin or non-existent, making your credit-decisions almost impossible, that's where FactorTrust comes in.

FactorTrust is a leader in credit risk data, analytics and credit lifecycle solutions to lenders servicing underbanked or non-prime consumers. Whether your focus is on acquiring more customers, retaining them or growing your business with them, our solutions enable you to mitigate risk and enhance your profitability.

UNIQUE UNDERBANKED CONSUMER DATA

As the underbanked market segment has rapidly grown, so has the breadth and depth of our proprietary consumer data.

- Over 150 Million loan transaction records on short-term loan performance
- Includes Loan data, employment & income data, consumer stability, ACH performance data
- Not available from the traditional credit reference or reporting agencies
- Access over 400 proprietary data attributes, updated in real-time



DO YOU NEED TO LOWER YOUR FIRST PAYMENT DEFAULTS... OR FIND MORE CUSTOMERS?

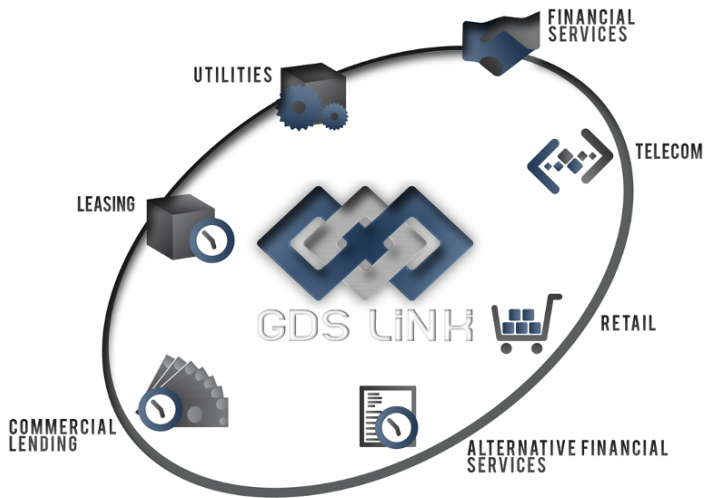
FactorTrust addresses these needs, and more, with packaged and customized solutions enabling you to optimize your customer acquisition, decision-making, credit management and efficiency in every aspect of the consumer's credit lifecycle.

FOR MORE INFORMATION

If you are interested in our proprietary data or solutions, please call 844-205-4111, email sales@factortrust.com or visit www.factortrust.com.

WHO WE ARE & WHAT WE DO

GDS Link, LLC is a global provider of Risk Management Solutions and Consulting Services for multiple verticals within the financial services industry including: credit card, auto, alternative financial services, commercial leasing, and specialty lending.



Our offerings are also utilized in the retail, utilities and the telecommunications sectors. Our industry leading solutions can support financial institutions throughout an entire credit lifecycle, from their credit initiation services through collections and recovery.

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.

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

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