



NEWS RELEASE

5307 E. Mockingbird Lane, Suite 1001, Dallas, TX 75206 www.gdslink.com 214-256-5916 FAX 214-295-2853

MEDIA CONTACT:

Rich Alterman
Media Contact for GDS Link
Phone: 770-855-4321

Fortiva Financial Selects GDS Link for Specialized Retail Underwriting and Agile Risk Management Capabilities

DALLAS, November 14, 2011 – GDS Link, a global provider of customer-centric risk management and process automation solutions, announced today that Fortiva, a leading provider of financial services to consumers underserved by traditional financial institutions, has selected DataView360® to support their specialized retail account acquisition strategies. DataView360, GDS Link’s flagship solution, is ideal for clients such as Fortiva who had a short implementation timeline and needed to access external data sources, deploy custom attributes and implement multiple underwriting matrices.

Brian Stone, Chief Risk Officer at Fortiva, says, “We needed a company that could compile data from multiple sources, implement our risk criteria, and offer design flexibility to support our dynamic business environment. We selected GDS Link. DataView360 offered the solution we needed, could be quickly implemented, and allowed us to re-focus and more effectively utilize in-house resources.”

Fortiva enlisted GDS Link’s DataView360 as an underwriting solution for a lending division designed to service a variety of specialty retail services including elective medical, education, dental and chiropractic. For this specialized lending service, Fortiva needed to effectively and efficiently aggregate disparate credit bureau data with scoring models to support several offer matrices as part of their underwriting.

Fortiva required a solution that could accept information from multiple bureaus as well as the information submitted by retailers. Furthermore, Fortiva understood the need for client initiated change control in order to keep costs down and respond to a growing client base and market

place changes. With DataView360's user friendly and modular design each of these requirements was satisfied.

“Fortiva needed a solution that enables them to implement very complex decision matrices.” explained Paul Greenwood, president of GDS Link. “DataView360's flexible design meant the complex matrices were easy to implement, replicate and test, reducing time to market thereby giving them a competitive edge.”

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 www.gdslink.com

About Fortiva

Fortiva provides lending solutions that make retail products and services accessible and affordable for underserved consumers. Years of credit risk experience and the use of proprietary credit models allow Fortiva to effectively offer lending options to consumers, regardless of credit score. Fortiva's products are developed to supplement the credit needs of consumers and businesses, in industries ranging from education to medical. The company offers: second-look financing, primary financing, gap financing, loan portfolio purchasing, and loan portfolio management servicing.

For more information, visit www.fortivafinancial.com



NEWS RELEASE

#