

NEWS RELEASE

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GDS Link enjoys another positive year for 2011 with growth in industry verticals, continued international expansion and product enhancements

DALLAS, January 9, 2012 – <u>GDS Link</u>, a global provider of customer-centric risk management and process automation solutions had a successful 2011 with continued customer growth, expansion into new verticals and international markets and the release of various product enhancement.

"GDS reached a milestone in August celebrating its five year anniversary, shared Greenwood." I am very pleased with our progress to date and our activities during 2011. Despite a stalled economy we have been able to maintain a level of growth and expansion that further strengthens our position in the risk management solutions space" continued Greenwood.

GDS expanded its industry reach landing clients in the pre-paid card and auto title lending markets who are leveraging the GDS solution to meet their risk management requirements including data access, model implementation and decisioning. Its footprint within the business leasing market expanded with the addition of three US based leasing organizations. Expansion in the auto lending continued in 2011 as well. In the 4th quarter GDS entered into agreement with a large European Bank who will initially leverage the GDS platform for its Credit Card business in the US.

International expansion, a key focus of GDS Link's growth strategy, continued in earnest in 2011. In addition to the aforementioned reference to the European Bank, in February GDS opened an office in Buenos Aires which is headed by Gustavo Vercinsky. Vercinsky, with 16 plus years of risk management experience is focused on providing GDS software and solutions to financial service organizations throughout Latin America. In July GDS announced its formal merger with Madrid, Spain based Modellica; a provider of risk management software and scorecard model development. The merger has allowed the two companies to seamlessly deliver their combined assets to the marketplace. Angel Salamanca, the founder of Modellica heads up the European division which was renamed GDS Modellica. GDS also secured a foothold in Eurasia entering into a distributor relationship in Russia. GDS also added integration to Equifax India and Spain and Informa D&B to its data connector library.

In October GDS Link announced the launch of version 2.0 of its Case Management application, CaseCenter 2.0. The application is designed to streamline the process of developing and implementing tailored application processing and loan origination solutions and supporting account management activities. In addition to the release of CaseCenter GDS made several enhancements to its core application, DataView360[®], including the ability to perform parallel calls to third party data bureaus reducing overall processing times and a more robust object for

supporting segmentation strategies. The GDS Connector Library was further expanded including solutions to more effectively reduce fraud in consumer not present activities.

"Through our product development activities we continue to focus on our goal of providing robust and flexible solutions to the industries we support that meet their varied risk management business requirements while reducing minimal implementation cost and time to market. We look forward to further growth in 2012 and beyond" shared Greenwood.

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.