

NEWS RELEASE

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DALLAS, January 28, 2013 – <u>GDS Link</u>, a global provider of customer-centric risk management and process automation solutions had a very successful 2012 with continued customer growth and global expansion and the rapid adoption of its new CaseCenter 2.0 Management platform which was released in late 2011. The solution is designed to support the on-boarding of consumer and business applications and related workflow management.

"2012 was an extremely productive year for GDS Link with continued positive growth in revenue both in the US and internationally", stated Paul Greenwood, President and co-founder of GDS Link, based in Dallas, Texas. "We are very optimistic that we will continue to expand in 2013 and beyond" continued Greenwood.

New clients representing a broad range of lending activities are now leveraging the power and flexibility of GDS' CaseCenter Management solution whose flexible design allows GDS to easily tailor the system to meet the unique business requirements of its end users. In Manila, working with a full service consumer savings bank, GDS developed and implemented a start-up personal loan program which leverages GDS's full DataView360® product suite. In addition to delivering the technology platform, GDS, through a local partnership, is providing data entry and verification services. For a local credit bureau in the Philippines the GDS product suite was used to build out a pre-employment screening platform demonstrating its capabilities outside of standard application processing.

In keeping with its international growth plans GDS expanded its global footprint in 2012 opening offices in Turkey, the Philippines and the UK. GDS expanded its relationship with major credit bureaus globally in South America, Eurasia and Europe. In South America the bureau incorporated the GDS Decision Engine component allowing it to offer more flexible decisioning capabilities to its end users. For the Eurasian and European bureaus GDS developed commercial bureau scores which can be secured as part of a credit report. GDS Direct, which licenses software for building credit bureaus, secured a contract with an entity in the Mideast with a projected live date of July 2013.

In the US GDS continued to expand its reach into the Alternative Financial Services sector as lenders in this sector continue to recognize the need for proven risk management technology that allows them to integrate with and leverage the vast array of third party data bureaus that are used for identity verification, fraud mitigation and risk assessment. "Our risk management suite provides these lenders with a robust and flexible set of tools allowing them to easily tailor their risk strategies and to rapidly react to changing market conditions" commented Greenwood.

"Whether securing our full product suite or individual components of DataView360, lenders and solution providers including credit bureaus and software vendors, in a multitude of industries and geographies are benefiting from the robustness and flexibility of the DataView360 solution suite and our credit analytics capabilities" stated Greenwood. "The need for risk management technologies and consulting is projected to continue to grow and we look forward to capturing an increasing share of this investment on a global basis" concluded 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

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New clients representing a broad range of lending activities are now leveraging the power and flexibility of GDS' CaseCenter Management solution whose flexible design allows GDS to easily tailor the system to meet the unique business requirements of its end users. In Manila, working with a full service consumer savings bank, GDS developed and implemented a start-up personal loan program which leverages GDS's full DataView360® product suite and represented the largest deployment of CaseCenter to date. In addition to delivering the technology platform, GDS, through a local partnership is providing data entry and verification services.

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