

NEWS RELEASE

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GDS Link Secures New Client in Turkey

Global risk management technology and consulting company continues expansion adding new client to its roster.

DALLAS, October 1, 2013 – <u>GDS Link</u>, a global provider of customer-centric risk management and process automation solutions announced today that it has entered into an agreement with ING Bank A.S, Istanbul Turkey, for a license of GDS' Decision Engine, part of GDS' risk management suite, DataView360[®]. ING Bank A.S. is one of 26 Principal Subsidiaries of ING Bank N.V.

Under the agreement, ING Bank A.S. will utilize GDS' Decision Engine in its application processing function for its consumer loans, credit cards and small and medium enterprises (SME) portfolios. In addition the solution will be used in support of customer management activities including the implementation of behavior scores. Customization work will be performed by GDS Modellica.

"We are excited about the upcoming implementation of GDS Link's Decision Engine" shared Murat Sari, EVP of ING Bank A.S., Retail and SME Credit Allocation. "The system will allow us to be far more reactive and timely in the deployment of new risk strategies. We expect to see a significant reduction in the time it takes us to implement new strategies compared to our current legacy system." continue Sari.

Gursel Kubilay, Managing Director of GDS Eurasia, based in Istanbul, manages the relationship between GDS and ING Bank A.S. "We are looking forward to the ability to showcase the capabilities of one component of our risk management suite, DataView360, and hope that we will be able to expand our relationship with the bank over time" commented Kubilay.

About GDS Link LLC: GDS Link, LLC is a global provider of Risk Management Solutions and Consulting for multiple verticals within the financial services industry including credit card, auto, alternative financial services, business leasing and specialty lending. Our industry leading solutions can support financial institutions across the entire credit lifecycle of their customer from credit initiation through collections and recovery. Our core offering, DataView360[®] and add on solutions can be used for process automation, application processing, decisioning, portfolio review, optimization, scorecard model development, implementation and monitoring. Our global staff is comprised of individuals with a wide range of credit experience having worked for multiple financial institutions, software companies and data bureaus.

For more information, visit www.gdslink.com

ING Group

ING Group is a global financial institution active in the areas of banking, investments, life insurance and retirement services. ING Group has more than 82,000 ING employees serve over 61 million private, corporate and institutional customers in over 40 countries in Europe, North America, Latin America, Asia and Australia. Always leading the change, ING Group aims to contribute to economic growth, entrepreneurship, innovation and creativity in all ING Group countries around the world. ING Group, regarding sustainability as key principle of its business model, invests in many programs on children's education, financial education and protecting environment in communities. Since 2003, ING Group has been amongst the ten international financial institutions that voluntarily accepted Equator principles which are environmental and social responsibility standards of International Finance Corporation (IFC) implemented in projects of 10 million dollars or above.

ING Group invests in children's education through the 'ING ChancesforChildren' program. 800 thousand children were have been provided with access to primary education with a total funds of 23 million Euro created together under the global cooperation with UNICEF since 2005. ING Group, which has also been registered in the FTSE4Good and Dow Jones Sustainability Index for its compliance with global responsibility standards, signed Global Compact in 2006. ING Group has been carrying out its activities with zero carbon footprint since 2007. Main strategy of ING Bank Turkey is to do banking in parallel with Turkey's sustainable economic growth through its 350 branches. Under this strategy, ING Bank mainly focuses on increasing savings and contributing to value –added exports.

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