

## **NEWS RELEASE**

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## **GDS Link Launches Strategy Optimization Module**

Global risk management technology and consulting company expands offering adding Optimization Capabilities to its Product Suite.

**DALLAS, October 8, 2012** – <u>GDS Link</u>, a global provider of Risk Management Solutions and Consulting Services for multiple verticals within the financial services announced today the addition of Optimization technology and related consulting support to its overall offering.

"We are continually striving to bring value added services to our overall offering," stated Paul Greenwood, President of GDS Link. "Providing an Optimization solution and related consulting support was a logical next step that can help our clients refine their risk strategies and make optimal use of limited finite resources" continued Greenwood.

Financial and material constraints in terms of budget, operations and available credit for lending requires that management make effective decisions on how to assign these resources to individual customer accounts. The challenge is to properly allocate resources in order to achieve the maximum return on investment possible. Quantitative Optimization methods can be effectively utilized to develop models that will help organizations determine the optimum utilization of existing resources.

Optimization techniques have value in any scenario where strategies need to be assigned to accounts or businesses that are under some form of resource constraint. Some examples include:

- <u>Risk</u> Build the optimal segmentation tree instead of manually defining segments based on past judgmental experience. This way risk can be minimized or account profitability maximized.
- <u>Marketing</u> Select the channel, promotional package and offer for each customer in a portfolio in order to maximize customer value given marketing budget constraints.
- <u>Collections</u> Assign the optimal collection strategy to the delinquent portfolio at the account level in order to maximize recoveries respecting resource limitations in terms of budget and collectors availability.

"Two key factors for a successful optimization project include the need to translate the business problem into a well formed mathematical optimization problem. This is done by our consultants working very closely with the business area." stated Greenwood. The other pillar of success is to apply the proper software to solve the problem. GDS Link's Strategy Optimization Engine assures an efficient and precise solution of your optimization problem.

**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<sup>®</sup> 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.

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