

NEWS RELEASE

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GDS Link Extends International Presence to Northern Europe

Global risk management technology and consulting company looks to new market with office opening in the United Kingdom.

DALLAS, October 22nd, 2012 – <u>GDS Link</u>, a global provider of customer-centric risk management and process automation solutions, announced today the launch of its newest office location in Leeds, UK. Since the company's inception in 2006, it has grown to maintain an active client base in the U.S., Africa, Latin America, the Philippines and Turkey. GDS has selected Northern Europe for its next area of expansion given the region's concentration of world-leading financial services organizations, pivotal role in global trade finance, and a mature credit sector ready for the DataView360[®] toolset.

"GDS Link already has several installations and a reseller in the UK, so it makes perfect sense to get closer to those clients by opening a local office" noted Paul Greenwood, president of GDS Link. "Despite the ongoing sovereign debt crisis in Europe, IT spending in the financial sector is forecast to rise 3.6% in 2012, with risk management representing 15% of this total spend by 2015. The solutions from GDS are well suited to support these requirements and allied with our experience in the alternative finance sector, we believe GDS will be able to capture a larger share of the market for risk solutions with a formal presence in the area" said Greenwood.

GDS Link (UK) Limited is being managed by Keith Hale, its Managing Director. In addition to the UK, Hale will also focus on Ireland and Scandinavia. Hale began his career training as an Accountant with Arthur Andersen & Co, before joining the credit risk team at Nationwide Building Society where he worked on credit scorecard development, deployment and strategy design and monitoring across the customer lifecycle for all consumer credit products. Keith joined Scorex in 1995 and ran the Business Development team, working with Banks, Finance Houses, Telcos and Utilities to deploy and monitor scoring solutions. When Scorex was acquired by Experian, Keith was appointed UK Business Development Director for the combined Decision Analytics business.

"I am very excited about the opportunity to join GDS Link and leverage their DataView360 software suite to bring value added risk management solutions to the Northern European region" said Hale. "Through our UK office we will focus on providing the next generation of decision analytics solutions, decision support systems and related software products as well as establishing working relationships with Credit Bureaus in the region. GDS Link's new Strategy Optimization module brings the next generation of analytics within reach of the mass market and should prove particularly interesting to the sophisticated Northern European lenders" continued Hale.

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.