



## A MESSAGE FROM THE PRESIDENT

2014 has started on a strong note with three new clients in the US, our first Canadian client and robust activity in other parts of the globe as highlighted below. We continue to grow our resource pool in order to keep up with the demands of new clients, requests for modifications from existing clients and a focus on continued product development.

We believe that the first quarter is representative of the type of activity we expect throughout 2014 and want to thank all of our clients for their continued patronage. Please be sure to reach out to us any time you feel there are things we can do to improve our products, services or support.

*-Paul Greenwood, GDS Link President & Co-founder*

## FIRST QUARTER HIGHLIGHTS

### News From GDS Asia

#### Maybank Philippines

Maybank Philippines and GDS Asia have reached an agreement to provide the originations scoring platform for their line of consumer loan products. The DataView360® platform will evaluate applicants for auto, home, salary and personal loans. Maybank is one of the largest regional banks in South East Asia. They are number one in Malaysia and number two in Singapore. Their goal is to double the size of the business in the Philippines in 18 months. GDS Asia will be a key partner in achieving the growth.

### News From GDS Modellica - West Africa

#### New Connector

GDS Modellica West Africa has completed the development of a software interface, based on GDS DV360 technology, that automates the access and retrieval of Credit Reports from Dun & Bradstreet Credit Bureau Limited. This solution will allow Ghanaian lending institutions to:

- Automate the credit granting process
- Store credit report data electronically to be used to enhance Credit scoring systems
- Reduce turnaround time in the credit approval cycle
- Avoid double keying of credit application data

## UPCOMING EVENTS

### April 30 - May 2

GDS will be attending the [2014 OLA Spring Conference](#) at the Renaissance Washington, DC.

### April 9th

GDS Attended Innovation Enterprise's [Big Data Innovation Summit](#) in Santa Clara at the Santa Clara convention center in CA.

## EVENT HIGHLIGHTS

### March 19th

GDS West Africa hosted a seminar on [Credit Origination](#) in Accra, Ghana. Topics included credit underwriting automation, application scoring and credit bureau data usage.

### February 25th - 28th

GDS attended the [CFSA annual conference](#) in Orlando at the Bonnet Creek Resort. GDS was a bronze sponsor of the event.

## News From GDS Latin America

**Credicuotas** is an Argentine finance house with a goal of becoming a high tech player in the industry. They started the UAT process to implement Case Center, Data Engine and Decision Engine for application processing. The solution uses GDS, Modellica generic scores, multi-bureau attributes and accesses more than 15 internal databases.

## February 27th - 28th

Brian Hachez, Managing Partner - GDS Asia, attended the Asian Financial Services Conference in Singapore. Hachez was an Independent Expert Judge for the IDC Financial: Financial Insights Innovation Awards (FIIA) 2014.

## Product Announcements

### On-line Tool for License Clients

GDS will be rolling out an on-line tool that will allow License Clients to secure access to their up-to-date license files. This tool will be available by the end of second quarter. License clients will be contacted by GDS to provide further details in the upcoming weeks.

### CASECenter Enhancements

The new CASECenter release, v1.5.0, is scheduled for release the end of April with two new enhancements. GDS added support for the generation of PDF documents through a rich visual editor included with CASECenter. Secondly, our clients can now perform an asynchronous export of queues for those containing 500 or more records. This export creates a .CSV file and the results of the export are received via e-mail. More information on how to use these enhancements will be made available to our clients over the next few weeks.

### GDS Dataview360 and Decision Studio ENHANCEMENTS

GDSLink is pleased to announce a June 1, 2014 release date for a new, major version of two of our flagship products, Dataview360 and Decision Studio. As the user base for both products is increasing rapidly, an emphasis is being placed on streamlining the development environment and improving collaboration and version management. All users will benefit, especially large risk departments and multinational lenders where the corporate team and the local unit collaborate. These enhancements are currently in a beta environment in Russia and with our internal teams.

#### Dataview360

Until now, Dataview360's IDE or Integrated Development Environment, was broken down into three main tools (Connector, Aggregator and Processor workbenches) and a separate deployment utility. The latest release introduces a unified IDE that combines the functionalities of the former workbenches into a user-friendly development studio. Systems can also be deployed directly from within the new IDE.

**Dataview360 and Decision Studio** where enhanced with the following capabilities:

- System configuration data is now stored in a database rather than locally on the file system. This allows a centralized and more reliable approach to source code management.
- In order to improve security, users will now have to log on directly into the IDE in order to access system files. A role based access control enables managers to define the system a user can see and work on and what action he or she can perform; view, create or modify. Active Directory is supported to simplify user management.
- It is now possible for multiple users to work on a given system at the same time. Users have the ability to check out and lock objects they need to work on, and share them back with the team as their work is complete. Visual cues allow developers to easily detect who is working on what components, and what changes were made by whom.
- Every modification is kept in the database backend, making it easy for users to view a history of the changes, tag a specific release or roll back to an earlier version of any object as needed.

## Customer Support Services

GDS Global Support services are available 24x7, 365 days per year. There are two methods to contacting GDS Support. The first method, which should be used for all critical items, is to contact our support line. The main telephone numbers to call are listed below.

US +1.866.906.2938

UK +44 11 868 5542

Argentina +54 11 5352-8264

Spain +34 824 68 80 07

If located in Dallas, Texas, USA call 214-256-5916 ext 2

By calling the GDS Support line, your call will be answered immediately and GDS can begin responding to your questions accordingly. Your request will be entered into our tracking system at that time which allows GDS to maintain the proper response requirements.

The second method for contacting GDS Support services is through our online access at [support@gdslink.com](mailto:support@gdslink.com). This method will take your request directly to our support team and will create a ticket number for tracking purposes.

All support questions should be directed through one of these two methods in order to receive the fastest response and for GDS to be able to prioritize your issues according to the severity of your request. Using one of these two methods will ensure that the appropriate personnel will be notified regardless of the time of day.

## PARTNER SPOTLIGHT



[MicroBilt Corporation](#) is a single source provider of decision critical information. For over 35 years MicroBilt has responsibly assisted business partners of all sizes in reducing risk and managing every stage of the credit life cycle.

### Non-Traditional Credit Solutions

MicroBilt is the world's largest provider of non-traditional credit data to businesses that want to offer credit and financial services through our PRBC® Consumer Report with FICO® Expansion Score. In America alone there are over 100 million people who are underserved in the credit marketplace, representing over 3 trillion dollars in annual buying power - people who do not have traditional credit histories and who are frequently overlooked by lenders. The PRBC Credit Score measures bill payments like mobile phone, rent to own, banking and social habits of consumers and applies a score similar to a traditional credit score. This score can be used to assess consumer creditworthiness just as a traditional score would be used. PRBC allows businesses to identify new, credit-worthy customers they previously may have missed.

As an innovator that has been processing transactions, building and maintaining databases and identifying new ways to leverage the data stored within, MicroBilt has created data sets with powerful information you simply cannot get anywhere else.

- **Risk Verify Database** - Allows businesses to accept ACH payments based on substantive, meaningful, instant information about the customer and the account being used.
- **Fraud Verify** - Combines MicroBilt's unique data with advanced analytics to deliver a highly predictive Fraud Score.
- **iPredict** - Leverages short term loan payment histories to assess a powerful risk score.
- **Bank Account Verify** - A highly predictive Banking Performance Score along with important information about status of the bank account.
- **Instant Bank Verification** - Verifies a bank account and returns transactional data in real time.

### Big Data. Bigger Data. SMARTER Data.

We are the only analytics team built from the ground up to create specialized methodologies, specifically designed for the non-traditional lending market. Our predictive models provide a complete snapshot of the customer's borrowing personality: past, present... and future. Our highly-predictive scoring model determines likelihood of default, predicts long-term profitability of the applicant, and can cut default losses by over 50%!

Businesses of all sizes rely on MicroBilt to deliver a wide selection of simple, cost-effective data solutions for fraud prevention, consumer financing, debt collection, and background screening which can be used through MicroBilt.com or direct web services integration.

MicroBilt Corporation services the globe with operations throughout the USA and in Canada, United Kingdom, Ukraine, Romania & Mexico.

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**E-Mail: Sales@MicroBilt.com**

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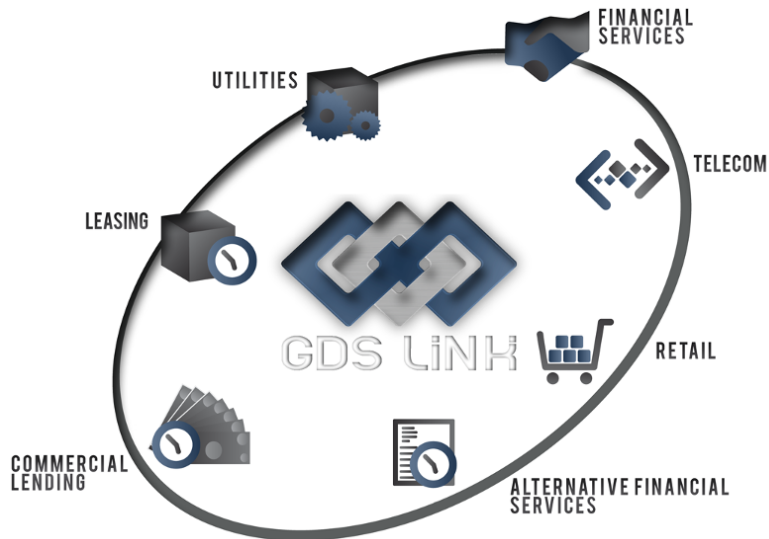
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For questions, suggestions, or any additional information, contact us via: [info@gdmlink.com](mailto:info@gdmlink.com).



## WHO WE ARE & WHAT WE DO

GDS Link, LLC is a global provider of Risk Management Solutions and Consulting Services for multiple verticals within the financial services industry including: **credit card, auto, alternative financial services, commercial leasing, and specialty lending.**



Our offerings are also utilized in **the retail, utilities** and **the telecommunications sectors**. Our industry leading solutions can support financial institutions throughout an entire credit lifecycle, from their credit initiation services through collections and recovery.

Our core offering, **DataView360**, as well as add-on solutions can be used for **process automation, application processing, decisioning, portfolio review, optimization, scorecard model development, implementation, and monitoring.**

GDS Link has a global staff comprised of individuals with a wide range of credit experience, having worked for multiple financial institutions, software companies and data bureaus.

For more information, please visit us at: [www.gdslink.com](http://www.gdslink.com)



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