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GDS Link Completes Integration of DataX LTD's full suite of Lending Intelligence Solutions

-- GDS Brings Additional Value to Clients and Prospects Transacting with Consumers Borrowing from Lenders in the Alternative Financial Services Markets --

DALLAS, July 17, 2012 – <u>GDS Link</u>, a global provider of customer-centric risk management and process automation solutions, announced its full integration with <u>DataX LTD's</u> most current suite of Lending Intelligence Products which supports a lender's ability to more effectively underwrite consumers transacting in the specialty finance industry. The full suite provides access to data for verifying an applicant's ID and Bank Account Ownership, Checking Account Performance and Credit Performance and Utilization.

"We first integrated with DataX several years ago and are pleased to bring our past connector current to support DataX's expanded and enhanced offerings. The solutions from DataX provide valuable insight into creditworthiness of consumers who have been underserved by the banking industry, in part because of the lack of reliable data. In addition to the value DataX brings to the specialty finance industry, their data can also be effectively combined with more traditional bureau data. Lenders in the credit mainstream can make smarter decisions when they combine data from legacy services with data from bureaus such as DataX" said Paul Greenwood, president of GDS Link. "Our Connector Library links more than 35 data providers – some with multiple databases – around the world, removing a key barrier to implementing and managing custom scorecards, risk and fraud-based rule sets."



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"Integrating DataX's technology with GDS Link is a great step towards making our service available to the widest possible number of consumer credit providers for whom we strongly believe our solutions enable great decision-making" said Nanette Leonard, Executive Vice President at DataX. "By establishing these significant partnerships we are able to be part of an effort to provide clients with the most valuable information currently available on the non-prime consumer, and to deliver services that are unmatched in this lending community."

The Connector Library enables GDS Link's clients, as well as those of its reseller partners, to leverage a robust set of data sources in support of credit assessments, quickly and cost effectively. The flexible system design allows for rapid integration with existing systems. Clients can leverage GDS Link solely for data access, or incorporate the data with their implementation of DataView360. DataView360 was architected to derive continued value from financial institutions' investment in legacy applications while also delivering enhanced functionality and flexibility to the risk management community.

About GDS Link LLC

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, business leasing and specialty lending. Our offerings are also utilized in the retail, utility and telecommunications sectors. Our industry leading solutions can support financial institutions across the entire credit lifecycle of their customer from credit initiation through collections and recovery. Its 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 on GDS Link or its solutions, visit the company at <u>www.gdslink.com</u>.



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About DataX LTD

DataX, Ltd., a Selling Source, LLC company, specializes in developing industry-leading risk management services. With the most advanced Credit Reporting bureau in the market, DataX offers its customers a uniquely sophisticated, cost effective approach to fraud prevention and risk management. For more information, visit <u>www.dataxltd.com</u>