



## NEWS RELEASE

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### **GDS Link, Scoring Solutions Partner for Quick Delivery of Complex Credit Attributes** *Relationship merges diverse attribute library with rapid implementation strategy*

**DALLAS, May 25, 2010** – [GDS Link](#), a global provider of customer-centric risk management and process automation solutions, announced a strategic alliance with [Scoring Solutions™](#), an Atlanta-based analytical consulting company focused primarily on the credit industry. The relationship merges Scoring Solutions' complex scoring models, derived from its extensive credit attribute library, with GDS Link's ability to enable the rapid implementation of these models through its flagship product, [DataView360™](#).

"Having accurate, timely risk and loss forecasts is paramount to making good business decisions when delinquency and loss rates are so elevated," explained Fran Lyons, a principal of Scoring Solutions. "We had a core structure in place to produce more traditional scorecards, but needed the added flexibility to incorporate new data sources in a timely manner, as speed of implementation is critical in these times for creditors to drive performance and profitability. By aligning with GDS Link, we are able to shortcut the delivery of comprehensive scoring models, therefore positively contributing to creditors' bottom line results."

Scoring Solutions has been developing credit bureau attributes for segmentation, predictive modeling and credit policy use for more than 17 years. The company worked with GDS Link to create an interface defining more than 1,000 attributes that have been standardized across the three major credit bureaus, including multiple industry groupings for both the trade and inquiry sections. GDS Link's DataView360 facilitates the quick delivery of these scoring models, all without significant interruption to a creditor's existing infrastructure, to improve the value of decision making and accuracy of risk forecasts.

The scorecards access a diverse range of data sources, use complex credit bureau attributes and are based on very recent samples of data that reflect the trends of the current recessionary period. Customer payment and performance trends have changed with more delinquent and

derogatory credit, and with lower payment priority for real estate and home equity. The focus on a customer's recent performance, as opposed to long-term historic payment patterns, results in a more accurate assessment of risk, particularly as economic conditions improve. These new scorecards have been fully implemented and in production, all within two months of model completion.

"DataView360 facilitates the rapid deployment of new data sources, credit attributes and scores with low system integration costs and reduced IT resources," explained Paul Greenwood, president of GDS Link. "The relationship with Scoring Solutions enables each of our clients to benefit from more complex, holistic data to enhance their risk management strategy while also providing easily modifiable attributes and rapid scorecard implementation in response to market changes."

GDS Link serves the financial services, telecommunications, energy, retail and automotive industries with risk management solutions for data access and aggregation, scoring implementation and decisioning process flows.

#### **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](http://www.gdslink.com).

#### **About Scoring Solutions™**

Scoring Solutions is a leading developer and provider of acquisition, behavior, collections and recovery, marketing scorecards, ASP scoring services and risk management services. Since 1993, Scoring Solutions has helped more than 300 companies across the globe achieve their business goals. For more information, visit [www.scoringsolutions.com](http://www.scoringsolutions.com).

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