

GDS Link

Lend more. Profit more. Risk less.



Maintaining a modern and fair decision-making strategy to manage credit risks is a necessity for lenders. GDS Link provides financial institutions and non-bank lenders with solutions, analytics and advisory services to manage risk and drive overall growth. Founded in 2006 by former Scorex executives Paul Greenwood and Yves Duhoux, GDS Link aims to identify and address the challenges often faced by lenders, including inefficiencies and unnecessary complexity.

GDS Link offers customizable and scalable solutions which allow lenders to seamlessly integrate credit risk strategies into their existing infrastructures. What started as a better way to implement scoring models and access and aggregate third-party data has turned into a robust set of solutions to manage the entire credit lifecycle. “There was a lot of wasted time and effort that went into implementing scoring models and we set out to create a solution for easier, more efficient integration,” states Paul Greenwood, President and CEO at GDS Link.

Since inception, GDS Link has grown their solution portfolio to facilitate the rapid implementation of credit risk strategies and functionality, including loan originations and decisioning, underwriting and fraud protection, customer management and collections and debt management. Furthermore, with the flexible design of GDS Link’s solutions, clients can take advantage of the enhanced decision-making strategies without having to completely overhaul their existing infrastructures or rely heavily on IT resources.



“**Our clients are leveraging our risk platform across the entire lifecycle of the borrower to maximize value and drive growth.**”

GDS Link’s offerings can be configured to deliver a complete solution or enhance existing applications and processes. The company’s vast set of third-party data connectors facilitates access to information to assist in fraud prevention, risk assessment, and income and employment verification. GDS Link also offers a workflow component for scenarios that require manual intervention by the client. GDS solutions can rapidly aggregate data relevant for potential cross-sell opportunities, identify customer trends, deliver actionable results, and simplify the decision-making component of the lending process.

“We are having a lot of dialogue with our clients about how they can leverage, for example, our rules engine in collections to assign the appropriate strategy code

to each delinquent account based on available internal and external data and past outcomes.” “Rather than offering the collections software itself, we provide that tool to help you better stratify those accounts,” explains Greenwood. “We’re really focusing heavily on coming into the market at a different angle besides origination, where our software has value in other functional areas within a business entity.”

Beyond our founders, GDS Link is comprised of professionals with practical experience as former data scientists, Chief Credit & Risk Officers, and hands on practitioners — backed by over 50+ years of credit risk data & strategy experience. Our mission is to provide expert knowledge of best practices in credit risk management along with the tools and guidance lenders need to make effective decisions.

For more than a decade, GDS Link has been trusted by thousands of lending institutions and diverse organizations around the globe to achieve higher growth, while successfully managing risk. Rather than standardized, uniform solutions, GDS Link’s industry-specific risk management insights help guide the development and implementation of solutions tailored to each client’s individual needs.

