



## NEWS RELEASE

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### **African Bank Prepares for Full Implementation of GDS Link's DataView360**

*Leading South African institution will leverage technology for configurable, bureau-agnostic scoring capabilities to be controlled in-house*

**DALLAS, June 8, 2010** – GDS Link, a global provider of customer-centric risk management and process automation solutions, announced today that African Bank Investments Limited (ABIL), a publicly quoted bank-controlling company, has selected DataView360™ as part of its efforts toward implementing more predictive and agile scoring in its credit underwriting processes.

ABIL consists of two primary operations: the African Bank operation provides unsecured credit to customers, and Ellerines, a furniture and appliances retailer, provides credit facilities for the purchase of goods. As the country's largest micro-lender, and with its role in underwriting for furniture and other goods, African Bank required the ability to rapidly deploy custom affordability and scoring requirements to manage its current and future risk management requirements. With GDS Link's flagship solution, DataView360, the bank can now aggregate multiple data sources for a more comprehensive assessment of customers, as well as ensure a stable real-time transactional inquiry process.

"To meet compliance with the National Credit Act and to maintain a solid performing portfolio, we had to implement a solution that adapts to our fast changing business requirements," Lourens Badenhorst, program manager of credit decisioning of African Bank, explained. "GDS Link enabled us to be credit bureau-agnostic and integrate historic data with various other sources, creating more predictive scoring and segmentation models that are fully customized to meet our institution's needs. Not only are we managing these processes in-house, but we also have full visibility and total control in our underwriting."

DataView360 enables internal and external data access, attribute set creation and maintenance, scorecard model implementation, unlimited decisioning as well as retro scoring processes.

“With African Bank’s unique market, it particularly benefits from the ability to couple alternative data with the more sparse, often outdated credit bureau data,” said Paul Greenwood, president of GDS Link. “DataView360 has enabled the institution to implement custom models that fit the needs of its customers, resulting in improved compliance and risk management practices.”

### **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).

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