



NEWS RELEASE

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RBS WorldPay Enlists GDS Link to Enhance Portfolio Segmentation Among Diverse Clientele

Technology to detect anomalies in merchant activity, mitigate pre-mature risk

DALLAS, June 23, 2010 – [GDS Link](#), a global provider of customer-centric risk management and process automation solutions, has been selected by RBS WorldPay to incorporate its flexible decisioning technology for better portfolio segmentation and merchant fraud identification.

Enlisting GDS Link's flagship solution, [DataView360™](#), enables RBS WorldPay to more efficiently adapt and respond to regularly changing trends in fraud. With DataView360, clients can implement and manage their fraud-based rules for several business functions, including screening for fraudulent transactions or generating knowledge-based questions and answers.

"Accounting for emerging fraud trends and patterns is an absolute in our industry," said Billi Jo Wright, vice president of transaction risk and collections for RBS WorldPay. "With GDS Link's configurable technology we can tailor the risk management processes that we deploy to our unique needs, meaning that we can further define rules for each vertical within our portfolio. Doing so enables us to reduce losses, react to fraud trends and gain new business as a result."

With DataView360, RBS WorldPay can create and implement multiple risk and fraud thresholds based on several variables. This approach to identifying potential anomalies in merchant fraud activity improves the customer experience and increases the overall performance of service delivery that RBS WorldPay provides its merchants.

"DataView360 has enabled RBS WorldPay to implement and manage its own custom risk and fraud rules, resulting in more effective fraud mitigation," explained Paul Greenwood, president of GDS Link. "GDS Link works as the enabling technology for financial institutions to better understand the behavior patterns of the customer lifecycle in various demographics, and then implement and manage the policies that help drive customer behaviors."

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.

About RBS WorldPay, Inc.

RBS WorldPay is a leading, single-source provider of electronic payment processing services – including credit, debit, EBT, checks, gift cards, e-commerce, customer loyalty cards, fleet cards, ATM processing and cash management services.

RBS WorldPay is the US-based payment processing division of the Royal Bank of Scotland Group plc. For more information, please visit www.RBSWorldPay.us.

About The Royal Bank of Scotland Group (RBS)

The RBS Group is a financial services company providing a range of retail and corporate banking, financial markets, consumer finance, insurance, and wealth management services. The RBS Group operates in the Americas, Asia and the Middle East serving more than 40 million customers. For more information, please visit www.RBS.com.

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