



## **GDS Link Integrates MiiCard's DirectID into it's DataView360 Credit Risk Management Platform to Reduce Risk and Increase Conversion Rates**

*GDS Link integrates MiiCard's DirectID into it's [DataView360 Credit Risk Management Platform](#) enhancing the ability to reduce risk and increase conversion rates for leading Marketplace Lenders. The solution combines identity, income and affordability authentication to improve credit underwriting and fraud risk for lenders.*

DALLAS, TX – April 13, 2015 – GDS Link, a global provider of customer-centric risk management and process automation solutions, today announced its integration with miiCard's DirectID embedded verification and data solution to increase conversion rates and reduce risk for marketplace lending platforms and on-line lenders. The combined online solution enables lenders to authenticate identity, verify income data and validate affordability within seconds to improve underwriting decisions.

“We are delighted to announce that GDS continues to increase its presence in the on-line lending eco-system with this new client acquisition. We continually strive to enhance our solution offerings in support of the markets' evolving risk processes with valued services such as DirectID” Said Paul Greenwood, President of GDS Link. “Our integration with DirectID helps enhance our vast Data Connector Library and advances our risk and credit solutions that can both confirm identity and pull real-time financial transaction data to reduce time and risk in credit decisions.”

miiCard's DirectID is an embedded real-time identity solution for lenders that provides the highest level of assurance and insights for credit decisions. DirectID supports the full sale of regulated financial products and services online across a range of markets such as retail banking, consumer finance, lending, stock trading, mobile payments and financial advice. DirectID is an efficient, affordable way for businesses to remove fraud and credit risk while increasing conversions.

“Traditional bureau checks and identity document scans are a broken process for today's lenders,” said miiCard CEO James Varga. “DirectID enables accurate and instant credit decisions for online lenders, meeting regulatory and competitive pressures while increasing profits with reduced risk.”

GDS Link's Data Connector Library enables companies to rapidly and cost effectively leverage a robust set of over 80 data sources worldwide in support of their risk management processes. The flexible system design allows for rapid integration with existing systems or clients can leverage GDS Link solely for data access, or incorporate the data with their implementation of DataView360®. DataView360®, a leading credit risk management platform, was architected to help its clients continue to receive value from their investment in legacy applications, while delivering the enhanced functionality and flexibility the credit risk management community demands.

### About GDS Link LLC

[GDS Link, LLC](#) is a global provider of Credit Risk Management Solutions and Consulting Services for multiple verticals within the financial services industry including credit card, auto, alternative financial services, small business lending and leasing, retail finance and specialty lending. GDS Link's solution set helps support financial institutions across the entire credit lifecycle of their customer from credit initiation through



collections and recovery. Its core offering, DataView360®, can be used for process automation, application processing, decisioning, portfolio review, optimization, scorecard model development, implementation and monitoring. GDS Link's 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 [www.gdslink.com](http://www.gdslink.com).

About DirectID powered by miiCard

[DirectID](#) is a global embedded identity and data verification service powered by miiCard's verification engine. The most powerful online verification and data solution for customer onboarding, assessment and underwriting, DirectID increases customer conversion rates and reduces loss by providing bank verified and real-time financial profiles which can be matched with credit and bureau data. Find more information at [www.direct.id](http://www.direct.id).



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