

NEWS RELEASE

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DALLAS, May 27, 2013 –GDS Link, a global provider of customer-centric risk management, process automation and Credit Reference Bureau solutions announced today a joint venture with CIS Ghana aimed at establishing a long-term presence in West Africa region.

The new company, called GDS Link West Africa, will serve a large spectrum of prospective clients in both the banking and non-banking sectors addressing their credit risk management requirements. Adoption of credit scoring and credit decisioning tools will enable African lenders to make faster, better and more consistent credit decisions for both new and existing customers. The operating center will be established in Accra and it will be accountable for dealing with customers from Ghana, Nigeria, Sierra Leone, Liberia, Ivory Coast, Burkina Faso and Benin.

"We will be in West Africa for a long lasting development initiative and the joint venture with CIS Ghana is a strategic step forward of our geographical expansion program." commented Roberto Giannantoni Managing Partner at GDS Direct. "Unlike other international providers working in Africa in the risk management field we firmly believe that we must act locally. Partnering with CIS will allow us to develop a solid understanding of the local business environment, its culture and requirements. We want to build a team in West Africa that is capable of supporting clients in real time and we want to provide our clients with knowledge and expertise thru our people in West Africa", concluded Giannantoni.

Saqib Nazir, CEO of CIS Ghana added that, "the challenges of credit risk management the region faces will be better addressed by combining the international expertise of GDS Link with the local knowledge of CIS Ghana. We are confident that GDS Link West Africa will deliver significant benefits to the industry"

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. GDS is also an expert supplier of Credit Reference Bureau system and Credit Bureau value added products.

For more information, visit www.gdslink.com

About CIS Ghana

CIS Ghana is an experienced and long standing provider of cutting-edge integrated information technology solutions to a wide spectrum of customers within West Africa. Our understanding of culture, traditional values and business practices combined with our technical expertise and experience in implementing effective solutions account for our success. We like to see ourselves as the trusted partner for providing the required high quality end-to-end solutions that enable our customers achieve their full potential. We offer value added solutions to meet various business requirements which enable our customers to achieve competitive advantage.

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For more information, visit www.cisghana.com