



# GDS MODELICA CONSULTING

GDS MODELICA's Credit Risk and Analytics Consulting Group is dedicated to helping businesses navigate risk management challenges across industries and stages of the credit cycle.

## Banks

For banks, we perform an evaluation that highlights the true, accurate state of a potential partner by asking questions such as:

What is the yield at varying **risk** segments?

How **optimal** is the marketing channel?

Are the governance and controls striking the **right balance**?

How would the MPL **adapt** to an economic downturn?

What is your **expected return**?

How **effective** are the analytics and optimization processes?

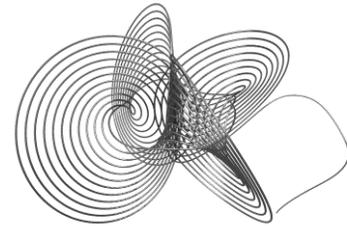
How do both entities work together, and can the processes be **complementary**?

What are the **synergies** and overlap in channel, products, processes and capabilities?

What is an objective **assessment** of infrastructure and systems?

## Investors

Working with investors, we perform an evaluation that highlights the true, accurate state of a potential investment. Yielding a thorough assessment of the capabilities of the potential investment, the evaluation provides key input into an investor's decision-making process. We help investors by asking questions like:



What are the **quick** and **easy** wins?

Are the governance and controls striking the **right** balance?

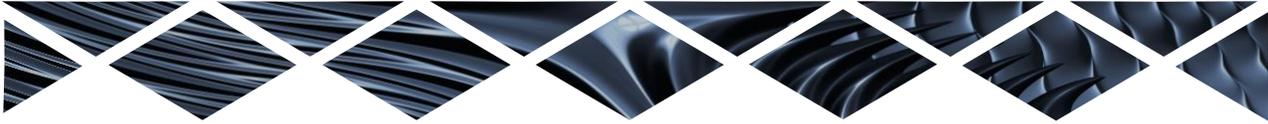
Are the KPIs **improving** or **stagnant**?

How optimal is the **marketing channel** and **product positioning**?

What is the capacity, what are the **bottlenecks** and how can the investment scale?

How does the company stack up against competition in people, process, product and tools?

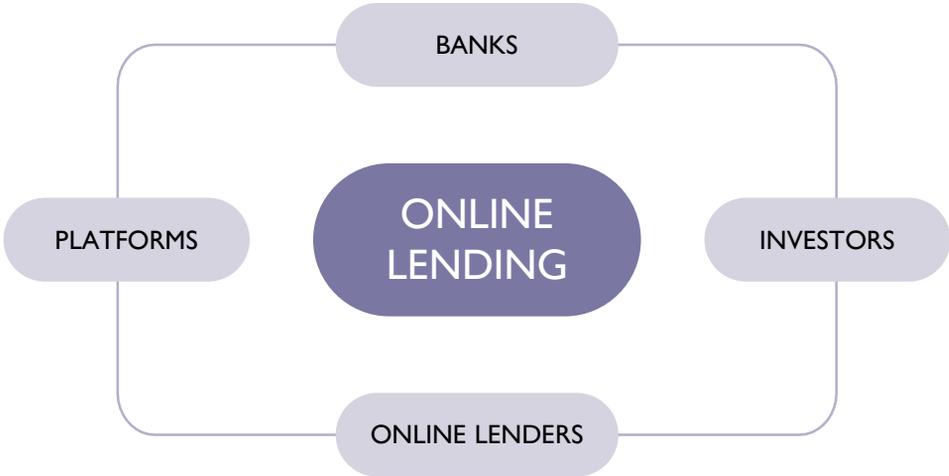
Are there **gaps** in delinquent and non-performing loan management?



## MPL and Online Lenders

We can help online lender platforms improve their performance across key areas, such as technology, data compliance, process improvement, acquisitions, servicing and recoveries. We help MPL and online lenders answer the following questions:

- Are you cost competitive in your marketing campaigns?
- Do you have the right partners for automation, outsourcing and scalability?
- Are you ready for investor scrutiny?
- How optimal and adaptable is the growth and expansion plan?
- Do you have a mature direct mail capability?



- Profitability and Growth**
- Bad Debt and Fraud Losses**
- Data Costs**
- Staff Expertise**
- Regulatory Shift**
- Partner Evaluation**
- Unlikely Competition**
- Investment Evaluation**