



FOR IMMEDIATE RELEASE

MULTIYEAR AGREEMENT FORMED BETWEEN FORTUNE 500 LEADING PAYMENTS PROCESSOR AND APOLLO ENTERPRISE SOLUTIONS, LTD. (AES:BH; OAL:GR) FOR ENTERPRISE MANAGEMENT OF CONSUMER CREDIT PORTFOLIOS

Los Angeles, CA – January 7, 2015 – [Apollo Enterprise Solutions Ltd.](#) (AES:BH; OAL:GR), the leading provider of advanced credit management systems utilizing Agent Emulation® and Psychographic Persuasion™ technologies, and a payments processing subsidiary of a Fortune 500 company have entered into a multiyear agreement in North America to promote, install and maintain the AES TruePay+™ System for the enterprise management of consumer credit portfolios. The AES relationship includes integration of the TruePay+™ System into one of the financial services industry's leading payments processing platforms as a White Label product.

AES' patented TruePay+™ System is offered on a Software-as-a-Service (SaaS) basis and empowers consumers to self-serve by offering them multiple payment options that are individually tailored in real-time based on their current profile, credit rating, and financial behavior. TruePay+™ is an enterprise-wide solution for any type of credit product that is either current or delinquent, ensuring regulatory compliance across all consumer-facing channels. TruePay+™ also provides for both the digital self-serve channel and the live-agent channel to deliver the same fair and equal consumer experience, resulting in significant profit and brand improvement for creditors including banks, government departments, utilities, and telecommunications companies.

"We are delighted to expand our relationship with this partner. Its breadth of market coverage in servicing financial services, mortgage, insurance, cable, telecommunications, and utility companies is an excellent match for our company," said Joseph Konowiecki, Chairman and CEO of AES. He continued, "Together we see this as a tremendous opportunity to quickly deliver our enterprise self-serve and live-agent automation systems and bring exceptional value to banks and other types of creditors throughout North America."

About AES

AES' patented TruePay+™ System uses Agent Emulation® and Psychographic Persuasion™ technologies to maximize debt resolution. The TruePay+™ System assists creditors' agents and self-serve customers in resolving pre-delinquent and delinquent debt situations on an individualized basis according to customer profiles, using any device, at any time, from anywhere. The TruePay+™ System enables banks, utilities and other large credit portfolio operators to achieve improved operational efficiencies, reductions in write-offs, increases in collections, and new Big Data insights, while enhancing the customer experience and brand loyalty. More information about Apollo Enterprise Solutions, Ltd. (AES:BH; OAL:GR) is available at <http://www.aestruel.com>.

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