



FOR IMMEDIATE RELEASE

APOLLO ENTERPRISE SOLUTIONS, LTD. ADDS CREDIT AND LOAN ORIGINATION TO ITS GROWING “BANKING-IN-THE-CLOUD” PLATFORM

Los Angeles, CA, January 20, 2014 - Apollo Enterprise Solutions, Ltd. (“AES”) (AES:BH; OAL:GR), a leader in Agent Emulation™ technologies, has added credit and loan origination to its rapidly expanding “banking-in-the-cloud” SaaS platform.

In addition to its current self-serve Agent Emulation™ applications for end-to-end payments and collections, AES will now offer its global banking clients a complete end-to-end credit and loan origination process. The solution includes submission of loan applications using multiple channels to seamlessly booking the new account in real time or batch processing. The origination process also features flexible decisioning with the ability to easily incorporate traditional and nontraditional data sources for what AES feels is the most comprehensive compliance and risk management capability available in a SaaS solution. In a future implementation, AES intends to enhance its credit and loan origination capability by introducing its patent-pending psychographic technology for customer relationship management.

“We continue on our steadfast path to creating the world’s first totally integrated ‘banking-in-the-cloud’ solution,” said Joseph Konowiecki, AES Chairman & CEO. He continued, “Through the addition of credit and loan origination to our product line, we are now able to offer our clients a highly flexible end-to-end self-managed credit portfolio solution. Our integrated ‘banking-in-the-cloud’ offering gives our clients and strategic partners the flexibility and scalability they need to respond to today’s consumer demands for revenue growth and the increasingly challenging regulatory environment.”

About AES

AES is the leader in advanced Agent Emulation™ Systems for consumer credit portfolios for banks and financial institutions. AES offers the patented TRUE™ System that empowers consumers to self-serve on a highly individualized basis according to their personal profile. Consumers are empowered to interact on a self-serve basis to resolve situations on any device, at any time. AES’ patented TRUE™ System helps banks and financial institutions achieve significantly improved operational effectiveness and large increases in profit, while enhancing the customer experience and brand loyalty. More information about Apollo Enterprise Solutions, Ltd. (AES:BH; OAL:GR) is available at <http://www.aestruetrue.com>.

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