



FOR IMMEDIATE RELEASE

APOLLO ENTERPRISE SOLUTIONS, LTD (“AES”) STRATEGIC THRUST VALIDATED BY WHARTON FINTECH AND ANALYSIS FIRM SCRATCH

Los Angeles, California, July 22, 2015 - According to *The Millennial Generation and the Future of Finance*, a new whitepaper from Wharton FinTech, an increasing number of Baby Boomers and Gen Xers are turning to financial technology after asking their “Millennial” children (born between 1980 and 2000) how to manage their money. “As the older generations retire they are turning to their children for advice on what to do with their money,” said Daniel McAuley, cofounder of Wharton FinTech. “This is just one of the mechanisms through which the Millennials’ preference for technology, networks and mission is permeating the social fabric of finance.” This echoes a recent study from analysis firm Scratch which found that two-thirds of Millennial respondents would rather visit a dentist than hear what their bank has to say.

“We are very pleased to see that our belief in advancing the Science of the Customer Experience through digital technologies is being validated by industry experts,” said Joseph Konowiecki, Chairman and CEO of AES. He continued, “This validation, together with the rapidly increasing acceptance by Millennials, Gen Xers and Baby Boomers of advanced-technology products in the marketplace such as ours, is propelling AES to push even harder to take to achieve the next level of the digital Customer Experience in banking and other industries.”

About AES

AES’ patented Psychographic Persuasion™ and Agent Emulation® technologies deliver next-generation Customer Experience and Payments Processing functionality to a wide range of industries, including financial institutions, government agencies, utilities and consumer brand marketers. In addition, the Company’s TruePay+™ System utilizes these proprietary technologies to enable banks, utilities and other large credit portfolio operators 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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