

FOR IMMEDIATE RELEASE

APOLLO ENTERPRISE SOLUTIONS, LTD. ("AES") (AES:BH, OAL:GR) ACHIEVES ORACLE VALIDATION INTEGRATION WITH ORACLE BANKING COLLECTIONS CREATING AN ADVANCED DEFAULT MANAGEMENT PLATFORM POWERED BY AES' PSYCHOGRAPHIC CONVERSION™ APPLICATION SOFTWARE TECHNOLOGY

Los Angeles, California, January 21, 2017 – Oracle (NYSE: ORCL) and Apollo Enterprise Solutions, Ltd. ("AES" or "The Company") (AES:BH; OAL:GR), a Gold level member of the Oracle PartnerNetwork, have achieved Oracle Validated Integration with Oracle Banking Collections delivering an end-to-end Collections Default Management Platform using the AES TruePay+<sup>™</sup> System, which is powered by Psychographic Conversion<sup>™</sup> Application Software technology. The combined technologies will deliver a highly advanced self-serve and live agent automation customer experience for Payments and Default Management.

To achieve Oracle Validated Integration, Oracle partners are required to meet a stringent set of requirements that are based on the needs and priorities of the customers. The integrated AES TruePay+<sup>™</sup> and Oracle Banking Collections system capabilities allow enterprises to manage their entire consumer product portfolio from a single system providing customers omni channel access to a 24/7 digital self-help capability combined with a borrower centric collection approach creates new possibilities for lenders to meet the demands and expectations of the digital consumer. The modern and open architecture of this integrated solution allows for a high-level of flexibility and extensibility.

"We are delighted to partner with Oracle around the world. Oracle's industry-leading vision for the future of enterprise computing and its dedication to excellence are a perfect match for our company," said Joseph Konowiecki, Chairman and CEO of AES. "We see this relationship as a tremendous opportunity for our companies to deliver the most advanced default management solution ever created with unrivaled Customer Experience to banks and other types of financial institutions anywhere in the world."

"Achieving Oracle Validated Integration gives our customers the confidence that the integration between AES' TruePay+<sup>™</sup> and Oracle Banking Collections has been rigorously tested to reduce deployment risk and enhance ease of deployment," said Chet Kamat, Managing Director & Chief Executive Officer of Oracle Financial Services Software Ltd. "The customer centric approach of the integrated solution delivers a market leading default management system which enhances automation, improves operational efficiencies and meets the consistency and fairness standards required by regulators."

# About AES

AES' TrueConversion<sup>™</sup> suite of products, powered by Psychographic Conversion<sup>™</sup> Application Software Technology, enables healthcare organizations, banks, utilities, merchandisers, and other enterprises to enhance the member, customer and client experience while increasing conversion rates for enrollment,

services, and payments. Psychographic Conversion<sup>™</sup> uses advanced behavioral psychology, linguistics and artificial intelligence to persuade consumers to take immediate action, at any time, from anywhere using any smart device. The TrueConversion<sup>™</sup> suite of products is available on all continents through third-party Certified Systems Integrators and Consultants, supported by AES offices in Los Angeles, New York, London, and Milan. AES owns one of the largest worldwide portfolios of customer conversion patents. More information about Apollo Enterprise Solutions, Ltd. (AES:BH; OAL:GR) is available at http://www.aestrue.com.

# About Oracle Validated Integration

Oracle Validated Integration, available through the Oracle PartnerNetwork (OPN), gives customers confidence that the integration of a complementary partner software product with an Oracle "onpremises" Application has been validated and the products work together as designed. This can help customers reduce risk, improve system implementation cycles, and provide for smoother upgrades and simpler maintenance. Oracle Validated Integration applies a rigorous technical process to review partner integrations and partners who successfully complete the program are authorized to use the "Oracle Validated Integration" logo. For more information, please visit Oracle.com at https://solutions.oracle.com/scwar/scr/AboutPartners/validated-integration/index.html.

## About Oracle PartnerNetwork

Oracle PartnerNetwork (OPN) Specialized is the latest version of Oracle's partner program that provides partners with tools to better develop, sell and implement Oracle solutions. OPN Specialized offers resources to train and support specialized knowledge of Oracle products and solutions and has evolved to recognize Oracle's growing product portfolio, partner base and business opportunity. Key to the latest enhancements to OPN is the ability for partners to differentiate through Specializations. Specializations are achieved through competency development, business results, expertise and proven success. To find out more, visit <a href="http://www.oracle.com/partners">http://www.oracle.com/partners</a>.

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