



FOR IMMEDIATE RELEASE

FROST & SULLIVAN RESEARCH REPORT, “THE SOPHISTICATED VIRTUAL AGENT: CHANGING THE FACE OF SELF-SERVICE,” FEATURES APOLLO ENTERPRISE SOLUTIONS (‘AES’) AGENT EMULATION TECHNOLOGY

Long Beach, CA, October 28, 2013 – AES, the leader in advanced Agent Emulation™ Systems for consumer credit portfolios for banks and financial institutions, is featured in the newly released research report titled “The Sophisticated Virtual Agent: Changing the Face of Self-Service”, published by Frost & Sullivan, a global growth consulting firm which provides market research and analysis and growth strategy consulting to leading corporations through offices in 40 countries.

The report showcases AES’s Agent Emulation™ technology as a top example of what can be achieved utilizing sophisticated virtual agent technology. The report emphasizes that: “AES’s solution differentiates itself through its ability to take the individual’s financial profile, including information from multiple creditors as well as credit bureaus, and generate real-time choices and possible settlement offers for the customer. The system provides customers who are in financial distress with choices for resolving debts.” The report then highlights a key patented feature of the AES system and its ability to “.. educate customers on the effect each choice they make has on their creditworthiness. This enables them to immediately see how various possible scenarios will impact them, allowing them to make better choices.” The report then concludes on AES with: “Indeed, the system enables the customer to self-serve at any time, through any device, from PCs and mobile devices to ATM machines.”

“We are delighted to be recognized as a leader in the fast-growing area of sophisticated virtual agents”, said Joseph Konowiecki, AES Chairman & CEO. “Frost & Sullivan is a highly respected leader in market research and strategy consulting. This new report sheds an important light on a technology area that we feel will dominate the IT focus of companies large and small for years to come. ”

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, large increases in profit, while enhancing the customer experience and

brand loyalty. More information about Apollo Enterprise Solutions, Ltd. ("OAL:GR") is available at <http://www.aestruel.com>.

About Frost & Sullivan

Frost & Sullivan is a global growth consulting firm which provides market research and analysis, growth strategy consulting, and corporate training services across multiple industries including internet and communication technology, financial services, and more. Its headquarters are located in Mountain View, California, with offices in over 40 countries.

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