



PRESS RELEASE

For Immediate Release

Apollo Enterprise Solutions Enters Exclusive Strategic Partnership with Card Acquisition, LLC

Apollo's Web-Based Collection System to Deliver *The Affirm Card*[®], a Branded MasterCard[®] Balance Transfer Program

Irvine, CA March 12, 2007 – Apollo Enterprise Solutions LLC, the leading provider of web-based payment and collection technology, announced today that it has entered into an exclusive strategic partnership with Card Acquisition, LLC, a leader in providing alternative debt recovery solutions to the Accounts Receivable Management industry. This partnership will provide debtors access to Card Acquisition's already successful *The Affirm Card*[®] Balance Transfer Program through Apollo's web-based Intelligent Debt Solutions[™] (IDS[™]) system. This combination of these industry-leading collection tools is expected to increase the recovery and netback to portfolio owners up to 30% or more, while reducing the cost of collections by as much as 60%.

Edward Fontaine, Apollo's Vice President of Sales for the Collection Vertical, commented, "Apollo's solution presents customized payment or settlement offers to debtors over the Internet or IVR that are matched to the client's collection guidelines and each debtor's individual ability to pay. The addition of *The Affirm Card*[®] Balance Transfer Program provides an additional option for debtors, which will increase recoveries while providing the debtor with the opportunity to establish a positive, unsecured, major bankcard trade line and, therefore, improve their credit."

Recognized as one of the most efficient new technologies, the Apollo IDS system has transformed the way the industry thinks about the role of technology in collections and recovery. This first-of-its-kind system utilizes a hosted application that integrates historical account and payment information, optional real-time credit bureau data, and collection rules and guidelines to optimize self-service payment options. As a result, the Apollo IDS system delivers an immediate lift in the collections and recovery portfolios of its current roster of clients that includes credit card issuers, finance companies, debt buyers and collection agencies.

Michael Philippe, Card Acquisition's President and CEO, commented, "This exclusive partnership will allow us to provide our clients with a scalable virtual collection solution by delivering *The Affirm Card*[®] Balance Transfer Program through Apollo's complete self-service channel. Of the virtual solutions we investigated, Apollo's system offered the intelligence and flexibility we require to not only expedite the processing of our applications but also to rapidly expand our program."

Card Acquisition's *The Affirm Card*[®], a branded MasterCard[®], is a core product used to provide consumers with a "balance transfer" option when settling delinquent accounts. The "balance transfer" product is a proven recovery tool used by many of the industry's largest debt buyers. Card Acquisition has demonstrated that *The Affirm Card*[®] program adds a liquidation "lift" to virtually all types of consumer debt portfolios over and above traditional cash collection efforts.

About Apollo Enterprise Solutions

Apollo Enterprise Solutions, LLC, headquartered in Irvine, California, provides enterprise-class web-hosted solutions for a variety of industries involved in receivables management and debt collections. At the heart of Apollo's Intelligent Debt Solutions™ system is the patent-pending IDS Decision Engine™ which provides Decisioning Intelligence™, a revolutionary process that delivers more debtors for recovery and settlement and more dollars per settlement by creating individual, customized offers that reflect a debtor's most realistic ability to pay. For more information, please visit the website at www.apolloenterprise.com.

About Card Acquisition, LLC:

Founded in 2002 by Mr. Philippe, along with several industry veterans and investors, the company offers *The Affirm Card*® through exclusive agreements with select third-party agencies within the ARM sector. For more information, visit the company's website at www.cardacquisition.com.

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