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For Immediate Release

Intelligent Debt Solutions (IDS) System from Apollo Enterprise Solutions — Transforming Debt Payment and Settlement Processes

Irvine, CA. (XSP News) - December 18, 2005 —The basic fundamentals of credit and risk management often involve simple things such as budgeting, improving credit scores and debt consolidation. However, as many individuals and businesses may have now found themselves with too much unsecured debt – California-based Apollo Enterprise Solutions continues to reinvent the collections and reconciliation process.

Christopher Imrey, President of Apollo Enterprise Solutions tells XSP News “What began as a ground-up effort for a specific business application has evolved into a best-in-class software platform used by creditors, agencies and legal recovery firms.”

The Intelligent Debt Solution System (or IDS), is a web-based debt settlement system comprised to two modules; “IDS Pay” for delinquent accounts, and “IDS Collect” for later-stage recovery and collections of charged-off accounts.

Mr. Imrey continues “We have developed a fully integrated recovery platform that delivers more for debtors and provides for greater recovery and settlement dollars per settlement by creating a customized system that reflects a debtor’s current ability to pay.”

In turn, as creditors, agencies and legal entities often burrow through recovery of debt indiscriminately, IDS can utilize bureau credit reports with authentication and scoring tools to present each debtor with a customized set of payment or settlement offers that best represent the debtor’s current ability to pay. This is provided through the heart of the Apollo IDS system, a patent-pending "Decision Engine" that calculates each offer individually, based on real-time information obtained at log-in from the debtor’s current account information, customized scoring models and a current credit report.

This up-to-the-minute information in-turn presents the debtor multiple payment or settlement offers with flexible payment terms in a non-threatening, online environment - and in many ways a self-service form of debt resolution.

Mr. Imrey points out “Why not have the debtors log-in and view their balances online?” Indeed, wouldn’t we all prefer this as an alternative to the dinner-time and/or cantankerous calls from “Mr. Green” or “Mr. Black” or other color-coded collector?

With a Portfolio Manager integrated into Apollo IDS system, Payment Processing, and Payment Scheduling tailored to each of its various customer/creditors – the terms and conditions of each payment arrangement can be customized to a specific debtor, along with full audit trail compliance.



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Integrated with real-time communications to the various credit-reporting agencies, it is easy to see how this unified suite of applications has great appeal, not only to large-scale corporations who would otherwise outsource these business functions, but as well to the service bureaus and third-party providers who can greater optimize personnel resources and improve operational efficiencies and recovery rates.

Recently recognized as a one of the Top 100 Collections Products of 2005 by "Collection Advisor Magazine", Apollo Enterprise Solutions has truly transformed the business model that today remains outdated with fragmented CRM, payment, collection and credit reporting data processing systems.

You can see Apollo Enterprise Systems and the IDS system on January 25 – 27 at the Collection Technology Summit '06 in Las Vegas and on March 15 – 17 at the 10th Annual National Collections and Credit Risk Conference also in Las Vegas. For more information visit the company website at www.apolloenterprise.com.

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