



# PRESS RELEASE

**For Immediate Release**

## **Apollo Enterprise Solutions Named Leading Consumer Collections Automation Technology Provider**

### **Apollo's Hosted Service to Change the Fundamental Processes in the Debt Collection Industry**

Irvine, CA August 1, 2006—Apollo Enterprise Solutions LLC, the leading provider of web-based payment and collection technology, announced today that it has been recognized as one of six leading consumer collections automation (CCA) providers in a recently published industry report, *Consumer Collections Automation: A Buyers Guide to Collection Technology*, by PayStream Advisors, Inc., one of the country's foremost technology research and consulting firms. According to the PayStream Advisors report, each of the companies covered is a leader in its area of expertise and each is pursuing a unique strategy that will shape the development of the market.

In reviewing the attributes which set Apollo apart from its competitors, the report stated that, "Apollo's hosted service is intended to change the fundamental processes in the debt collection industry by significantly improving debt recovery at reduced operational costs, while at the same time enabling debtors to settle their debt with a sense of personal empowerment. Apollo is the first web-based, real-time, rules-based, self-settlement system to incorporate bureau data, analytics and decisioning intelligence that match a debtor's current ability to pay."

The report also noted, "None of Apollo's direct competitors has a decision engine that incorporates credit bureau data with enterprise organizational deployment capabilities. Combining portfolio management, decisioning intelligence, bureau analytics, advanced modeling, web-based distributed reporting and advanced system security exceeds the feature sets of competitors in their space."

According to the PayStream report, "Of the six vendors reviewed, Apollo is unique in its tight focus on and its delivery of an automated on-line settlement process." It also stated, "Unlike those of other automated negotiation channels, Apollo's offerings are entirely data driven, utilizing a decision engine that draws from both credit bureau and internal enterprise data. As such, solutions can be configured to straddle every stage of the collection process: early, late and even charge-off."

The report also acknowledged that, "Tighter integration translates into better data intelligence. Moreover, Apollo's products collect data from consumers in exchange for a discounted settlement offer. In this day and age, it's all about the data so Apollo's efforts in this regard are a smart play."

PayStream Advisors' Lead Analyst, David Schmidt, observed, "Outbound, inbound and direct mail channels can all be enhanced when integrated with Apollo. Keeping this in mind, organizations with high collection volumes should seriously consider adding an automated negotiation tool to their collection framework because it will increase their volume of negotiated settlements as well as the dollars recovered via negotiated deals, while at the same time reducing the burden on their traditional collection processes."



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According to Apollo's CEO, Christopher Imrey, "The IDS system is truly the first application of its kind to leverage existing software platforms and network infrastructure, while integrating real-time bureau scoring tools, credit reports and customer account data to deliver realistic settlement offers, payment options and negotiating tools to the debtor." The PayStream report concluded, "After our conversations with their management and a demo of their solution, we see great promise for Apollo in the years ahead."

The target market of Apollo's IDS is primary creditors, which include credit card issuers, utility companies, telecommunications, cable and satellite providers, healthcare providers, legal recovery firms, debt buyers and sellers, and collection agencies.

### **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.

### **About PayStream Advisors, Inc.**

PayStream Advisors is a technology research and consulting firm that improves the way companies plan, evaluate, and select emerging technologies to achieve their business objectives. PayStream Advisors assists clients in sorting through the growing complexities of IT applications related to financial automation with the goal of making objective, analytical, and actionable recommendations. Their clients include leading companies in the financial services, oil and gas, telecommunications, and waste management industries. Wherever financial automation technology is an issue, PayStream Advisors is there to help. For more information, call (704) 523-7357 or visit them on the Web at [www.paystreamadvisors.com](http://www.paystreamadvisors.com).

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