



**Streaming Intelligence
Through Your Enterprise**

Increase operational efficiency while improving customer service

THE COMPETITION FOR CUSTOMERS in the financial services industry has always been intense. Now, with the Internet providing instant access to a global market, the stakes are even higher. Market fluctuations make it more important than ever to present the right product at the right time — and to deliver that product as efficiently and profitably as possible. Major financial institutions aren't waiting for customers to ask for the right product or determine for themselves exactly what they need. Instead they are turning every customer interaction — on the Web, in a branch, with a broker, or over the phone — into an opportunity to provide the best possible solution to that customer. That solution includes the best product at the best price, within parameters that both the institution and the customer can accept.

Intelligent automation systems leverage customer knowledge

A company's knowledge of its customers and capabilities is one of its most important assets. Successful companies use their customer knowledge and current information to dramatically increase sales, improve customer relationships and anticipate market changes. With advanced intelligent automation systems, any size provider can combine historical data with customer information gathered during an interaction and use this complete picture to provide the right product at the right price, when and where is most appropriate.

Simplify the application process for your customers

Intelligent, automated systems simplify complex decision processes. For example, an automated, web-based loan underwriting system streamlines the loan approval process. It provides immediate, consistent and accurate answers. It ensures compliance with fast-changing regulations. As a result, productivity improves, bad-debt risks diminish and customer loyalty increases through personalized service.

Maintain best policies in a repeatable way

Intelligent automation enables organizations to maintain policies in an automated, repeatable manner. Policies are stored and applied just as data is stored and used in an automated environment. This automation allows you to provide your solution to the customer whenever and wherever he or she is when choosing the best offering. It answers the customer's questions accurately and inspires confidence in your company.

It provides a price and product specifically tailored to that individual's requests and requirements. With this high level of service, a customer has no reason to shop the competition.

Intelligent, automated multi-channel systems make "anytime, anywhere" sales and service possible. Strategic partners make them practical.

MindBox™ — leveraging technology to increase your competitive advantage

CHOOSING A STRATEGIC PARTNER to provide and implement a system to automate your business operations is a major decision. You're putting your future, and the success of your company, on the line.

Some firms provide Web-based and/or multi-channel applications, but don't really know the financial services marketplace. Others have experience in the financial services industry but don't have sophisticated artificial intelligence technology to deliver a state of the art system. MindBox™ has both the expertise and the technology — and a track record of successful applications to prove it.

Artificial intelligence — the foundation of automated decision making

MindBox™ uses sophisticated component software to deliver an application that precisely fits your needs. The components can be tailored to fit your specific business processes and guidelines. Our state-of-the-art editors allow your business people to maintain the rules and policies within the system without having to make technical changes to the system. We'll teach your staff how to maintain and update the system using these editors and we'll train your IT staff on the best way to integrate and administrate the system in your overall environment. We're there for you 24/7 — even after your application is deployed. That's why our growing list of satisfied customers includes Fortune 100 companies and some of the biggest names in the financial services industry.



"We talked to colleagues in the industry and they all recommended MindBox™. MindBox™ has the flexibility to tailor their product to achieve our objectives and the experienced consulting team to make it a reality."

DANIEL SCHEUBLE
FORMER CHIEF INFORMATION OFFICER
HOMESIDE LENDING INC.



"Now with 200 loan officers, we can handle

1,500 calls with a very low abandoned risk rate. Without AIMS [their MindBox system] I don't think it is possible."

JOHN McCOY
VICE PRESIDENT
CHASE MORTGAGE





MindBox™ Automates the Financial Services Industry

MindBox™ has vast experience in successfully automating loan origination, underwriting and deal structuring processes. Our systems allow financial institutions to offer their customers individualized risk-based pricing, product selection and credit analysis. With ART*Optimize* our customers automate cross-sell, upsell processes as well as compliance verification and call center response. Before the application of its flagship product, ART*Enterprise*, the prevailing view was that this automation could not be done. MindBox™ proved the world wrong. With its component products, MindBox™ continues to deliver world class systems that are revolutionizing financial services, as the following customer profiles prove:

COUNTRYWIDE HOME LOANS implemented a rule-based system for organizing, processing and evaluating thousands of data elements for loan underwriting. Using MindBox's ART*Enterprise* technology, the Countrywide Loan Underwriting Expert

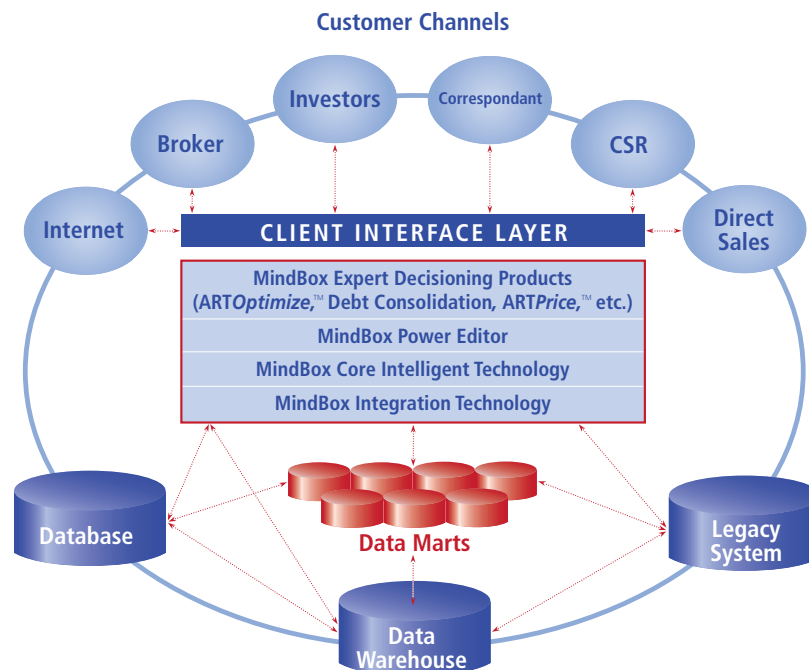
System (CLUES) saves the nation's largest originator and servicer of mortgages over \$5 million per year in underwriting costs.

OCWEN FINANCIAL CORPORATION

MindBox provided Ocwen Financial Corporation with a system using case-based reasoning and artificial intelligence to enhance Ocwen's Customer Relations Platform. The system, which is called the Customer Relations Expert, or CRE, assists Ocwen's Customer Relations Agents in diagnosing and resolving complex issues for Ocwen's mortgage servicing customers.

UPLAND MORTGAGE and MindBox created a "virtual loan officer" by integrating a variety of ART*Enterprise* components. This unique application reduces the approval and close of a loan from weeks to days. Upland Mortgage has decreased their loan processing costs by 38% since implementing this system.

Optimizing Every Client Relationship





ART Enterprise Product Family

Automate complex decision-making processes, deploy intelligent applications quickly and easily

By adding intelligence and efficiency to your critical business processes, MindBox™ greatly simplifies the task of providing faster and more individualized service throughout your enterprise. The ART Enterprise Product Family — a suite of cutting-edge artificial intelligence development tools and product components — reduces costs and risk with a proven approach that enables rapid automation of your unique policies for complex business processes — processes such as loan origination, customer service, loan underwriting, pricing and deal negotiation. ART Enterprise is a powerful, flexible development environment that integrates advanced rule-based and case-based reasoning technology with distributed, object-oriented applications so you can:

- Tailor product offerings and deal parameters to individual customers
- Automate complex business processes and policies
- Allow business managers to define and maintain the system rules through an editor, without developing any code
- Implement intelligent automated customer interaction and decision-making systems that optimize every customer contact
- Capture the knowledge assets of your top performers and best industry practices and make them available to all
- Share knowledge with your entire organization over the Web or corporate intranet
- Ensure the compliance and auditability of your decisions
- Automate call center response, improving customer service and decreasing costs.

Domain Specific Component Products

MindBox's financial services domain components fit neatly into the workflow of a lending process. ART Optimize is the flagship component, which provides all the functionality required to implement an entire lending process from credit check to deal structuring to pricing to underwriting. The other components — ART Price, ART Qualify, Debt Consolidation Advisor — can be used individually or within the framework of ART Optimize to automate specific parts of a lending process.

The components are structured to encapsulate an institution's best knowledge and practices in systems that can be rapidly deployed. In addition, the component approach allows for phased implementation of these systems.

Flexible. Extensible. Scalable.

ART Enterprise component-based applications can be quickly implemented on a variety of platforms, including Microsoft Windows NT, Unix running on Solaris and HP-UX systems, and Linux. It supports Oracle, Sybase, Microsoft SQL Server, IBM DB2 and ODBC-compliant data sources. ART Enterprise is fully web-enabled and has a strong performance record in Internet environments.

Because it employs reusable object modules, rule bases and case bases, ART Enterprise can easily adapt to integrate new technologies and business requirements. It can also scale to accommodate increased volume demands over time. Your current investment in ART Enterprise will allow you to update your system over time — adapting and extended it according to your business requirements.

MindBox™ was founded to solve the business problems of today's financial services providers by delivering a significant competitive advantage through the use of intelligent applications. MindBox has over 15 years of experience in the financial services industry and over 200 customers including:

- Aegis Mortgage
- American Express
- Countrywide Home Loans
- Ford Motor Credit
- Ocwen Financial Corporation
- GMAC
- Upland Mortgage
- Wells Fargo
- Chase Subprime Mortgage (Advanta)



**"The expanded
[MindBox] system
enables us to
decrease the pro-**

cessing time from weeks to days.

**This means we not only save money
on every loan we process, we also
can process more loans."**

MILT RISEMAN
CHAIRMAN
UPLAND MORTGAGE

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