



FOR IMMEDIATE RELEASE

MindBox Announces Interactive Customer Account Manager

***Software Automates Call Center Customer Service;
Helps Agents Anticipate and Resolve Problems Before They Happen***

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MindBox, a provider of intelligent automation software for financial services lending and customer service processes, today announced an innovative call center solution, Interactive Customer Account Manager (ICAM). The expert system is designed for corporate call centers and servicing centers, and it consists of software and services frameworks that are used to deploy a call center application utilizing intelligent scripting and proactive problem diagnosis and resolution.

ICAM is designed to save operational costs within company call centers by automating complex, error-prone and time-consuming customer support responses. Automation yields these cost savings by reducing call times, reducing the number of call-backs and improving accuracy and consistency of call resolution. Implementation of the ICAM expert system shortens training times for new call center agents, which also saves significant operational costs. The pioneering ICAM software was recently deployed in the mortgage servicing call center at Ocwen Federal Bank FSB.

The ICAM software also collects summary information about the number, types, and results of all calls received in order to provide incremental operational savings and efficiencies, and to build an internal library of resolution "cases" from which to learn and base future decision. This patented case-based reasoning process allows ICAM to predict and resolve problem areas within an account even before the customer registers a complaint, thereby reducing future calls.

MindBox's ICAM is the only software available today that can automate complex call center decision making processes, and also predict problems that might come up in the future -- unlike current dynamic scripting or predictive selling solutions that reference "canned" scenarios by navigating data repositories.

Business Benefits of Interactive Customer Account Manager (ICAM)

In addition to providing a superior call center experience for the customer, MindBox's ICAM system delivers several other tangible business benefits:

- Centralized Decisions: Customer service decisions are now made consistently across multiple agents and customer contact points, reducing errors and risk exposure. Also, decision criteria are driven by central rules and policies, so changes in service parameters can be deployed instantly and universally.
- Operations Cost Reduction: Call Center service levels typically are measured in terms of hold times, abandon rate, call backs, etc. MindBox's ICAM improves call center service levels while at the same time reducing operating costs.
- Shortened Agent Training Times: By arming call center agents with a software system that not only accesses information, but also evaluates it and makes intelligent suggestions and recommendations, agents can now be trained and deployed more quickly.

- Self-Service: MindBox's ICAM can also run a "self service" website, allowing customers to by-pass the call center and get answers directly. Customers accessing the website get the exact same service levels and answers that they would get from a call center agent.

About MindBox, LLC

Based in Greenbrae, Calif., MindBox, LLC is a technology company that helps financial services institutions automate their complex decision processes such as loan underwriting, loan product selection, cross-selling opportunities and feature-based pricing. The *ARTEnterprise* Product Family is an industry-proven software system that emulates human judgment by using rules and a patented case-based reasoning engine to automate the decision-making process.

MindBox also offers consulting solutions for the financial services industry and ships a complete suite of application components including *ARTOptimize*, *ARTQualify*, *ARTPrice* and The MindBox Power Editor. All MindBox products work online and offline to optimize every customer interaction across multiple channels.

More information can be found at www.mindbox.com or by calling (877) 650-MIND (6463).

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