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MindBox Expands Functionality of ART*Enterprise

XML Interface, Java Interoperability, XML Rule Representation and Additional Enhancements Speed Time-to-Deployment and Simplify Maintenance

Greenbrae, CA, October 23, 2000 – MindBox™, Inc., the worldwide leader in providing intelligent technology that automates complex business and decision processes, today announced several enhancements to its award-winning ART*Enterprise™ intelligent software development environment. MindBox has added functionality to ART*Enterprise that includes incorporation of industry standards and new integration capabilities, optimizing the technology for Java, XML and other web-based computing environments. The end results of these enhancements are reduced time to deployment and greater control over maintenance of applications. These additions to ART*Enterprise cement its market position as the most powerful and sophisticated decisioning technology available.

MindBox provides ART*Enterprise and its expert consulting services to create applications that automate complex business and decision processes that involve the best practices and expert knowledge of an institution. ART*Enterprise's modular, object oriented architecture provides unmatched flexibility to automate these processes, the ability to allow modification of these policies by business experts according to business needs and enables deployment of the systems in heterogeneous, enterprise-wide environments. Furthermore, ART*Enterprise is the only decisioning technology available that provides both rule based and case based reasoning. This combination provides an unprecedented level of sophistication in its ability to automate complex decision processes.

"Many of the technology trends impacting the financial services industry today are interrelated. The Internet is driving the need for incorporation of better communication and integration standards such as XML," said Richard Beidl, research director of global mortgage lending at TowerGroup. "At the same time it is key that systems can operate in a heterogeneous environment using technologies ranging from Java to XML to Unix."

A new XML interface, Java interoperability improvements, XML rule representation and additional enhancements make it even easier and faster for companies to develop and maintain applications using ART*Enterprise. This expanded functionality reduces dependence on developer talent and enables customers to maintain and enhance their rule-bases with greater ease on an ongoing basis.

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"The enhancements we've made to ART*Enterprise enable our customers to seamlessly integrate ART*Enterprise with existing systems," said Richard Barfus, president and CEO of MindBox. "The functionality takes into account current technology trends but also continues to leverage legacy systems. This is yet another example of our commitment to providing our customers with a technology that can adapt to meet their changing needs and can keep pace with the ever-changing technology landscape."

The following enhancements will be released as upgrades for MindBox customers on active maintenance using the current version of ART*Enterprise:

- **Extensible Markup Language (XML) Interface** —XML provides content in a readable form by tagging items that are then defined in a DTD (document type definition). These tags are used to integrate seamlessly with other systems. MindBox's XML Interface provides a way to create ART*Enterprise objects from the tags in the DTD, and also allows a user to use ART*Enterprise to generate XML documents that can communicate back to other systems seamlessly.
- **Java Interoperability** — MindBox's Java Interoperability services enable ART*Enterprise to reason over native Java objects. Specifically, ART*Enterprise can now monitor objects in systems written in Java from specific Java classes within the ART*Enterprise RETE pattern. This integration is transparent and does not require significant additional coding.
- **XML Rule Representation** — MindBox has developed a method for stating ART*Enterprise rules in XML syntax (tagged and hierarchical). This enhancement enables customers to enter or update rules in XML syntax, with no knowledge of the specific ART*Enterprise code required. This provides a valuable development, training and maintenance benefit to our customers.
- **Component Object Model (COM)**— MindBox's COM service makes it simple to seamlessly supply ART*Enterprise as a COM object.
- **Rule Editors** — Because ART*Enterprise rules can now be represented in XML, it can integrate seamlessly with a wide variety of rules editors. Customers can choose a MindBox editor, or they can integrate one of several third party XML editors. MindBox will provide a set of ART*Enterprise extensions and code libraries to add richness to these editors.
- **Simple Object Access Protocol (SOAP)** — MindBox has created an interface that enables ART*Enterprise to use SOAP to integrate its systems with remote objects. SOAP is a standard that provides a method for mapping objects to XML for transmission in heterogeneous environments. Through SOAP, objects can be shared across systems in a simple, consistent and easy to implement manner.

Many of the top lenders and financial institutions in the United States—including Countrywide Home Loans, HomeSide Lending, Upland Mortgage, Fannie Mae and Freddie Mac—have used ART*Enterprise to develop automated decisioning systems that optimize customer interactions by providing custom-tailored products and services. For example, MindBox has created systems that automate the lending process from end-to-end, allowing consumers to compare rates, options and fees, fill out an application, obtain a decision, and close the deal—all online.

“Technological advancements are occurring at a rapid pace and we are committed to ensuring that our products are advancing at least as rapidly as the market around us,” said Brian Sauk, vice president of engineering for MindBox. “We are continuously researching and integrating new technologies into ART*Enterprise to maintain a state-of-the-art intelligent technology development environment.”

About MindBox™, Inc.

Based in Greenbrae, California, MindBox, Inc. is a technology company that helps financial services companies gain a competitive edge by intelligently automating their complex business and decision processes. The company develops and markets innovative software and consulting solutions that leverage industry and internal best practices to deliver multi-channel, intelligent solutions designed to optimize client interactions. For more information, please visit MindBox's Web site at www.mindbox.com or call (415) 785-3050, or (877) 650-MIND (6463).

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