



## MindBox Unveils Power Portal

*Customizable Web Portal Delivers Automated Loan Decisions to Point of Sale, Speeding Time to Market and Lowering Start-Up Costs*

**Greenbrae, Calif., July 24, 2006** –MindBox®, a leader in information solutions for automating complex business and decision processes, today introduced the MindBox Power Portal, a customizable web site technology for e-commerce transactions that allows lending institutions to quickly launch private branded, comprehensive web sites for automating the underwriting and approval of mortgage loan applications.

With MindBox Power Portal, brokers, loan officers and other originators are able to submit specific borrower and loan information to a web site for automatic analysis by MindBox's *ARTEnterprise* Decisioning Engines, including *ARTOptimize*, *ARTQualify* and *ARTPrice*. For every loan submitted, multiple loan scenarios are automatically generated by MindBox's deal structuring capabilities and displayed by the Power Portal.

The major innovation of Power Portal over previous loan decisioning platforms is the speed of implementation and cost savings: Power Portal can be deployed within weeks (instead of months) and, because it is designed for rapid customization, customers can realize up to 90 percent cost savings over custom portal development. Other enhancements include side-by-side on-screen comparisons of alternative loan offers, user-configurable options for customization, richer deal details and more powerful end-user management of rights and privileges.

The MindBox Power Portal is unique in that it is a single source for all of these underwriting and approval services. Before now, financial institutions had to rely on multiple vendors for each of these individual applications.

"MindBox Power Portal is the direct result of consulting work we've done to develop portals for our customers," said Rich Barfus, president and CEO at MindBox. "By creating a standard portal that is user-customizable and quickly integrates with our *ARTEnterprise* decisioning engines, MindBox can reduce the time to market and lower the start-up costs for our customers that want to push decisioning technology to the point of sale."

“In the competitive world of mortgage lending, providing instant and automated loan prequalifications and loan approvals available over the Web at the point of sale has become a necessity in order to attract the best brokers and loan agents, and convert more loan shoppers to borrowers,” said Craig Focardi, Research Director, TowerGroup. “Until now, few lenders could afford to commit the time and IT resources to developing a custom loan submission portal. A turn-key portal product offering will level the playing field and give smaller lenders critical time-to-market.”

MindBox Power Portal supports multiple channels of business – including wholesale, correspondent, retail and affinity – and can be implemented as a stand-alone e-commerce site or integrated into an existing web site to provide a comprehensive business offering.

Among the functionalities of MindBox Power Portal are user authentication for secure, authorized transactions; pipeline management that allows users to view the status of their loans; “Quick Quote” data entry that allows for streamlined loan shopping; comprehensive credit interface and analysis for real-time, accurate scoring; electronic integration into the lender’s back office; and the ability to view loan status, underwriting stipulations and conditions in order to reduce the number of calls to the support desk.

### **About MindBox**

MindBox®, an MDA company is an information solutions company focused on financial services organizations. MindBox provides solutions that leverage company and industry best practices in order to automate common lending practices such as underwriting, pricing, product best fit, deal structuring, debt reparation and cross sell across multiple origination channels. The company’s products and services have a proven track record of reducing cost and increasing revenue by automating knowledge-intensive business processes using sophisticated decisioning systems and award-winning rule and case-based reasoning software.

MindBox technology integrates internet interfaces and other client contact channels with back-end business operations into one streamlined, efficient system that provides individually-tailored, optimized customer interactions. More information can be found by visiting [www.mindbox.com](http://www.mindbox.com) or by calling (877) 650-MIND (6463).

### **About MDA**

MDA provides advanced information solutions that capture and process vast amounts of data, produce essential information, and improve the decision making and operational performance of business and government organizations worldwide.

Focused on markets and customers with strong repeat business potential, MDA delivers a broad spectrum of earth and space based information solutions, ranging from complex operational systems, to tailored information services, to electronic information products.

MDA employs more than 3,000 people in locations across the United States, the United Kingdom, and Canada. The Company’s common shares trade on the Toronto Stock Exchange under the symbol [TSX:MDA](https://www.tse.com/quote/TSE:MDA).

**Related Web sites:**

[www.mdacorporation.com](http://www.mdacorporation.com)

[www.mindbox.com](http://www.mindbox.com)

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**Media Contacts:**

Marie Clark

Rocket Science PR, for MindBox

(415) 464-8110 x4

[marie@rocketscience.com](mailto:marie@rocketscience.com)