

MindBox and CapitalStream Form Strategic Alliance

Partnership Offers Intelligent Lending Process to Small Business Marketplace

Greenbrae, CA., October 29, 2001 — MindBox™, the worldwide leader in providing intelligent software to automate complex business and decision processes, and CapitalStream (www.CapitalStream.com), a Seattle-based provider of commercial finance automation technology for banks, financial institutions and manufacturers, today announced that they have formed a partnership that will enable both companies to jointly offer loan automation solutions to the small business and leasing market. The partnership will provide customers with the ability to integrate the two companies' products to create an automated lending and leasing system focused on providing highly-personalized loan and lease options to customers.

"CapitalStream's experience in the small business and leasing marketplaces, coupled with our technology and experience in financial services markets such as mortgage, combine to make an unbeatable solution," says Richard Barfus, CEO and president of MindBox. "Customers will benefit from the combination of MindBox's sophisticated decisioning and CapitalStream's state of the art workflow and loan processing software. Now financial institutions will be able to give small business owners the specific loans or leases they need quickly and efficiently."

"CapitalStream is pleased to be working with MindBox. Our technology is the perfect compliment to their decisioning software," said Stephen Campbell, president and CEO of CapitalStream. "Together with MindBox we are offering the market a complete solution that will save customers time and money by streamlining their current business processes."

The combined MindBox/CapitalStream partnership will make the following solutions available to joint customers:

- ✓ Provides an intelligent, interactive loan process for small business owners and manufacturers;
- ✓ Determines the qualified products and associated price for individual customers;
- ✓ Creates an audit log of activities;
- ✓ Manages the flow of loan or lease process.

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About MindBox, Inc.

Based in Greenbrae, CA., 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 at www.mindbox.com or call (877) 650-MIND (6463).

About CapitalStream

Seattle-based CapitalStream automates and streamlines commercial finance processes for banks, finance companies, and manufacturers. CapitalStream – FinanceCenter™, a patent pending technology, reduces processing time, lowers costs, and enables companies to cost effectively take advantage of new business opportunities by automating manual processes for leases, loans, lines of credit, and credit cards. CapitalStream, an established industry leader for more than five years with deep knowledge about the inner workings of the financing world, has helped hundreds of financial organizations increase their competitiveness, customer service and profitability.

For more information visit www.capitalstream.com

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