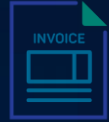




Document Analysis Infrastructure

Spring 2021



Ocrolus helps financial services companies make **high-quality decisions** with **trusted data** and **unparalleled efficiency**.



Quick Facts

- Founded in 2014
- Headquartered in NYC
- Millions of data points validated daily
- 900+ employees globally
- Raised over \$50M in venture funding
- Named by Inc. 5000 as #1 fastest-growing fintech company



Who We Work With



Investors



Data Aggregation

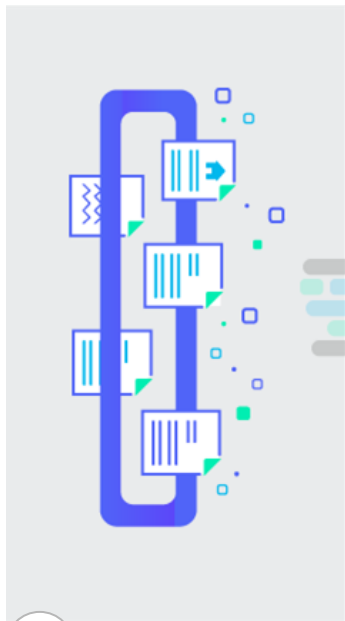
Credit Scoring

argyle



OCR/Data Extraction

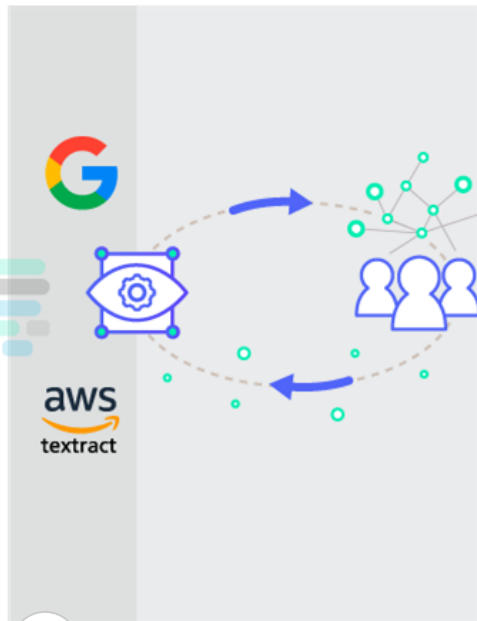
BPOs



1

Classify

Machine learning is employed to auto-classify documents with near-perfect accuracy, with human QC for support and precision.



2

Capture

Oculus intelligently selects the extraction/OCR tool which results in the highest raw accuracy. Data is contextualized by models that continuously get smarter, thanks to our human-in-the-loop workflows.



3

Detect

Data is corroborated against other documents and digital data sources. Suspicious and fraudulent activities are flagged.



4

Analyze

Clean, standardized datasets are generated, including analytical insights on cash flows. Oculus performs calculations such as income/revenue while enabling lenders to benchmark their data against peers.



Accuracy

Over 99% on every document



Scalability

Flex up (or down) on-demand



Completeness

Docs of any format and digital data



Data Flywheel

Machine learning via in-house labeling



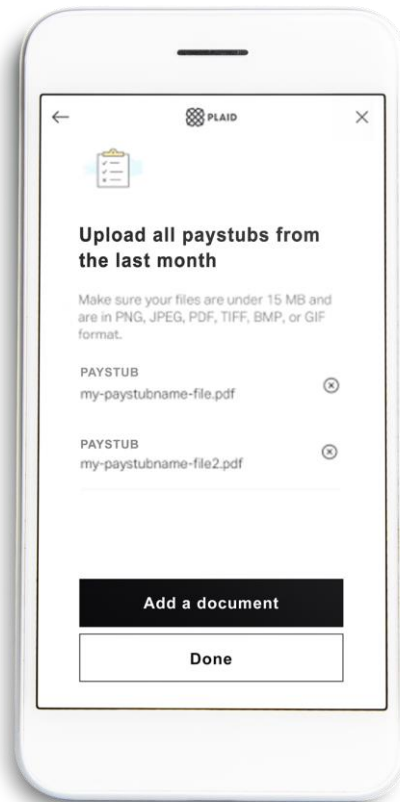
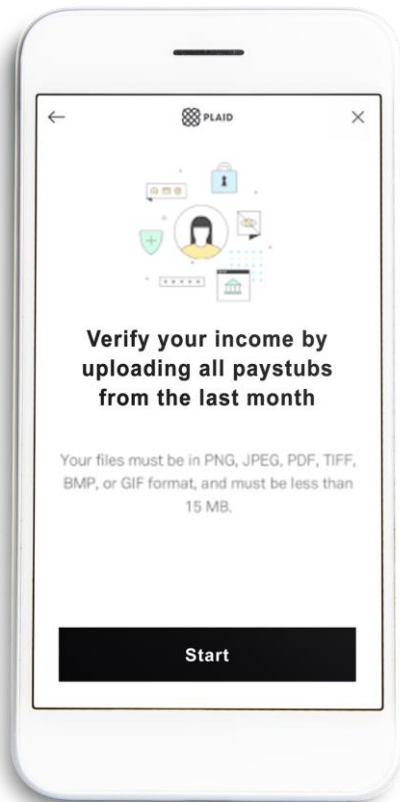
Network Effects

Novel fraud and credit analytics

Accuracy



Plaid set out to identify a technology partner to process financial documents of any format or quality with perfect accuracy, and chose **Ocrolus to power document analysis for Plaid Income**. Ocrolus extracts income data from consumer supplied document images, and Plaid verifies the income by identifying matching transactions in digital bank account data.

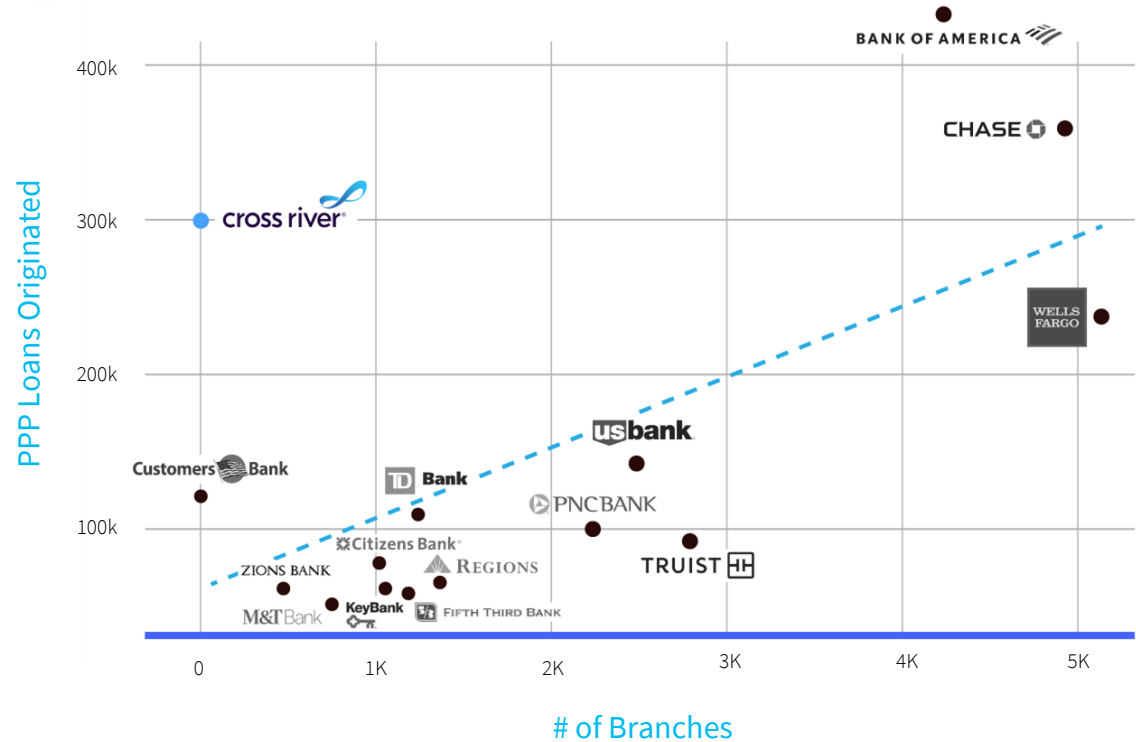


The new Plaid Link enables customers to submit pay data in any format, including documents and cell phone images.

Scalability



With Oculus technology powering its back-office, **Cross River Bank was able to become a top three PPP lender nationally**, funding more loans than massive banks like TD, Citizens, US Bank, PNC, and Wells Fargo. While big banks tried to manually dig out of insurmountable application backlogs, Cross River Bank was able to process many of its loans within 8 to 12 minutes.



Sources

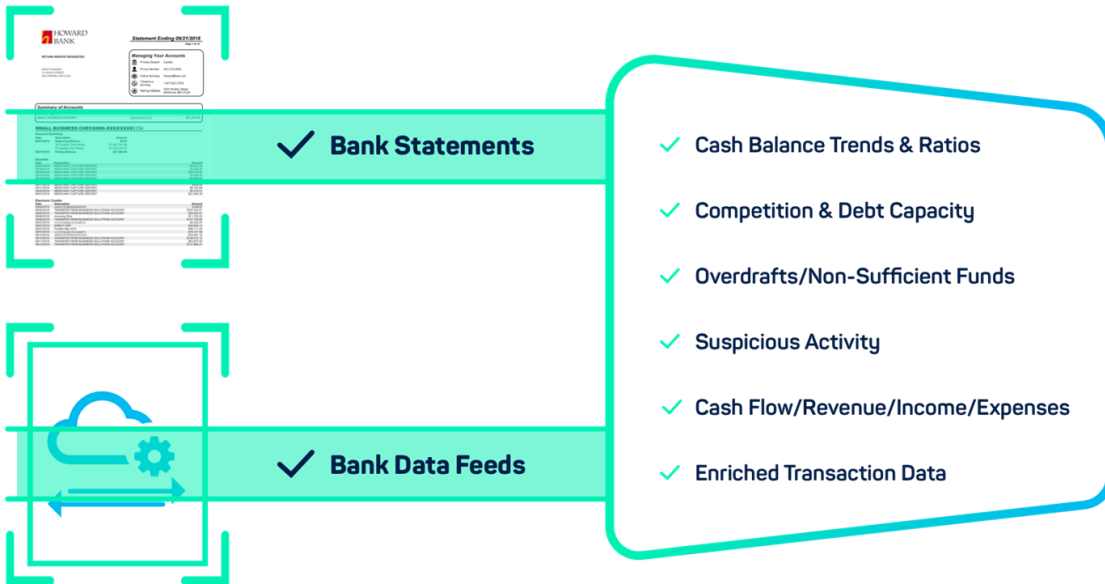
PPP Loans Originated: <https://data.sba.gov/dataset/ppp-foia>

of Branches: <https://www.federalreserve.gov/releases/lbr/current/default.htm>

Completeness



PayPal's small business lending division works with Ocrulus to **analyze bank statements and digital banking data with our industry leading cash flow metrics.** Providing a one-stop-shop for all formats of data enables lenders to standardize and enhance their approach to underwriting.



- ✓ Cash Balance Trends & Ratios
- ✓ Competition & Debt Capacity
- ✓ Overdrafts/Non-Sufficient Funds
- ✓ Suspicious Activity
- ✓ Cash Flow/Revenue/Income/Expenses
- ✓ Enriched Transaction Data

Network Effects

Lenders rely on OcroLus to precisely understand the financial dynamics that impact loan performance, **driving more accurate risk prediction, better pricing, and higher loan profitability.** Using our data to enhance existing underwriting models, we've demonstrated a 20% lift in predicting default and a 3.5x improvement in ability to detect fraudulent applications.

