



Fintech Infrastructure For Document-Driven Workflows



Best-In-Class Document Intelligence Tools For Lending

Today's economic environment is constantly changing, and lenders are in search of new ways to respond more nimbly. That's why dozens of financial institutions – from fintech startups to established banks – have already made Ocrolos an essential part of their underwriting infrastructure.

Ocrolos helps lenders make smarter, faster credit decisions by streamlining document-driven workflows through the use of human-in-the-loop machine learning analysis and delivering actionable data via a single, seamless API. Our cloud-based software provides lenders with a set of curated, best-in-class tools to:



Digitize Documents

Ocrolos can capture, corroborate, and contextualize the data found in any type of document – regardless of format or quality – with 99+% accuracy and incredible speed.



Detect Fraud

Ocrolos takes advantage of built-in arithmetic checks, and tampering detection tools to automatically flag suspicious documents, missing pages, and digitally altered data.



Decide With Better Data

Ocrolos automatically generates nearly three dozen advanced underwriting analytics and gives lenders the ability to define customizable metrics based on their own criteria.

Industry-Leading Tools, Game-Changing Results

Ocrolos can help lenders of all sizes and improve and accelerate their underwriting process. Plus, we make compliance easy since every data element that our software analyzes is fully traceable to its source document. Many Ocrolos lenders have achieved these types of results:



2X increase

in expected lending volume within first year of implementation



30% reduction

in operational costs



100bps+

improvement in profitability



100% auditable data

through the lifecycle of a loan

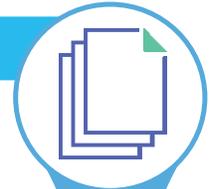
Intelligent Document Analysis with Incredible Accuracy and Speed

Ocrolus is revolutionizing document analysis with cutting-edge digitization techniques, carefully engineered human workflows, and best-in-class fraud detection and analytic tools. Here's how it works:

Capture and Contextualization

Ocrolus uses a proprietary classification model to intelligently route each document it analyzes to the best available digitization tool in its arsenal:

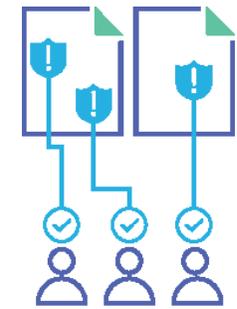
- **Machine Learning Pattern Recognition:** For semi-structured data
- **Computer Vision Technology:** For data that is in a tabular format
- **Micro Templates:** For when data appears in the same format every time



Human-In-The-Loop Workflows

For most documents, Ocrolus' software is able to perfectly capture and contextualize the data. For the rest, teams of human reviewers are "looped in" to the digitization process to manually inspect and validate any snippet of information that Ocrolus software cannot automatically confirm.

- **Parallelized Processing:** Ocrolus software splits the document into dozens of discrete tasks that can be completed by multiple human reviewers, all at once, and in near real-time
- **Smarter Processing:** With machine-learning feedback, Ocrolus software gets smarter with every document it ingests



Document Corroboration and Fraud Detection

Ocrolus software provides forensic-level verification of the information contained in the documents it ingests — including borrower identity, income, assets and proof of residence. Among its tools:

- **Built-in Arithmetic Checks:** Ensures the data collated is internally consistent
- **Data-Driven Corroboration:** Connects seamlessly to data aggregation sources, like Plaid
- **Fraud Detection:** Automatically flags empty pages, suspicious documents and data fields, digitally-altered documents, and signs of synthetic fraud



Actionable Analytics

Ocrolus returns a file of decision-ready underwriting metrics that can be used immediately.

- **Advanced Analytics:** Generates 35 pre-set advanced metrics – including average daily balance, cash flow projections, and NSF and loan-stacking incidence
- **Easy Integration:** A single API plugs directly into your CRM, LOS or other core system



Upgrading Your Lending Operations

Ocrolus helps different lenders in different ways – and can evolve with the unique needs of your business and the economic environment. Our software helps lenders:



Safely make more loans

Generate more loan offers and increase throughput with more efficient document review processes and 99+% accuracy. Then, capture even more value through dynamic pricing and more refined credit modeling.



Save money

Automate inefficient manual data entry and review, speeding up loan document processing times from hours to minutes while improving accuracy. Free up underwriting resources so you can approve more loans.



More accurately price risk

Optimize credit decisions and spot fraud before it occurs. Ocrolus generates more accurate and modern analytics, such as cash flow and income projections, so you can more effectively assess borrower creditworthiness.



Scale more easily

Lending volumes can sharply rise and fall, but Ocrolus gives you the flexibility to quickly respond to market conditions. Ocrolus' technology-led document analysis solutions mean you can right-size your back-office to today's lending environment.



Focus on your core business

You are in the lending business to fund loans – not to manage document-driven workflows (and the teams of workers to attend to them). Ocrolus frees up your underwriting team to do what they do best.



Strengthen compliance

Make fairer lending decisions by standardizing data input into the underwriting process and eliminate human bias and errors. Ocrolus provides lenders with a clean, comprehensive audit trail that lives with the loan throughout its lifecycle.

Powering the Fintech Ecosystem

BlueVine

BREX

cross river

enova

FORMFREE

LendingClub

PLAID

SoFi

Square

Learn More

Email learn@ocrolus.com or visit ocrolus.com

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