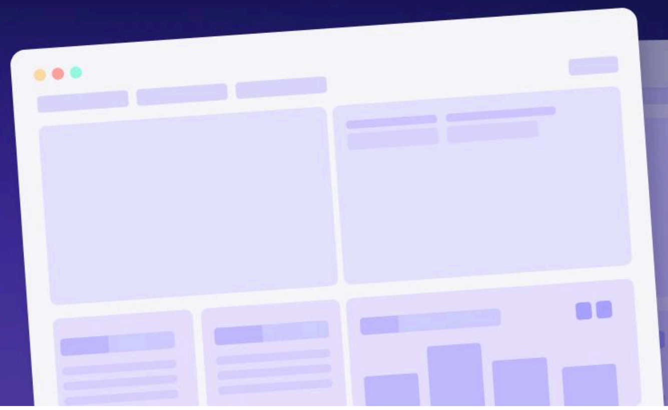
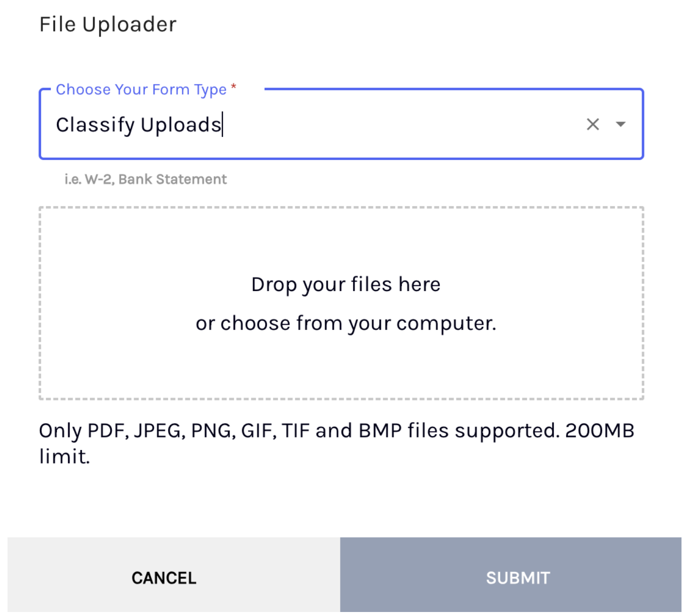
Ocrolus

Navigating Ocrolus for SMB Lending



Submitting documents to Ocrolus

1. Select NEW BOOK in the top right corner of your Ocrolus Dashboard for each **SMB application you submit.**
2. After naming your Book, you will be directed to the **File Upload** screen, click to upload or drag and drop bank statements, ISO apps or other supporting documents.
3. **Important:** Select the form type **'Classify Uploads'** and click **Submit**.



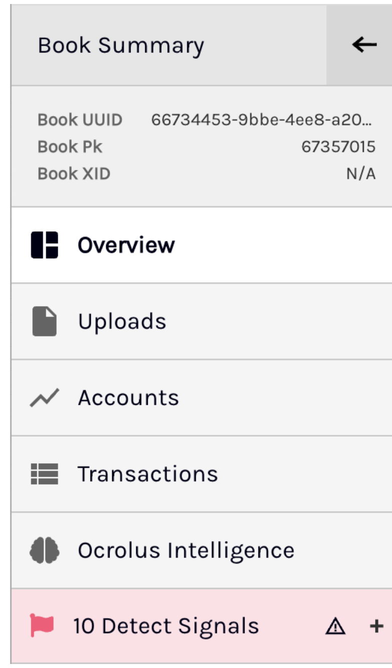
Processing tips

- **No pre-sorting required:** Upload multiple files at once or a single PDF containing various document types. Ocrolus will process pages automatically.
- **Processing time:** Processing typically completes within seconds, depending on the document's size and complexity. Larger or mixed-format files may take slightly longer.
- **Notifications:** You will receive an email when processing is complete.

Accessing your results

1. After processing, the **Overview, Uploads, Accounts, Transactions, Detect** and **Intelligence** pages can be accessed on the left-hand navigation.

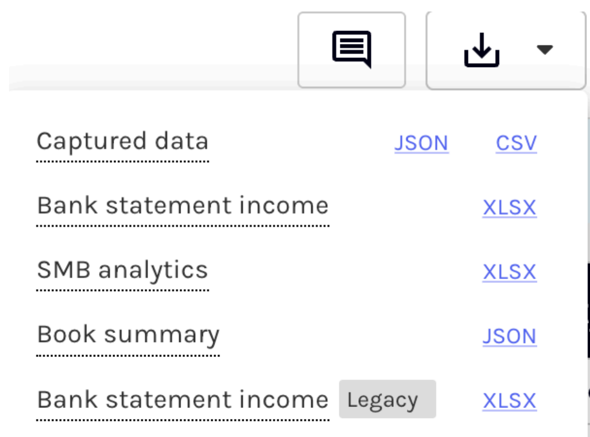
2. The **Overview** tab provides a summary of borrower financial health, including key metrics, revenue and expense insights, top counterparties, industry classification and bank account coverage.



3. The **Uploads** tab displays all documents submitted for the Book with processing status, organized for easy review.
4. The **Accounts** and **Transactions** tabs show all bank statement details, transaction data and cash flow analytics. The Transactions page includes **Mismatched Transactions**, which compares digital bank data to bank statement data and highlights inconsistencies.
5. The **Detect** tab highlights potential file tampering and fraud risks.
6. The **Intelligence** tab provides Ocrolus network-level insights, such as loan inquiries, which show how frequently and recently a merchant has applied for funding across the Ocrolus platform.

Additional tips and resources

- Click any document, metric or transaction to view supporting details.
- Use search and filters throughout the Dashboard to quickly locate Books, accounts, or transactions.



- If **Detect**, **Intelligence** or **Mismatched Transactions** are not visible, contact your Account Manager to confirm feature access.
- **Export options:**
  - **SMB Analytics (Excel)** includes Book-level and account-level cash flow metrics, transaction details and transaction tags.
- **Logging in:** Users receive an email to create login credentials. If you forget your password, enter your email on the login screen and use **Forgot Password** to reset it.
- **User Guide:** Access the product guide for cash flow analytics via Ocrolus Docsite.