Document Understanding Competitive Landscape

UiPath Reboot Work.™

UiPath Document Understanding vs. Competition

Vs. RPA vendors,
including those offering IDP*

E.g., Automation Anywhere, Microsoft, WorkFusion

- Superior scalability & best-of-breed end-to-end automation platform
- Broader in-house capabilities for IDP (AI, pre-trained ML models, OCR, etc)
- Pace of IDP innovation
- Ease of use
- Flexible & customizable IDP solutions
- Open & extensible IDP partner framework
- Higher market impact

Vs. Legacy IDP vendors,
including those starting to add RPA

E.g., ABBYY, Kofax

- Complete end-to-end automation platform combining AI & RPA, not just a point solution
- Pace of IDP innovation beyond structured documents
- Ease of use, especially AI/ML
- Open & extensible partner framework including some of the legacy IDP tech

Vs. Niche IDP vendors,
including emerging and industry-specific vendors

E.g., Hyperscience, Rossum, Indico, Instabase

- Complete end-to-end automation platform combining AI & RPA for use cases across domains and industries
- Broader in-house capabilities for full range of IDP, AI, OCR, etc.
- Flexibility and customization, especially AI/ML
- Open & extensible partner framework including some of the niche IDP tech
- Faster time to value. Niche IDP tech has expensive & long implementation cycles
- Higher market impact

* IDP – Intelligent Document Processing

INTERNAL ONLY

ABBYY Vantage

Hyperautomation Comparison

Pillar	Ui	ABBYY	Notes
Digitize (OCR)	●	◑	In-house OCR engine with no other solutions supported.
Classify	◕	◑	Black-box trainable classifier. No ability to bring your own or choose from different solutions. No page splitting capabilities. Good user experience similar to IKC.
Handwriting	◑	◔	ABBYY OCR supports handprinted text only, where the characters are written separately. No handwriting support.
Extract	◕	◕	Structured and semi-structured supported. Very good user experience, easy to create and deploy a skill. Large catalog of pre-defined solutions. Retraining capabilities once the skill is published (not continuous).
Human in the loop	◕	●	Validation station with human in the loop and validation rules. Comparable user experience.
Retraining	◕	◑	No ability to automatically capture validated data for retraining purposes / continuous feedback loop.
End 2 end processing	●	◑	Relies on application connectors and RPA platforms/3rd party integrations for end2end automation.

Differentiators

Differentiator	Value Driver
Handwriting text recognition	UiPath offers handwriting support as part of its OCR solution and can be easily integrated with other specialized 3rd party solutions.
Continuous Learning Loop	UiPath can capture the human validated exceptions and retrain both the extraction and classification models for continuous improvement of their performance.
End-to-end platform	UiPath offers an end-to-end intelligent document processing solution fully integrated into UiPath's platform enabling a fully automated enterprise.
DU framework	UiPath has an open and composable IDP framework built into its platform that enables extension of capabilities beyond what has been developed by UiPath directly and provides greater flexibility. This provides e.g. greater OCR vendor flexibility and bring your own classifier.
Bulk document upload	UiPath has embedded page splitting capabilities into its classification solutions that enables bulk document upload.

Kofax One Pager

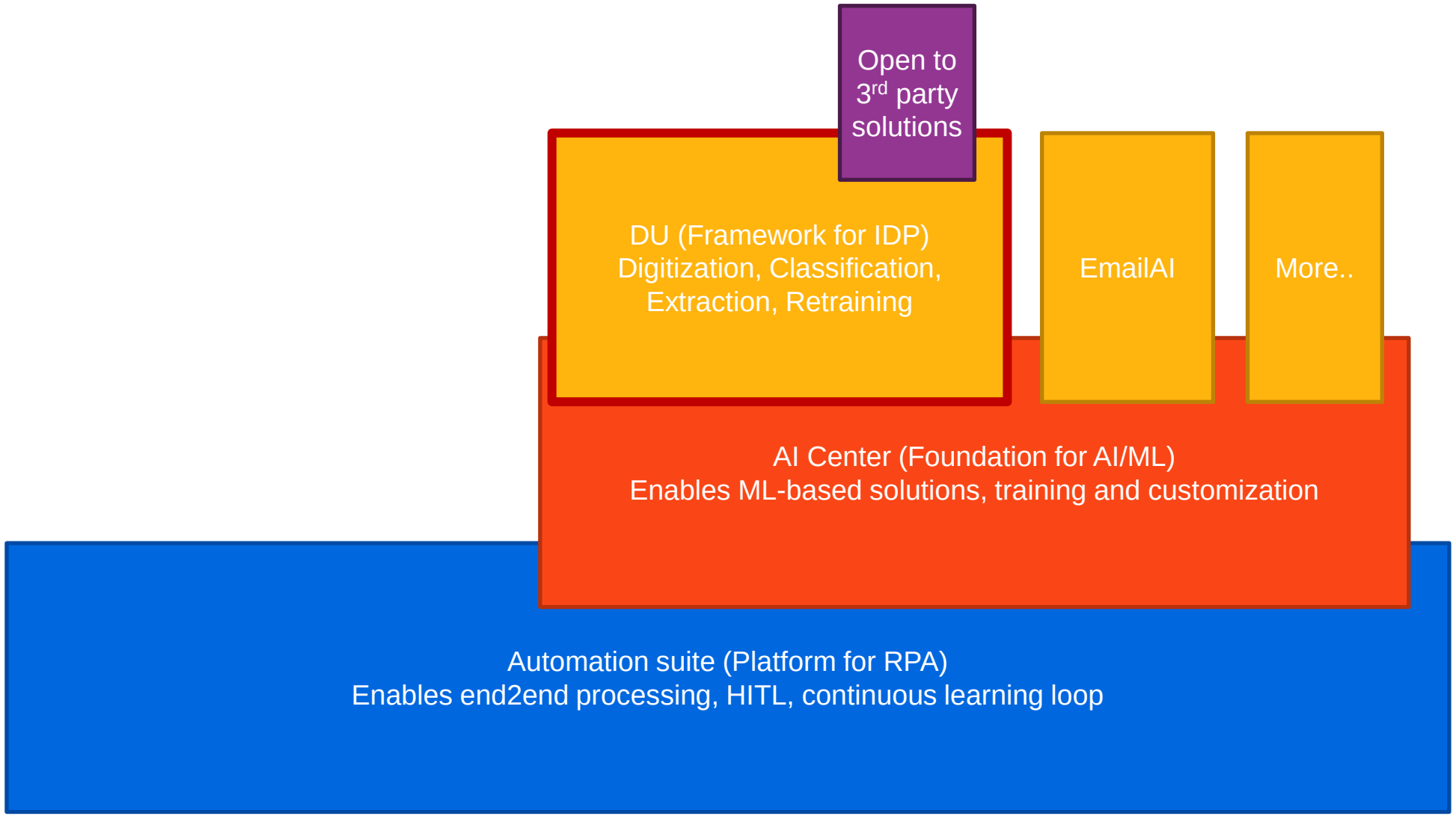
IDP Comparison

Pillar	Ui	KOFAX	Notes
Digitize (OCR)	●	◑	In-house OCR engine (OmniPage), ABBYY Finereader, Tesseract. Voting feature may sound appealing but in practice it needs specialized knowledge and users mostly use Omnipage.
Classify	◕	◑	Layout based and/or Keyword-based classification. Trainable document splitter available based on layout. Preference for a separator.
Handwriting	◑	◔	Kofax OmniPage does not support handprint or handwriting. However, it can be retrained handwritten text as a graphic.
Extract	◕	◑	Structured and semi-structured supported via an intelligent template approach (user manually define a list of locators at design time). Invoice/PO templates but limited support for training and not user-friendly. No true template-less (ML-based) solution and unstructured documents support. More effort needed with labelling various templates / provide locators.. The extraction improvement is instant but narrow to that vendor only. Worse user experience.
HITL validation	◕	●	Validation station with human in the loop and business rules validations. Database locators.
Retraining	◕	◔	Extraction improves slightly after user validation, limited to that vendor only. Some online learning available and specialist developers usually push projects files for retraining.
End-to-end processing	●	◔	Basic and limited RPA platform, more mature BPM and DU solutions.

Differentiators

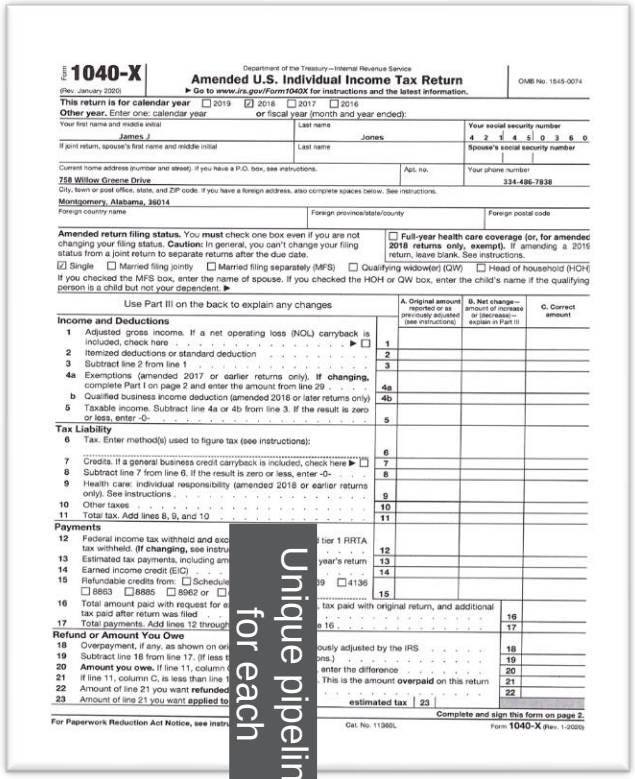
Differentiator	Value Driver
Extraction and retraining	UiPath offers extraction solutions for all document types with Regex, Form and Intelligent Form Extractors, pre-trained and custom ML-based extractors for semi-structured and unstructured documents. UiPath also has a hybrid rules/model-based approach and can capture the human validated data for continuous improvement of their performance.
Ease of use	UiPath users can easily create a DU process with drag-and-drop activities at each step and a low code/no code platform. Kofax users have indicated that it requires training and in-depth knowledge of the platform to get started.
End-to-end platform	UiPath offers an end-to-end intelligent document processing solution fully integrated into UiPath's platform enabling a fully automated enterprise.
DU framework	UiPath has an open and composable framework built into its platform that enables extension of capabilities beyond what has been developed by UiPath directly and provides greater flexibility.
Support and training	UiPath offers free training, Academy course, Forum, and a Community edition of the software to enable anyone to learn RPA, even business users. Clients expect Kofax to provide better training support at the time of purchase, having a limited number of certified developers globally and a bigger learning curve.

UiPath Document Understanding (DU)



What documents can be processed?

Structured documents



Form **1040-X** (Rev. January 2020)

Department of the Treasury—Internal Revenue Service

Amended U.S. Individual Income Tax Return

► Go to *www.irs.gov/Form1040X* for instructions and the latest information.

OMB No. 1545-0074

This return is for calendar year ☐ 2019 ☑ 2018 ☐ 2017 ☐ 2016

Other year. Enter one: calendar year or fiscal year (month and year ended):

Your first name and middle initial	Last name	Your social security number
James J	Jones	4 2 1 4 5 0 3 6 0
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number

Current home address (number and street). If you have a P.O. box, see instructions. | Apt. no. | Your phone number

758 Willow Greene Drive | 334-486-7838

City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below. See instructions.

Montgomery, Alabama, 36014

Foreign country name | Foreign province/state/county | Foreign postal code

Amended return filing status. You **must** check one box even if you are not changing your filing status. **Caution:** In general, you can't change your filing status from a joint return to separate returns after the due date.

☐ **Full-year health care coverage (or, for amended 2018 returns only, exempt).** If amending a 2018 return, leave blank. See instructions.

☑ Single ☐ Married filing jointly ☐ Married filing separately (MFS) ☐ Qualifying widow(er) (QW) ☐ Head of household (HOH)

If you checked the MFS box, enter the name of spouse. If you checked the HOH or QW box, enter the child's name if the qualifying person is a child but not your dependent. ►

Use Part III on the back to explain any changes

		A. Original amount reported or as previously adjusted (see instructions)	B. Net change—amount of increase or (decrease)—explain in Part III	C. Correct amount
Income and Deductions				
1 Adjusted gross income. If a net operating loss (NOL) carryback is included, check here ► ☐	1			
2 Itemized deductions or standard deduction	2			
3 Subtract line 2 from line 1	3			
4a Exemptions (amended 2017 or earlier returns only). **If changing,** complete Part I on page 2 and enter the amount from line 29	4a			
b Qualified business income deduction (amended 2018 or later returns only)	4b			
5 Taxable income. Subtract line 4a or 4b from line 3. If the result is zero or less, enter -0-	5			
Tax Liability				
6 Tax. Enter method(s) used to figure tax (see instructions):	6			
7 Credits. If a general business credit carryback is included, check here ► ☐	7			
8 Subtract line 7 from line 6. If the result is zero or less, enter -0-	8			
9 Health care: individual responsibility (amended 2018 or earlier returns only). See instructions	9			
10 Other taxes	10			
11 Total tax. Add lines 8, 9, and 10	11			
Payments				
12 Federal income tax withheld and excl… tax withheld. **If changing,** see instru…	12			
13 Estimated tax payments, including am…	13			
14 Earned income credit (EIC)	14			
15 Refundable credits from: ☐ Schedule… ☐ 8863 ☐ 8885 ☐ 8962 or ☐	15			
16 Total amount paid with request for e… tax paid after return was filed	16			
17 Total payments. Add lines 12 through…	17			
Refund or Amount You Owe				
18 Overpayment, if any, as shown on or…	18			
19 Subtract line 18 from line 17. (If less t…	19			
20 **Amount you owe.** If line 11, column …	20			
21 If line 11, column C, is less than line 1…	21			
22 Amount of line 21 you want **refunded**	22			
23 Amount of line 21 you want **applied to**	estimated tax 23			

Complete and sign this form on page 2.

For Paperwork Reduction Act Notice, see instru… Cat. No. 11360L Form **1040-X** (Rev. 1-2020)

Unique pipeline for each

Semi-structured documents

Move-For-You Co.

We move so you don't need to move

20800 ALMADEN AVE, SUITE 404
SAN JOSE, CA 95120-0520

T: +1 425 555 9876
F: +1 425 555 3456
E: billing@moveforyou-co.com
www.moveforyou-co.com

1 February 2020 **PO: NP74006735**

Bill To: **Invoice No: 456200-TZE1**

Tony Tzeng
12345 Mango Lane
Seattle, WA 98108

INVOICE DETAILS	FEE
Packing services	$1,282.00
Storage fees (1 month)	$1,884.00
House move (white-glove service)	$5,320.00
Vehicle storage and transport	$5,186.00
Sales tax 10%	$1,367.20
Total Fee including Tax	**$15,039.20**

PAYABLE WITHIN … EIPT

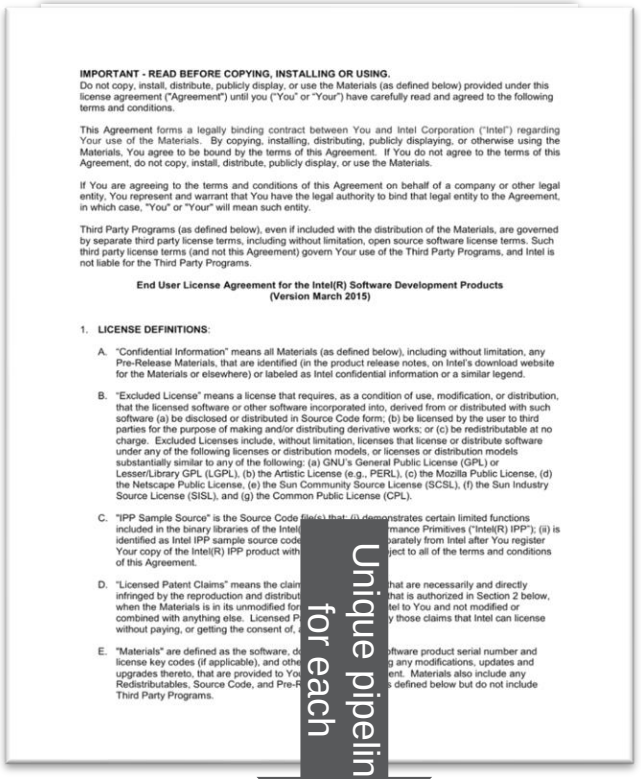
Methods of payment

Personal Check: Move-For-You LLC

Wire Transfer: BigBank Co., Account 123456789-0…

Unique pipeline for each

Unstructured documents



IMPORTANT - READ BEFORE COPYING, INSTALLING OR USING.

Do not copy, install, distribute, publicly display, or use the Materials (as defined below) provided under this license agreement ("Agreement") until you ("You" or "Your") have carefully read and agreed to the following terms and conditions.

This Agreement forms a legally binding contract between You and Intel Corporation ("Intel") regarding Your use of the Materials. By copying, installing, distributing, publicly displaying, or otherwise using the Materials, You agree to be bound by the terms of this Agreement. If You do not agree to the terms of this Agreement, do not copy, install, distribute, publicly display, or use the Materials.

If You are agreeing to the terms and conditions of this Agreement on behalf of a company or other legal entity, You represent and warrant that You have the legal authority to bind that legal entity to the Agreement, in which case, "You" or "Your" will mean such entity.

Third Party Programs (as defined below), even if included with the distribution of the Materials, are governed by separate third party license terms, including without limitation, open source software license terms. Such third party license terms (and not this Agreement) govern Your use of the Third Party Programs, and Intel is not liable for the Third Party Programs.

End User License Agreement for the Intel(R) Software Development Products
(Version March 2015)

1. **LICENSE DEFINITIONS:**

A. "Confidential Information" means all Materials (as defined below), including without limitation, any Pre-Release Materials, that are identified (in the product release notes, on Intel's download website for the Materials or elsewhere) or labeled as Intel confidential information or a similar legend.

B. "Excluded License" means a license that requires, as a condition of use, modification, or distribution, that the licensed software or other software incorporated into, derived from or distributed with such software (a) be disclosed or distributed in Source Code form; (b) be licensed by the user to third parties for the purpose of making and/or distributing derivative works; or (c) be redistributable at no charge. Excluded Licenses include, without limitation, licenses that license or distribute software under any of the following licenses or distribution models, or licenses or distribution models substantially similar to any of the following: (a) GNU's General Public License (GPL) or Lesser/Library GPL (LGPL), (b) the Artistic License (e.g., PERL), (c) the Mozilla Public License, (d) the Netscape Public License, (e) the Sun Community Source License (SCSL), (f) the Sun Industry Source License (SISL), and (g) the Common Public License (CPL).

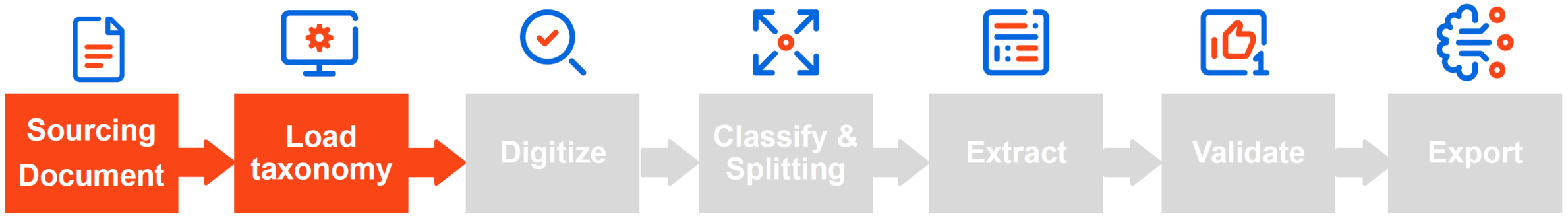
C. "IPP Sample Source" is the Source Code file(s) that: (i) demonstrates certain limited functions included in the binary libraries of the Intel… rmance Primitives ("Intel(R) IPP"); (ii) is identified as Intel IPP sample source code… parately from Intel after You register Your copy of the Intel(R) IPP product with… ject to all of the terms and conditions of this Agreement.

D. "Licensed Patent Claims" means the claim… that are necessarily and directly infringed by the reproduction and distribut… that is authorized in Section 2 below, when the Materials is in its unmodified for… tel to You and not modified or combined with anything else. Licensed P… y those claims that Intel can license without paying, or getting the consent of, …

E. "Materials" are defined as the software, d… ftware product serial number and license key codes (if applicable), and othe… g any modifications, updates and upgrades thereto, that are provided to Yo… ent. Materials also include any Redistributables, Source Code, and Pre-R… s defined below but do not include Third Party Programs.

Unique pipeline for each

Document Understanding Framework for IDP
Digitization, Classification, Extraction, Retraining



- ☑ Any fixed format (e.g., IRS forms)
- ☑ Invoices
- ☑ Receipts
- ☑ Purchase Orders
- ☑ Utility Bills
- ☑ W2
- ☑ W9
- ☑ Remittance Advices
- ☑ Passports
- ☑ Delivery Notes
- ☑ ID Cards
- ☑ Other custom semi-structured
- ☑ Contracts

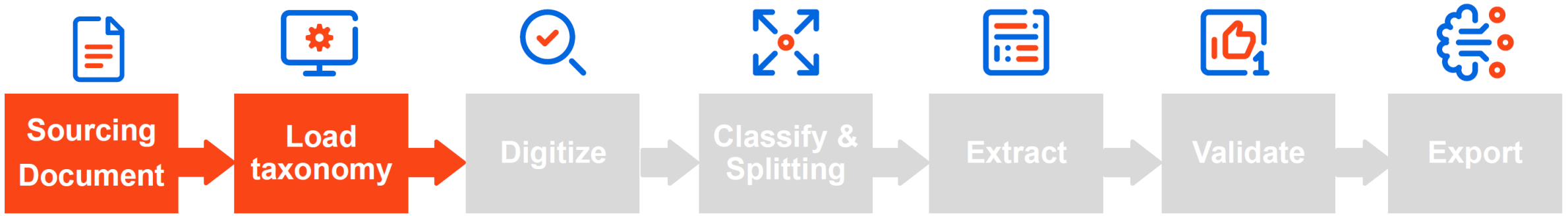
Integration with different sources

Add doc types and respective fields in Taxonomy Manager

Invoice
(Sample fields)

1. Name
2. Vendor address
3. Billing name
4. Invoice number
5. Po number
6. Date
7. Total
8. Net amount
9. Line items

etc..



UiPath DU Taxonomy

- ☑ Any fixed format (e.g., IRS forms)
- ☑ Invoices
- ☑ Receipts
- ☑ Purchase Orders
- ☑ Utility Bills
- ☑ W2
- ☑ W9
- ☑ Remittance Advices
- ☑ Passports
- ☑ Delivery Notes
- ☑ ID Cards
- ☑ Other custom semi-structured
- ☑ Contracts

Integration with different sources

Add doc types and respective fields in Taxonomy Manager

Invoice
(Sample fields)

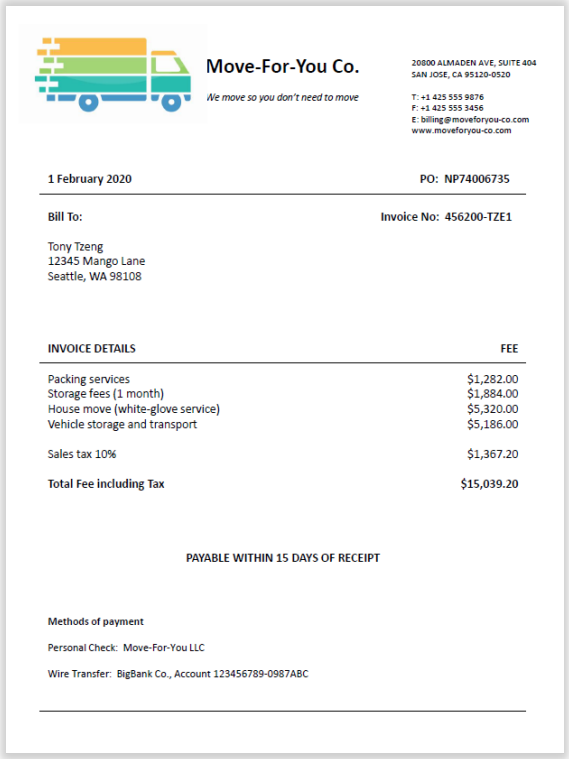
1. Name
2. Vendor address
3. Billing name
4. Invoice number
5. Po number
6. Date
7. Total
8. Net amount
9. Line items

etc..

General Industry Approach

1. Pre-defined document types and fields (template based)
2. Less document types supported, few have ML-based solutions
3. Less flexibility adding extra document types and fields
4. IDP vendor has far fewer incoming connectors to source the document pushing the burden of getting the document to a supported document source on the customer

Sourcing Document → Load taxonomy → **Digitize** → **Classify & Splitting** → Extract → Validate → Export



Move-For-You Co.

We move so you don't need to move

20800 ALMADEN AVE, SUITE 404
SAN JOSE, CA 95120-0520

T: +1 425 555 9876
F: +1 425 555 3456
E: billing@moveforyou-co.com
www.moveforyou-co.com

1 February 2020 PO: NP74006735

Bill To: Invoice No: 456200-TZE1

Tony Tzeng
12345 Mango Lane
Seattle, WA 98108

INVOICE DETAILS	FEE
Packing services	$1,282.00
Storage fees (1 month)	$1,884.00
House move (white-glove service)	$5,320.00
Vehicle storage and transport	$5,186.00
Sales tax 10%	$1,367.20
Total Fee including Tax	**$15,039.20**

PAYABLE WITHIN 15 DAYS OF RECEIPT

Methods of payment

Personal Check: Move-For-You LLC

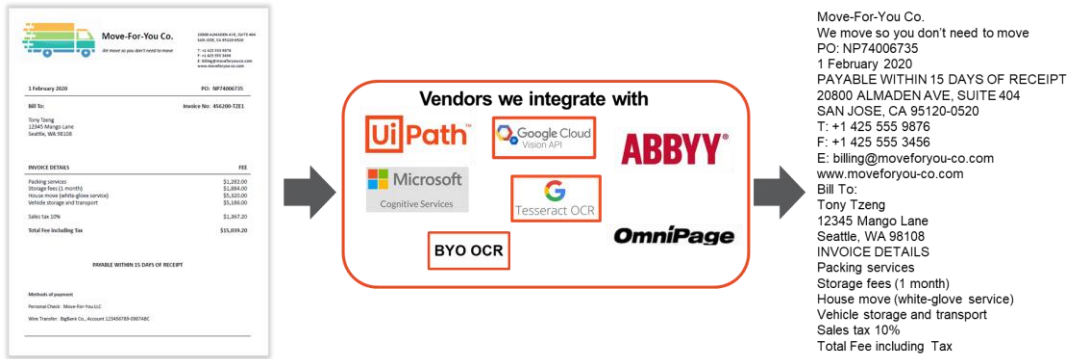
Wire Transfer: BigBank Co., Account 123456789-0987ABC

Vendors we integrate with

UiPath™ · Google Cloud Vision API · ABBYY® · Microsoft Cognitive Services · Tesseract OCR · OmniPage · BYO OCR

Move-For-You Co.
We move so you don't need to move
PO: NP74006735
1 February 2020
PAYABLE WITHIN 15 DAYS OF RECEIPT
20800 ALMADEN AVE, SUITE 404
SAN JOSE, CA 95120-0520
T: +1 425 555 9876
F: +1 425 555 3456
E: billing@moveforyou-co.com
www.moveforyou-co.com
Bill To:
Tony Tzeng
12345 Mango Lane
Seattle, WA 98108
INVOICE DETAILS
Packing services
Storage fees (1 month)
House move (white-glove service)
Vehicle storage and transport
Sales tax 10%
Total Fee including Tax

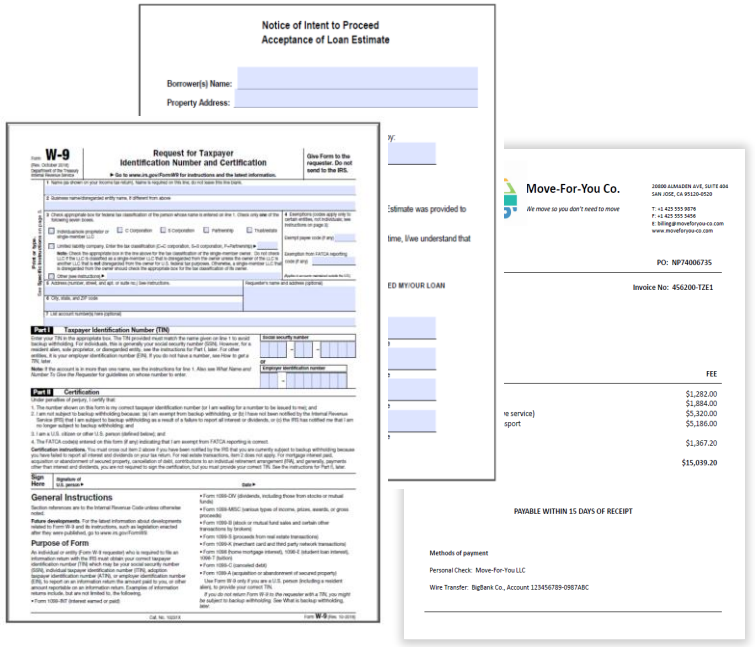
UiPath DU Digitization



General Industry Approach

1. Users select from a list of supported OCR solutions.
2. In-house solution or 3rd party integrations.
3. Typically fewer 3rd party integrations supported because of tight coupling to the IDP architecture
4. No possibility to bring your own custom solution because of proprietary integration and APIs

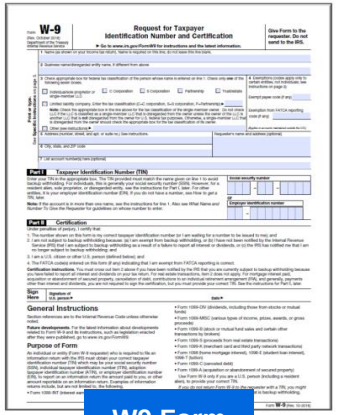
Sourcing Document → Load taxonomy → **Digitize** → **Classify & Splitting** → Extract → Validate → Export



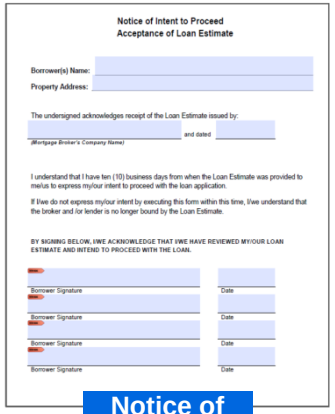
Example documents for Classification & Splitting

Classification Solutions

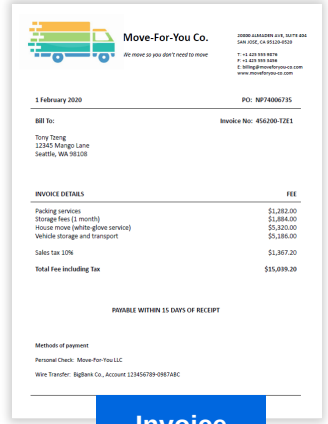
- Keyword-based Classifier
- Intelligent Keyword Classifier
- ML Classifiers
- BYO Classifiers



W9 Form

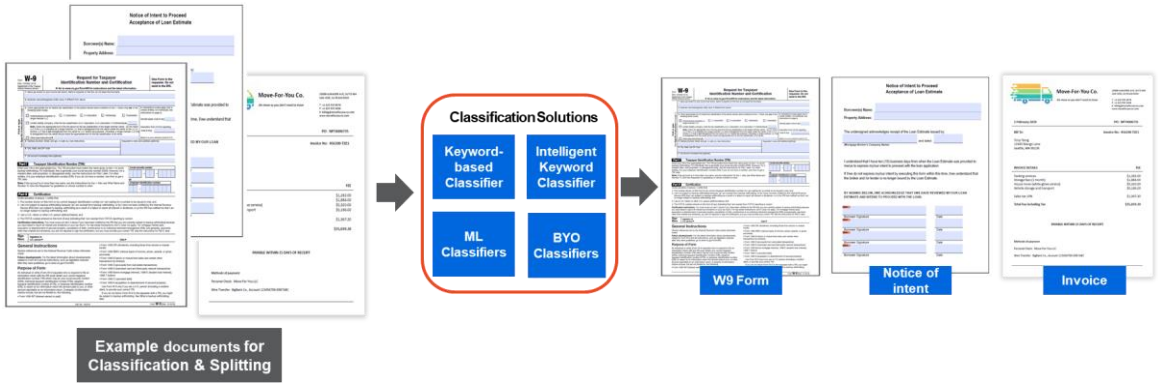


Notice of intent



Invoice

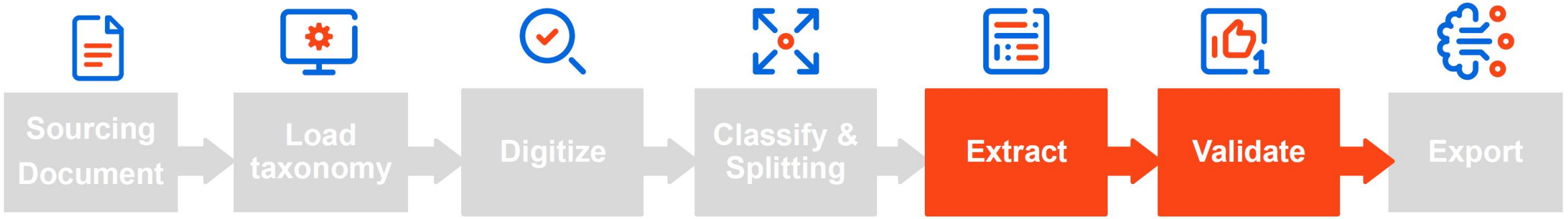
UiPath DU Classification



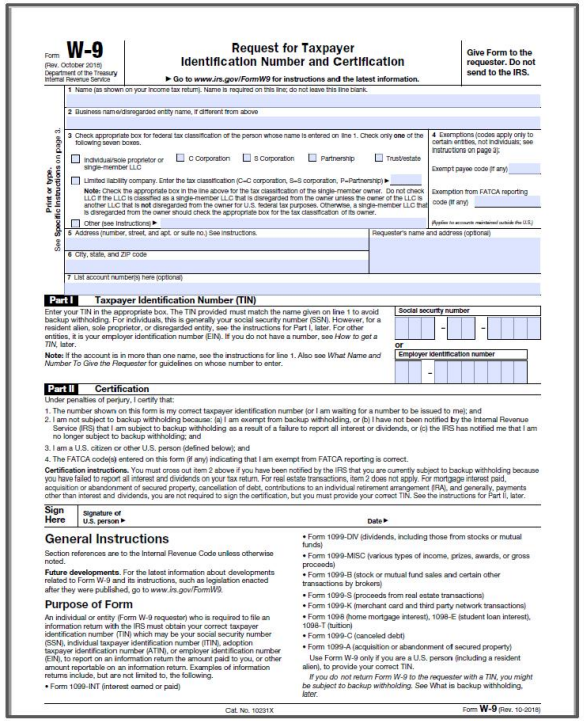
General Industry Approach

1. Most vendors offer layout or keyword-based classification
2. Most vendors support training on custom document types
3. Few have page splitting capabilities
4. Few support more intelligent ML-based solutions

UiPath DU Framework



Sample - Forms Extractor



Form **W-9** (Rev. October 2018)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

► Go to *www.irs.gov/FormW9* for instructions and the latest information.

Give Form to the requester. Do not send to the IRS.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.

2 Business name/disregarded entity name, if different from above

3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only **one** of the following seven boxes.

☐ Individual/sole proprietor or single-member LLC ☐ C Corporation ☐ S Corporation ☐ Partnership ☐ Trust/estate

☐ Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ►

Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is **not** disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.

☐ Other (see instructions) ►

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any)

Exemption from FATCA reporting code (if any)

(Applies to accounts maintained outside the U.S.)

5 Address (number, street, and apt. or suite no.) See instructions.

Requester's name and address (optional)

6 City, state, and ZIP code

7 List account number(s) here (optional)

Print or type. See Specific Instructions on page 3.

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number

or

Employer identification number

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here Signature of U.S. person ► Date ►

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to *www.irs.gov/FormW9*.

Purpose of Form

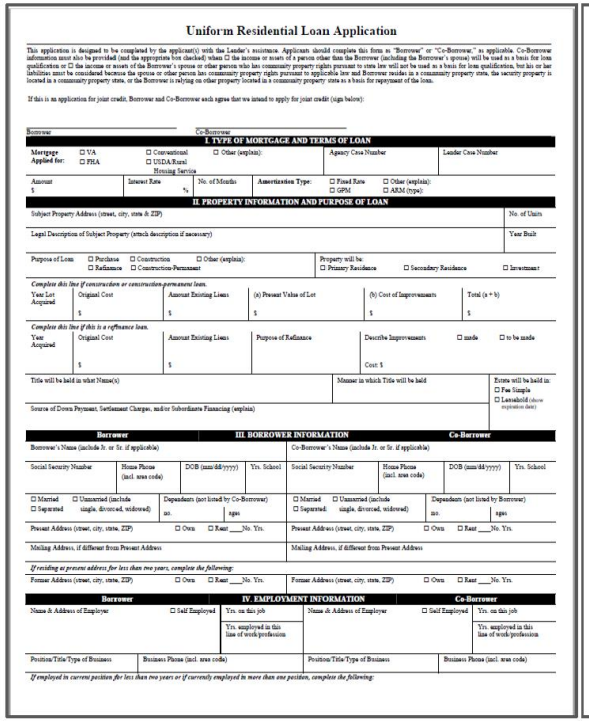
An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, *later.*

Cat. No. 10231X Form **W-9** (Rev. 10-2018)



Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: ☐ VA ☐ FHA ☐ Conventional ☐ USDA/Rural Housing Service ☐ Other (explain): Agency Case Number Lender Case Number

Amount $ Interest Rate % No. of Months Amortization Type: ☐ Fixed Rate ☐ GPM ☐ Other (explain): ☐ ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP) No. of Units

Legal Description of Subject Property (attach description if necessary) Year Built

Purpose of Loan ☐ Purchase ☐ Refinance ☐ Construction ☐ Construction-Permanent ☐ Other (explain): Property will be ☐ Primary Residence ☐ Secondary Residence ☐ Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired | Original Cost $ | Amount Existing Liens $ | (a) Present Value of Lot $ | (b) Cost of Improvements $ | Total (a + b) $

Complete this line if this is a refinance loan.

Year Acquired | Original Cost $ | Amount Existing Liens $ | Purpose of Refinance | Describe Improvements ☐ made ☐ to be made | Cost: $

Title will be held in what Name(s) Manner in which Title will be held Estate will be held in: ☐ Fee Simple ☐ Leasehold (show expiration date)

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)

III. BORROWER INFORMATION

Borrower | Co-Borrower

Borrower's Name (include Jr. or Sr. if applicable) | Co-Borrower's Name (include Jr. or Sr. if applicable)

Social Security Number | Home Phone (incl. area code) | DOB (mm/dd/yyyy) | Yrs. School

☐ Married ☐ Unmarried (include single, divorced, widowed) ☐ Separated | Dependents (not listed by Co-Borrower) no. ages

Present Address (street, city, state, ZIP) ☐ Own ☐ Rent ___No. Yrs.

Mailing Address, if different from Present Address

If residing at present address for less than two years, complete the following:

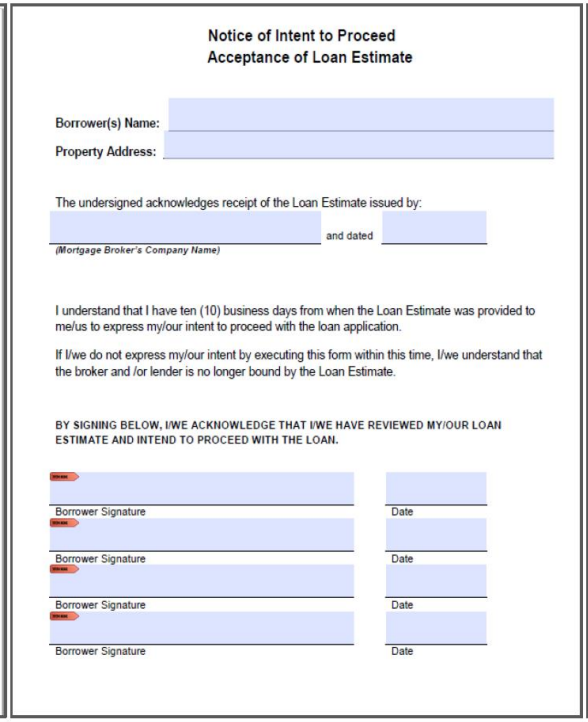
Former Address (street, city, state, ZIP) ☐ Own ☐ Rent ___No. Yrs.

IV. EMPLOYMENT INFORMATION

Name & Address of Employer ☐ Self Employed Yrs. on this job Yrs. employed in this line of work/profession

Position/Title/Type of Business Business Phone (incl. area code)

If employed in current position for less than two years or if currently employed in more than one position, complete the following:



Notice of Intent to Proceed
Acceptance of Loan Estimate

Borrower(s) Name:

Property Address:

The undersigned acknowledges receipt of the Loan Estimate issued by:

(Mortgage Broker's Company Name) and dated

I understand that I have ten (10) business days from when the Loan Estimate was provided to me/us to express my/our intent to proceed with the loan application.

If I/we do not express my/our intent by executing this form within this time, I/we understand that the broker and /or lender is no longer bound by the Loan Estimate.

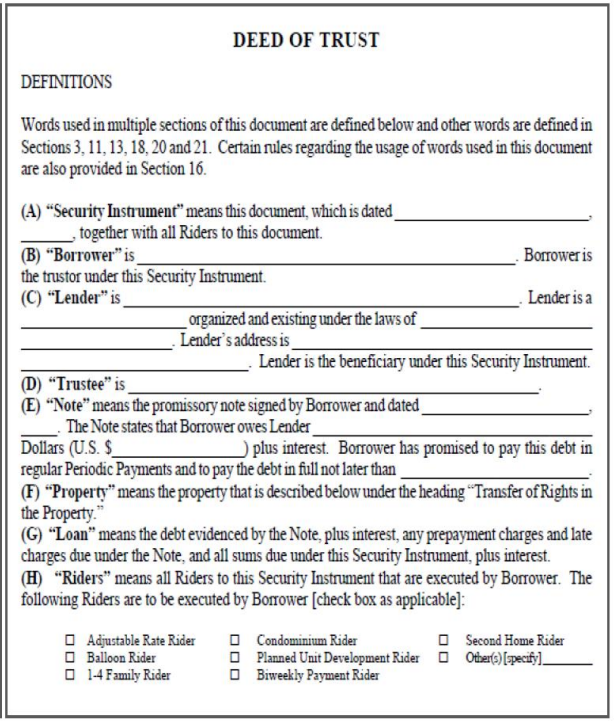
BY SIGNING BELOW, I/WE ACKNOWLEDGE THAT I/WE HAVE REVIEWED MY/OUR LOAN ESTIMATE AND INTEND TO PROCEED WITH THE LOAN.

Borrower Signature Date

Borrower Signature Date

Borrower Signature Date

Borrower Signature Date



DEED OF TRUST

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated _____, _____, together with all Riders to this document.

(B) "Borrower" is _____. Borrower is the trustor under this Security Instrument.

(C) "Lender" is _____. Lender is a _____ organized and existing under the laws of _____. Lender's address is _____. Lender is the beneficiary under this Security Instrument.

(D) "Trustee" is _____.

(E) "Note" means the promissory note signed by Borrower and dated _____, _____. The Note states that Borrower owes Lender _____ Dollars (U.S. $_____) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than _____.

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

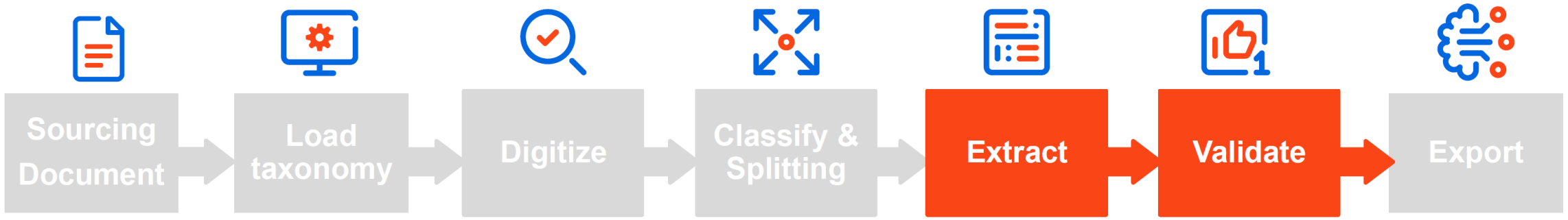
(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

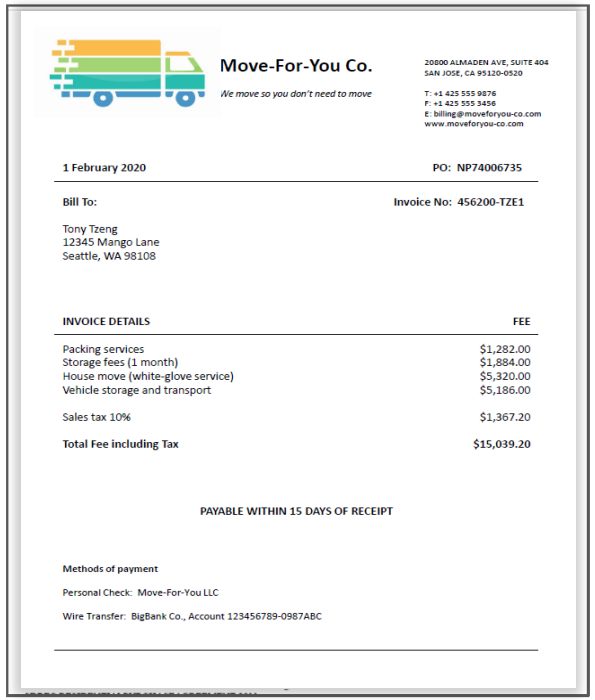
☐ Adjustable Rate Rider ☐ Condominium Rider ☐ Second Home Rider
☐ Balloon Rider ☐ Planned Unit Development Rider ☐ Other(s) [specify]_____
☐ 1-4 Family Rider ☐ Biweekly Payment Rider

Sample - Intelligent Forms Extractor

UiPath DU Framework



Sample – ML Based Extractor



Move-For-You Co.
We move so you don't need to move

20800 ALMADEN AVE, SUITE 404
SAN JOSE, CA 95120-0520

T: +1 425 555 9876
F: +1 425 555 3456
E: billing@moveforyou-co.com
www.moveforyou-co.com

1 February 2020 **PO: NP74006735**

Bill To: **Invoice No: 456200-TZE1**

Tony Tzeng
12345 Mango Lane
Seattle, WA 98108

INVOICE DETAILS	FEE
Packing services	$1,282.00
Storage fees (1 month)	$1,884.00
House move (white-glove service)	$5,320.00
Vehicle storage and transport	$5,186.00
Sales tax 10%	$1,367.20
Total Fee including Tax	**$15,039.20**

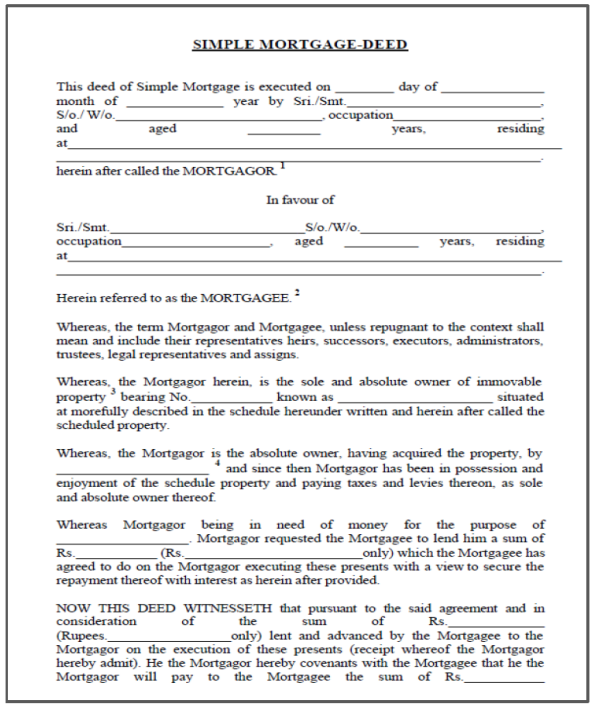
PAYABLE WITHIN 15 DAYS OF RECEIPT

Methods of payment

Personal Check: Move-For-You LLC

Wire Transfer: BigBank Co., Account 123456789-0987ABC

Partner ML Models (E.g. Indico)



SIMPLE MORTGAGE-DEED

This deed of Simple Mortgage is executed on _____ day of _____ month of _____ year by Sri./Smt._____, S/o./ W/o._____, occupation_____, and aged _____ years, residing at_____.
herein after called the MORTGAGOR.[1]

In favour of

Sri./Smt._____S/o./W/o._____, occupation_____, aged _____ years, residing at_____.

Herein referred to as the MORTGAGEE.[2]

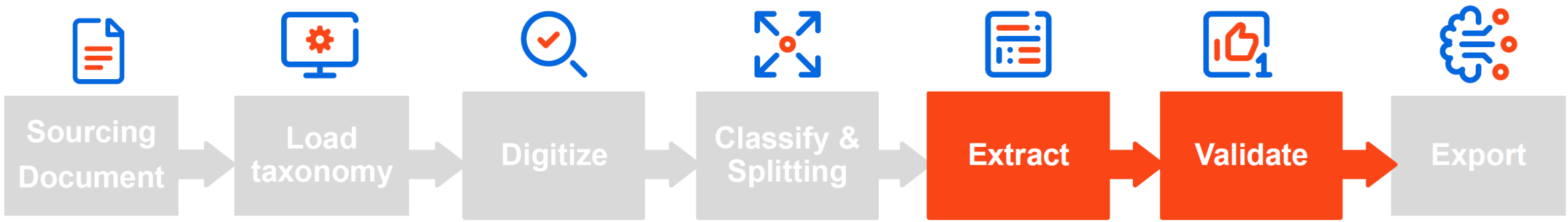
Whereas, the term Mortgagor and Mortgagee, unless repugnant to the context shall mean and include their representatives heirs, successors, executors, administrators, trustees, legal representatives and assigns.

Whereas, the Mortgagor herein, is the sole and absolute owner of immovable property[3] bearing No._____ known as _____ situated at morefully described in the schedule hereunder written and herein after called the scheduled property.

Whereas, the Mortgagor is the absolute owner, having acquired the property, by _____[4] and since then Mortgagor has been in possession and enjoyment of the schedule property and paying taxes and levies thereon, as sole and absolute owner thereof.

Whereas Mortgagor being in need of money for the purpose of _____. Mortgagor requested the Mortgagee to lend him a sum of Rs._____ (Rs._____only) which the Mortgagee has agreed to do on the Mortgagor executing these presents with a view to secure the repayment thereof with interest as herein after provided.

NOW THIS DEED WITNESSETH that pursuant to the said agreement and in consideration of the sum of Rs._____ (Rupees._____only) lent and advanced by the Mortgagee to the Mortgagor on the execution of these presents (receipt whereof the Mortgagor hereby admit). He the Mortgagor hereby covenants with the Mortgagee that he the Mortgagor will pay to the Mortgagee the sum of Rs._____



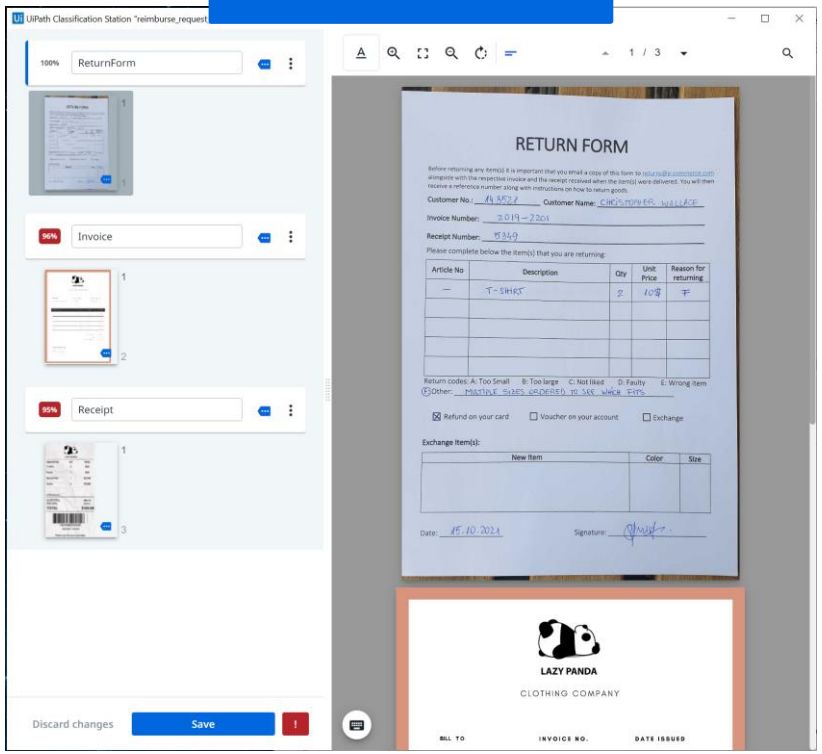
UiPath DU Extraction

General Industry Approach

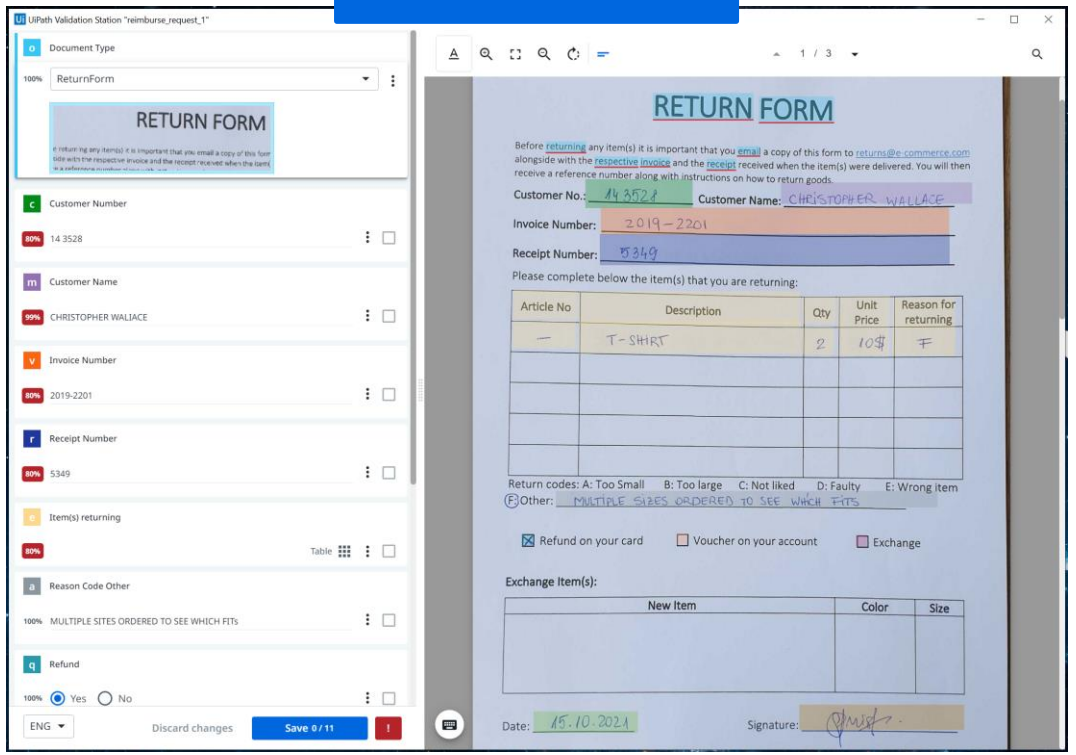
1. In general form or template-based extraction
2. Few have true template-less ML-based extraction offering
3. Many rely on Intelligent template approach, with the template building itself behind the scenes.
4. Some can easily extend and train custom document extractors.
5. No hybrid approach supported.
6. No retraining with HITL.
7. Few support unstructured documents and contracts

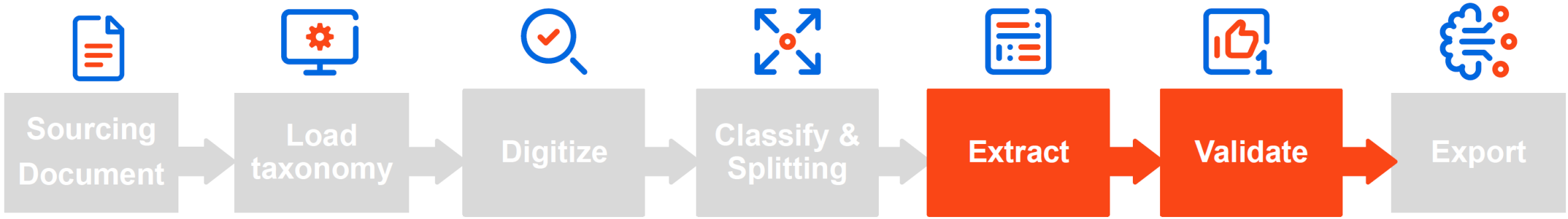
Sourcing Document → Load taxonomy → Digitize → Classify & Splitting → **Extract** → **Validate** → Export

Classification Station

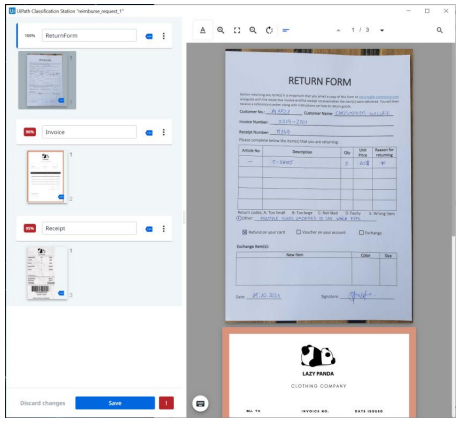


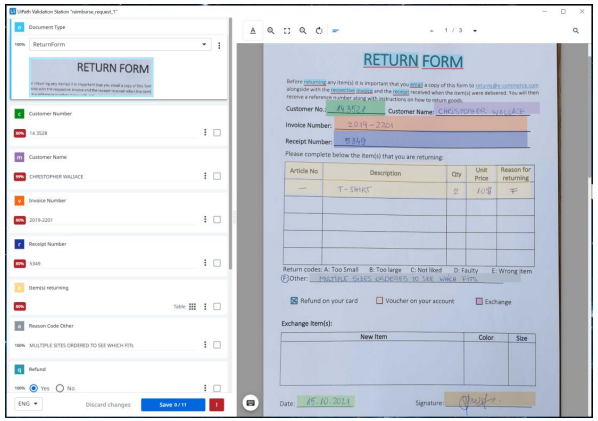
Validation Station





UiPath DU Classification & Extraction Validation





General Industry Approach

1. Generally good HITL for extraction validation.
2. No continuous retraining loop for semi-structured documents.
3. Some update templates based on validations.