

CUSTOMER AGENTS

Drive Cash Performance | Increase Capacity | Operationalize AI



❖ CHALLENGES IN O2C: CUSTOM PROCESSES, UNGOVERNED EXECUTION

Enterprise Order-to-Cash processes are highly differentiated. Governance requirements, system environments, and operating structures vary significantly across industries, geographies, and business units. Yet most AI automation tools are built for generic workflows, leaving organizations unable to operationalize AI in ways that reflect their actual processes. Analysis and insights remain trapped in dashboards rather than driving action, and IT bottlenecks slow every attempt at workflow change.



Custom O2C workflows not solved by off-the-shelf tools



Analysis and insights stall before reaching execution



Lack of AI tools with true O2C domain intelligence



AI initiatives lack explainability and auditability



Pressure to scale automation without losing control

❖ CUSTOMER AGENTS: READY-TO-BUILD CUSTOM AGENTS FOR O2C

Using Sidetrade's Agent Builder Studio, Customer Agents give enterprises and their partners the power to build their own O2C AI agents. On a visual canvas, teams assemble modular blocks: data nodes, connectors, tools, and LLM reasoning. The resulting agentic workflows mirror how the business actually operates, rather than a fixed, vendor-defined process. Every agent runs on SAFE, Sidetrade's Agentic Framework for Enterprise, which checks guardrails before each action and pauses for human approval wherever the business requires it.

Instead of static automation, enterprises gain a configurable AI execution framework aligned to their data, governance model, and operating structure. These agents are designed around company-specific credit, collections, dispute, and customer engagement workflows to deliver advanced O2C sovereign intelligence.

Agent Builder Studio: Build, configure, deploy, and monitor agent workflows across O2C.

- **Agentic Workflows:** Library of agent presets to kick-start intelligent, event-driven automation
- **Health Dashboard:** Performance analytics, execution monitoring, and diagnostics
- **Enterprise Connectors:** Pre-built MCP connectors for ERP, CRM, payments, and communications

❖ CUSTOMER AGENTS TURN O2C INSIGHT INTO ACTION

Most AI in finance stops at the dashboard. Customer Agents act on what it shows. Built in Agent Builder Studio around each organization's own credit, collections, dispute, and customer engagement workflows, they use Sidetrade's collective intelligence and data pulled from ERPs and customer portals, choose the next action within company-defined policies, contact customers, update records, and send exceptions to the right team member. Finance leaders decide how much autonomy each agent has, and every action can be audited. The result is fewer manual touches per account, the same standard of execution in every region, and measurable gains in productivity, cash flow, and working capital.

FEATURES

Customer Agents are built and deployed inside Sidetrade's Agent Builder Studio, giving enterprises a governed, configurable framework for executing AI-driven O2C workflows at scale.

- **No-code visual canvas:** Agents are built from skills, connectors, knowledge, policies, and configurations, then published from draft to live.
- **Company-specific agents, owned by the organization:** Co-built with partners or Sidetrade Professional Services, the organization's users hold the builder and operator roles from go-live.
- **Shadow mode before go-live:** Agents read real data but hold back every action, logging each one as "would have done."
- **Governed by SAFE:** Guardrails are checked before each action, every step is logged, and the agent pauses for approval where policy requires it.
- **The organization's procedures as knowledge:** Agents apply a team's own procedures, so a procedure change updates agent behavior without code.
- **Sidetrade O2C data at runtime:** Invoices, buyer context, and case history are pulled live so invoice values and customer data are never cached.
- **Open connectivity with security:** Browser, API, and MCP connectors reach AP portals, ERPs, CRMs, and internal tools, with encrypted credentials that are never shown to the AI model.
- **Enterprise-grade security:** Microsoft Entra ID single sign-on, separate data per customer, encrypted credentials, and protection on outbound calls.

Why Sidetrade

Differentiators with Impact

AGENTIC AI LEADERSHIP

Proprietary, domain-specific AI called Aimie, with AI-native products built on the Sidetrade Agentic Framework for Enterprise (SAFE) and trained on actual buyer payment behavior, not generic LLMs

SECURE AND SOVEREIGN

Full data control and ISO 27001 / SOC 2 Type 2 certifications ensure compliance and confidentiality

IN-DEPTH O2C INTELLIGENCE

Only real-time, global Data Lake with ~\$9T in transactions, 1B+ payment experiences, and 45M+ buyers

PROVEN ROI

Faster time-to-value as O2C-tuned AI delivers 35–55% average productivity gains and double-digit cash acceleration across industries

BENEFITS

Customer Agents give enterprise finance teams agents built around their own O2C processes instead of generic automation. Each agent turns Sidetrade O2C data into governed action. It starts in shadow mode, pauses for human approval where policy requires it, and records every step from the first run.

As part of the Sidetrade O2C Intelligence Platform, Customer Agents help organizations take agentic AI from pilot to production across O2C. Autonomy stays under the organization's control, workflows stay governed, and impact is measured against the organization's own baseline.

- **Faster cash, with work done when it's ready**
- **Decisions grounded in O2C expertise, not horizontal AI**
- **Actions informed by Sidetrade's O2C data and Data Lake**
- **Composable architecture for real-world complexity**
- **Volume grows without matching headcount growth**
- **Autonomy under the organization's control, fully audited with human-in-the-loop (HITL) built in**



About Sidetrade

Sidetrade (Euronext Growth: ALBFR.PA) is an AI-native company dedicated to Order-to-Cash (O2C). Its platform combines O2C applications, autonomous AI agents, and Aimie IQ, an intelligent natural-language interface that helps multinationals accelerate their cash generation, all built on SAFE, the Sidetrade Agentic Framework for Enterprise. Sidetrade operates the world's largest proprietary O2C Data Lake, built on nearly \$10 trillion in B2B transactions and more than 45 million buying companies. This data is used to train specialized AI models that monitor, analyze, decide, and act autonomously throughout the O2C cycle. Sidetrade supports companies in 85 countries with 450 employees across Europe, North America, and Asia-Pacific. For more information, visit us at www.sidetrade.com and follow us on [LinkedIn](#) at @Sidetrade.



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