

O2C DATA LAKE

Deliver Payment Intelligence | Predict Cash Outcomes | Benchmark Performance



◆ CHALLENGES IN O2C: THE MISSING MARKET CONTEXT

As finance leaders are pushed to make cash performance more predictable and operationalize AI in Order-to-Cash, most decisions still rely on internal-only, fragmented AR and ERP data. That narrow view cannot explain how a buyer behaves across suppliers, so teams stay reactive, mis-prioritize effort, and struggle to forecast outcomes with confidence. When organizations try to apply AI or agents, trust, privacy, and governed execution concerns often keep initiatives stuck at insight or pilot stage instead of scaled action.



Internal-only data that cannot benchmark buyer payment behavior across suppliers



Fragmented signals across ERP, billing, and operational systems



Lagging indicators that fail to detect payment or dispute surges early



Limited ability to set credible performance targets without peer benchmarks



Privacy, governance, and trust concerns that slow AI adoption

◆ THE LARGEST, MOST ROBUST BUYER PAYMENT DATA LAKE FOR O2C

Sidetrade's Data Lake provides the clarity organizations need to lead. By consolidating multi-dimensional buyer and seller interactions, it creates a **robust foundation for buyer and vendor insights**, powering the advanced capabilities of our artificial intelligence, Aimie and the O2C Intelligence Platform.

Through Sidetrade Payment Intelligence (SPi), Sidetrade Dispute Intelligence (SDi), and predictive payment windows, users gain a **sophisticated perspective on buyer behavior** across the entire Sidetrade network. This unified data architecture ensures consistent reporting and provides the high-fidelity historical data required to **train specialized O2C AI models**. These models fuel the autonomous monitoring, analysis, decisions, and actions throughout the O2C cycle.

The result: organizations now **benchmark against peers** to identify gaps, streamline workflows, and leverage AI-driven decisioning. By focusing efforts where they matter most, Sidetrade ensures O2C teams are not just analyzing data, they are **moving cash faster**. The Sidetrade Data Lake grows with every customer onboarded on the O2C Intelligence Platform, each benefiting from the intelligence of all the others while their own data remains isolated.

◆ BENEFITS

- **Smarter payment terms** and better credit decisions using predictive SPi scores
- **Faster cash and fewer delays** with account prioritization based on the best improvement opportunity
- **Higher productivity** through data-driven focus and consistent execution
- **Benchmark-driven continuous improvement** versus peers and best performers
- **Real-time responsiveness via surge alerts** for disputes and payments across the network
- **Higher forecasting confidence** grounded in network behavior, not internal history alone
- **Trusted data governance with privacy-by-design** controls and feedback loops

FEATURES

Sidetrade has spent 10+ years accumulating the knowledge in the proprietary O2C Data Lake. Connected to the Sidetrade Agentic Framework for Enterprise (SAFE), the Data Lake resides on a private cloud and gives the AI context and history at a level that is unmatched in the industry.

- **Predictive Payment Risk:** Sidetrade Payment Intelligence (SPi) predicts how long each buyer will take to pay, combining terms and expected delay, so teams prioritize better and negotiate stronger payment terms.
- **Dispute Intelligence:** Sidetrade Dispute Intelligence (SDi) benchmarks dispute intensity and resolution performance across the supplier network.
- **Buyer Insights and Payment Windows:** Reveals when and how buyers pay across the market, driving higher hit-rate outreach, fewer touches, and faster cash collection.
- **Vendor Benchmarking:** Compares performance against peers and top performers to identify improvement opportunities and set credible targets for DSO and delay reduction.
- **Collaborative Surge Signals:** Delivers real-time network alerts on payment and dispute patterns, enabling earlier intervention and better prioritization during high-risk periods.
- **AI- and ML-Ready Data Foundation:** Powers predictive and prescriptive decision-making at scale, improving consistency, productivity, and cash outcomes.
- **Privacy-by-Design Data Governance:** Enforces strict anonymization and data controls, enabling cross-network intelligence while ensuring trust, compliance, and confidentiality.

45 M+

Buyers in Sidetrade's Network

1 B+

Invoices Processed last five years

~9 T

Value in transactions processed



- Domain-expert AI models and private Aimie LLMs built for agentic AI execution
- Collaborative market intelligence, not just internal accounts receivable history
- Unmatched scale that strengthens predictions and benchmarking
- Private AI and cloud architecture with data that never trains external LLMs
- Explainable fine-tuning and anonymized training data

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

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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