O2C INTELLIGENCE PLATFORM: O2C EXECUTION LAYER:
O2C APPS: **AUGMENTED COLLECTIONS**

AUGMENTED COLLECTION

Predict Cash Faster | Increase Productivity | Reduce DSO



CHALLENGES IN O2C: FRAGMENTATION SLOWS DOWN CASH

For many AR teams, static segmentation and manual dunning make it hard to adapt to changing buyer behavior, causing wasted efforts, inconsistent customer experiences, and slow resolution of payment issues. Collectors spend valuable time chasing the wrong invoices, executing inconsistent outreach, and struggling to measure which actions actually drive payment outcomes.

- Rising Days Sales Outstanding (DSO) and overdue payments
- Fragmented, manual dunning processes relying on static rules
- Limited visibility to determine the best outreach channels
- Disconnected systems and data silos impeding decision-making
- Customer expectations for transparency and digital interaction

AI-GUIDED COLLECTIONS EXECUTION POWERED BY AIMIE

Sidetrade Augmented Collection, part of the O2C Apps on the Sidetrade O2C Intelligence Platform, enables accounts receivable and collections teams to prioritize and execute the most effective dunning activities to accelerate recovery and protect working capital. Powered by Agentic AI, Aimie's machine learning, and a continuously updated proprietary Data Lake of invoice and payment behavior, millions of B2B transactions are analyzed to predict next-best actions, optimal timing, and the most effective dunning methods.

These insights are operationalized through prioritized workloads, tailored actions, and automation of non-value-added tasks, allowing collectors to focus on higher-impact work. For finance leaders, the outcome is faster cash collection, reduced DSO, and improved cash flow driven by analytics-based KPIs.

50+%
Improved Collector Productivity

20%
Reduction in Bad Debt Provisions

9-15 days
Yearly Reduction in DSO

25%
Accuracy in Payment Date Predictions

50%
Reductions in Dispute Volumes

FEATURES

- **AI-Driven Next-Best-Action Dunning:** Analyzes invoice, company, and action-outcome signals to forecast likely payment, determines the most effective dunning method, and identifies the optimal timing for outreach.
- **Intelligent Prioritization and Daily To-Do Lists:** Balances workloads and dispenses to-do lists that focus collector effort on the most lucrative cash opportunities.
- **Dynamic AR Segmentation:** Daily refreshed customer clusters using 170+ parameters and pre-calculated KPIs to categorize and assign customer tasks for controlled outreach at scale.
- **Customer Self-Service Portal:** Secure portal for invoice access, payments and promises, notes, and dispute resolution that increase transparency and improve customer satisfaction.
- **Cash Target and Forecasting:** Monitors performance, predicts outcomes, and manages targets dynamically with team-level and agent action dashboards.
- **Daily Account Scan and Phasing:** Identifies eligible accounts and enforces guardrails such as minimal days between actions or one action per configured phase.
- **Predictive Insights for Payment Dispute Resolution:** Uses natural language processing to understand emails, offering AI-assisted triage and SLAs for claims and queries, plus auto-assignment with engagement tracking.

Why Sidetrade

Differentiators with Impact

AGENTIC AI LEADERSHIP

Proprietary, domain-specific, AI called Aimie, with agents 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

UNMATCHED O2C DATA POWER

Only real-time O2C Data Lake globally – $8.8+ trillion in transactions, 1B+ invoices, 42M+ 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

Sidetrade's Augmented Collections helps accounts receivable teams accelerate cash recovery by using Aimie AI to predict payment behavior and recommend the most effective dunning actions—at the right timing and via the optimal channel—so collectors focus where it matters most. The result is faster cash collection, fewer wasted touches through more tailored outreach, and clear performance visibility to support ongoing optimization of the collections process.



- **True End-to-End O2C Automation**
- **Domain-Specific AI for Finance**
- **Deep Platform and ERP Integration**
- **Multi-lingual and Multi-market Compliance**
- **Operational Intelligence at Scale**

About Sidetrade

Sidetrade (Euronext Growth: ALBFR.PA) is an AI-native Order-to-Cash (O2C) company. Its platform combines O2C applications, autonomous AI agents, and Aimie IQ, a natural-language intelligence interface that helps global organizations accelerate cash generation. Sidetrade operates the world's largest proprietary O2C Data Lake, built on more than trillion in B2B transactions and million buyer entities. This data trains domain-expert AI models that continuously monitor, reason, decide, and act autonomously across the O2C cycle. Sidetrade serves businesses in 85 countries with 450 employees across Europe, North America, and Asia-Pacific. For more information, visit us at **www.sidetrade.com** and follow **@Sidetrade** on LinkedIn.

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