O2C INTELLIGENCE PLATFORM: O2C EXECUTION LAYER:
O2C APPS: **CASH APP**

CASH APP

Expanded Capacity | Improved Speed and Accuracy | Real-time Visibility



CHALLENGES IN O2C: MANUAL CASH STRAIN

Generally slow and manual, cash application compares multiple sources to locate a transaction that matches an open accounts receivable item. Challenges include higher interest rates, tighter working-capital targets, and rising transaction volumes making accurate cash application difficult. Payments arrive through various banks, lockboxes, and portals, with remittances buried in emails, creating slow, error-prone posting, and a growing backlog of unapplied cash. This necessitates increased team sizes, delays cash visibility, inflates DSO, and ties up working capital just when the business needs liquidity for growth, investment, and resilience.

- Remittances buried in PDFs, emails, and portals
- Transaction volumes unsustainable without added headcount
- Manual effort slows cash posting and clouds visibility
- Multiple channels and formats create fragmentation
- Growing backlog of unapplied cash

CASH APP: TEMPLATE-LESS AI-DRIVEN CASH APPLICATION

Part of the O2C Apps on the Sidetrade O2C Intelligence Platform, Sidetrade's Cash App automates the end-to-end process of matching incoming payments to open accounts receivable items. Powered by Aimie, Sidetrade's AI trained on transaction data points and intelligent document processing, the AI technology extracts and interprets remittance details from any format, without templates.

Aimie continuously learns buyer payment behavior to improve matching accuracy and reduce exceptions over time. Automation and agentic workflows handle the full lifecycle, from ingesting bank and lockbox files to posting back into the ERP, so finance teams spend less time processing data and more time managing risk and working capital.

AI-driven Cash App strengthens financial control while freeing capacity for higher-value activities across finance and reducing silos that affect customer satisfaction and the ability to spend.

VALUE-DRIVEN OUTCOMES

- **Significant FTE Cost Reduction:** Automated portal logins, remittance consolidation, and data keying delivers up to 50% reduction in FTE costs, with one global IT customer achieving 75% reduction in manual tasks.
- **Reduced Unapplied Cash:** AI-driven matching reduces unapplied cash by 25%, accelerating revenue recognition and giving AR teams immediate visibility into true cash positions.
- **Faster Cash Posting:** Straight-through processing enables same-day cash posting to ERP, improving Days Sales Outstanding (DSO) by 3 -5 days and opening credit lines faster to unblock sales.
- **High Automatic Match Rates:** AI-based matching achieves 80%+ straight-through processing rates and 90%+ automatic invoice matching, even with complex multi-entity, multi-currency payment structures.

FEATURES

- **AI-Driven Payment Matching:** Continuously learns from transaction data to automatically match payments to the correct invoices. Reduces FTE needs, increasing straight-through processing, reducing exceptions, and accelerating cash posting.
- **Intelligent Remittance Extraction:** Captures and interprets remittance details from the emails and attachments, PDFs, portals, EDI files, and bank / lockbox feeds to eliminate manual entry / format training, reducing errors, and speeding reconciliation.
- **Multi-Channel Payment Ingestion:** Consolidates bank files, lockboxes, portals, and other payment sources into a single, easy-to-follow automated workflow to remove fragmented processes and inconsistent formats while ensuring consistent reconciliation across methods.
- **Real-Time Cash Visibility and Analytics:** Delivers dashboards for posted cash, unapplied amounts, exceptions, and matching performance in real time to improve liquidity planning, help reduce DSO, and enable better operational decisions.
- **Cross-Module Data Exchange:** Connects Sidetrade O2C apps with end-to-end AR workflows to eliminate duplicate work. Items such as promises to pay from Augmented Collection are visible as remit sources in Cash App, and matched payments automatically clear items from the Augmented Collection queue via integrated workflows and collaboration.

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

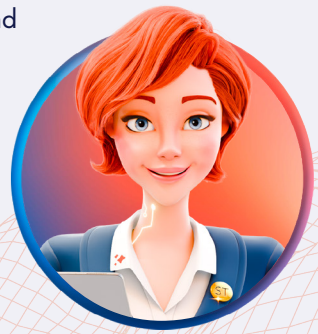
Only real-time O2C Data Lake globally – $8+ trillion in transactions, 1B+ invoices, 42M+ buyers

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 Cash App automates matching and posting customer payments in full, using AI, agentic AI, and intelligent document processing to eliminate manual reconciliation and accelerate cash visibility. By ingesting remittances from any source and accurately allocating payments across entities and ERPs, manual effort is reduced, cash is applied, posting cycles are shortened, visibility is increased, and financial control is strengthened.



- **Faster, more accurate cash posting with minimal manual effort**
- **Lower unapplied cash and fewer exceptions requiring investigation**
- **Improved visibility into cash position and liquidity**
- **Increased AR capacity through automation of routine tasks**
- **Scalable across payment channels, ERPs, and shared service environments**

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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