O2C INTELLIGENCE PLATFORM: O2C EXECUTION LAYER:
O2C APPS: **CREDIT RISK EXPERT**

CREDIT RISK EXPERT

Reduce Risk | Speed Decisions | Control Exposure



CHALLENGES IN O2C: CREDIT RISK WITHOUT CLEAR SIGHT

As markets remain volatile and insolvency risk rises, finance teams must support growth without compromising cash or balance-sheet stability. Yet many credit organizations still rely on fragmented data, manual research, and periodic reviews that fall behind changing payment behavior and exposure. The result is slow onboarding, inconsistent limit decisions, and order disruptions when risk shifts between review cycles.

- Disconnected internal and third-party data creating blind spots
- Manual onboarding and reviews that delay order release
- Periodic reviews that miss payment deterioration and exposure spikes
- Inconsistent policy enforcement increasing audit and compliance risk
- Limited visibility between credit, finance, and sales teams

CREDIT RISK EXPERT: AI-GOVERNED O2C CREDIT DECISIONING

Credit Risk Expert is Sidetrade's AI-driven credit decisioning and monitoring application within the O2C Apps offering on the Sidetrade O2C Intelligence Platform. Powered by the Intelligence Foundation, it unifies real payment behavior using Sidetrade Payment Intelligence (SPi) and collections KPIs with credit bureau and reporting agency data, plus customer exposure to maintain a single, continuously updated risk view for every account in the portfolio.

Event-driven reviews and policy-based workflows accelerate onboarding and order release while maintaining full auditability. Internal and external risk signals are monitored continuously to keep decisions current between review cycles, enabling credit teams to scale operations without sacrificing governance or control.

VALUE-DRIVEN OUTCOMES

80%+
Auto-Decisioning Rate for Credit Applications

40%
Reduction in Operational Costs

50%
Faster Credit Reviews

<1 DAY
Customer Onboarding with Same-Day Decisions

10%
Decrease in Bad Debt

20+
Bureau and CRA Integrations

FEATURES

- **AI-Driven Credit Decisioning:** Analyzes buyer payment behavior, Sidetrade Payment Intelligence (SPi), and collections KPIs to inform credit limits that reflect how customers actually pay, both live and historically.
- **Single Consolidated Risk View:** Internal exposure, collections signals, bureau and credit reporting agency (CRA) data, and company information consolidated in one profile using native connectors mapped to Sidetrade's credit data model.
- **Proactive, Event-Driven Credit Reviews:** Reviews are automatically triggered when risk changes, including SPi movement, limit utilization, payment deterioration, and external updates, so teams intervene early instead of waiting for periodic cycles.
- **Policy-Governed Credit Control:** Configurable credit policies, approvals, and order-release controls embedded within O2C workflows, with full audit trails and traceability across regions and business units.
- **Credit Connect:** Native bureau and CRA connectors, ~20 today, expanding to 103, that map external data into Sidetrade's credit data model for a unified risk view.
- **Credit Risk Data Plugin:** Synchronizes credit master data and decisions with systems of record for seamless ERP and downstream integration.

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, 42.2M+ 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

Credit Risk Expert transforms credit from a reactive, manual process into always-on, policy-governed decisioning. By combining AI-driven insights from real payment behavior with third-party credit data and automation, it accelerates onboarding and order release, reduces bad-debt exposure, and keeps teams aligned on growth within risk tolerance.

The result is faster time-to-value, stronger governance across regions, and clear performance visibility to support ongoing optimization of the credit process.



- **Reduce bad debt exposure**
- **Accelerate credit decision speed**
- **Enable faster customer onboarding**
- **Improve risk visibility continuously**
- **Enforce consistent credit policies**
- **Scale credit operations efficiently**

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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