

O2C EXECUTION LAYER

Accelerate Cash | Execute Autonomously | Deploy AI at Scale



❖ CHALLENGES IN O2C: INEFFICIENCIES LIMIT PERFORMANCE

Enterprise finance teams need to accelerate cash flow while managing growing operational complexity. Yet many order-to-cash processes still rely on manual execution and inconsistent procedures across fragmented systems, which limits scalability and standardization. Disconnected ERP, CRM, billing, and payment environments create data silos that prevent finance teams from turning insights into action. As organizations expand globally, regulatory requirements, buyer behavior, and dispute complexity further strain O2C operations.



Manual O2C processes that only scale with headcount



Fragmented ERP, CRM, billing, and payment systems



Analytics that provide visibility but do not drive execution



Inconsistent workflows and lack of standardization



Pressure to accelerate cash performance without increasing risk

❖ DELIVER SOVEREIGN INTELLIGENCE AND GOVERNED EXECUTION

Part of the Sidetrade O2C Intelligence Platform, the O2C Execution Layer turns intelligence into action. Combining best-in-class O2C applications with native, agentic AI, and human counterparts, Sidetrade enables finance teams to automate decisions, execute workflows, and accelerate cash securely, at scale, and under human governance. By embedding agentic AI directly within operational applications, the O2C Execution Layer ensures that insights lead immediately to action, improving consistency, efficiency, and cash outcomes across the enterprise.

- **Aimie Agents:** Pre-built AI agents embedded within O2C Apps that autonomously execute tasks across collections, credit, disputes, invoicing, and cash application.
- **Customer Agents:** Custom agents built by teams using Sidetrade's Agent Builder Studio, enabling tailored automation across unique O2C processes.
- **O2C Apps:** A comprehensive suite of modular applications supporting the full O2C lifecycle to increase revenue, protect profitability, and optimize working capital.

❖ GOVERNED, AGENTIC ARTIFICIAL INTELLIGENCE FOR ORDER-TO-CASH

The **Sidetrade Agentic Framework for Enterprise (SAFE)** is the foundation of Sidetrade's AI-native products: Aimie IQ, Aimie Agents, and Customer Agents built in the Agent Builder Studio. The result is one AI-native framework with the same controls for every agent, regardless of who builds them.

With enterprise readiness built into SAFE, every agent action is logged and audited end-to-end. Policy controls and guardrails define autonomous agent execution, when human intervention is required, and who receives the escalation.

Agents published in the registry are validated against Sidetrade's security standards and best practices. Every agent deployed runs on protected, fine-tuned O2C models, hosted in a private cloud, with Sidetrade's own token production.

FEATURES

Aimie Agents

Aimie Agents are natively embedded AI agents designed to autonomously execute O2C workflows while maintaining human governance and policy control.

- Aimie Cash Collection Agent
- Aimie Cash Application Agent
- Aimie Dispute Resolution Agent
- Aimie Billing Analyst Agent
- Aimie Credit Analyst Agent

COMING SOON

COMING SOON

COMING SOON

COMING SOON

Customer Agents

Teams build custom AI agents tailored to the organization's specific processes using Agent Builder Studio. Select the appropriate level of intelligence based on process complexity and desired level of autonomy.

O2C Apps

Operating on a shared platform and data foundation, O2C Apps enable consistent governance and AI-driven execution across the entire O2C lifecycle.

- Credit Risk Expert
- E-Order and E-Invoicing
- Augmented Collection
- Digital Case
- Cash App
- Deductions and Claims
- Analytics
- Customer Experience Center



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

35 – 55%

average
productivity gains

**DOUBLE
DIGIT**

cash acceleration
across industries



BENEFITS

- Faster and more predictable cash performance
- Scalable O2C operations that support growth and expansion
- Accelerated dispute and deduction resolution
- Increased zero-touch processing across collections and cash application
- Smarter, continuously adaptive credit and risk decisioning

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 close to 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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