

O2C INTELLIGENCE PLATFORM

Execution at Scale | Continuously Optimized | Governed AI Autonomy



❖ CHALLENGES IN O2C: AI WITHOUT CONTROL OR PROTECTION



Fragmented data and context across systems of record and communications



Manual, labor-intensive tasks across the O2C lifecycle



Limited visibility and control over end-to-end execution



AI investment is growing, but costs are difficult to forecast and scale



Low trust in autonomous AI without governance and explainability

❖ AN AUTONOMOUS, GOVERNED ENGINE FOR PREDICTABLE CASH.

O2C Intelligence that Reasons, Decides, Acts, and Monitors

Many corporate enterprises depend on order-to-cash (O2C) conversion to survive, yet most O2C processes are still managed through fragmented systems and manual decisions. Sidetrade's O2C Intelligence Platform delivers an AI system that reasons, decides, and acts autonomously, while monitoring every O2C process within business context and required governance. O2C is no longer execution. It's Cash Intelligence.

This sovereign intelligence works alongside finance teams, executing the right action at the right moment to drive the best possible financial performance. The result is a governed, autonomous O2C system where cash outcomes become predictable, scalable, and optimized.

The Sidetrade Agentic Framework for Enterprise (SAFE) is the foundation of Sidetrade's three AI-native products: Aimie IQ, Aimie Agents, and Customer Agents, built in 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 auditable 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.

❖ SIDETRADE'S O2C INTELLIGENCE PLATFORM

SOVEREIGN INTELLIGENCE

- **Private data centers, with Sidetrade-owned GPU compute**, within a vertically integrated stack, built on SAFE
- **Predictable agentic AI costs**, locked in through multi-year commitments for confident deployment at scale
- **A hybrid AI model architecture** optimized for accuracy, resilience, and cost efficiency to deliver the best O2C outcomes

IN-DEPTH O2C INTELLIGENCE

- **Every action grounded in finance context** and real-time data with actionable accounts receivable reporting and analytics
- **O2C best-in-class apps, agents, and humans collaborate on O2C** processes end-to-end, across an organization to execute actions and deliver enhanced O2C performance
- **Next-best-action and predictive modeling** for optimized O2C outcomes from 25+ years O2C expertise, 10+ years of B2B network insights from Sidetrade's proprietary Data Lake

GOVERNED, RESPONSIBLE INTELLIGENCE

- **Reasoning, confidence, and sources** shared behind every agentic decision
- **Organizational capabilities, policies, and playbooks** are configured in agent building and execution
- **Secured, controlled, and tracked financial operations** for every AI agent action (ISO 27001 and SOC 2 Type 2 compliance)

❖ CORE PLATFORM

- **O2C Connectors:** Bi-directional integration with ERPs, CRMs, billing systems, banking, other systems of record, and communication channels.
- **Data Processing and Integration:** The enterprise-grade data processing layer powers the Sidetrade experience and ensures secure, scalable, and consistent execution and communications across all O2C use cases, continuously feeding the Intelligence Foundation.
- **Intelligence Foundation:** Sidetrade's proprietary, private Data Lake is an intelligence fabric, built from domain expertise and real-world execution. O2C-specific AI models power leading indicators built on Aimie LLMs: fine-tuned, private models, integrated with 25+ years of O2C best practices in the Sidetrade Knowledge Base.
- **Authentication and Security:** Fine-grained access control aligned with enterprise identity standards on a certified, fully-private cloud infrastructure that hosts a fully isolated data and LLM infrastructure.
- **Communication Center:** Centralized, bi-directional integration of customer communications that supports email, calls, portals, and messaging channels
- **Agent Builder Studio:** The design and execution framework for building world-class agentic O2C workflows within the Core Platform. Provides tools for customers to create agents capable of performing complex tasks across the O2C lifecycle.

❖ ENGAGEMENT LAYER

Aimie IQ is the core of the Engagement Layer with a conversational interface that responds to inquiries with context awareness based on user role, language, and current application. Aimie IQ uses the Data Lake and transaction data to provide insights, metrics, and status with explainability and transparency.

❖ O2C EXECUTION LAYER

- **O2C Apps:** A best-in-class suite of modules across Order-to-Cash that include E-Order and E-Invoicing, Credit Risk Expert, Augmented Collection, Digital Case, Cash App, Deductions, Customer Experience Center, and Analytics. Each is natively connected to the Core Platform, ensuring consistent data, governance, security, and execution.
- **Aimie Agents:** Ready-to-use, natively embedded AI agents operate within Sidetrade O2C Apps, starting with the Aimie Cash Collection Agent. Managed by Sidetrade, these agents are designed to act autonomously to deliver outcomes with human governance built into every action.
- **Customer Agents:** Customers and their partners create their own agents using the Agent Builder Studio and available pre-built agent templates. Agent nodes and tools are available within the subscribed Sidetrade modules.

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

❖ BENEFITS



- A trusted, enterprise-grade AI foundation for finance
- Autonomous execution delivers outcomes, not just insights
- Faster, more predictable cash performance
- Scalable O2C operations without proportional headcount growth
- Consistent global performance with local flexibility

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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