

O2C INTELLIGENCE PLATFORM

Execution at Scale | Continuously Optimized | Governed AI Autonomy



❖ CHALLENGES IN O2C



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



Difficulty operationalizing AI beyond insights to taking action



Low trust in autonomous AI without governance and explainability

❖ AN AUTONOMOUS, GOVERNED ENGINE FOR PREDICTABLE CASH.

O2C Intelligence that Reasons, Decides, and Acts

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.

This 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.

As an AI-native platform, the Sidetrade O2C Intelligence Platform unifies data, leverages predictive intelligence, GenAI reasoning, and policy-bound agents to transform cash management. Three main components enable O2C outcomes at scale, embedded directly where accounts receivable work happens.

❖ SIDETRADE'S O2C INTELLIGENCE PLATFORM

CORE PLATFORM

The Core Platform provides the data, intelligence, infrastructure, and execution frameworks required to power autonomous, governed O2C execution across Sidetrade applications, agents, and user experiences.

- **O2C Connectors**
- **Data Processing and Integration**
- **Authentication and Security**
- **Communication Center**
- **Intelligence Foundation**
- **Agent Builder Studio**

ENGAGEMENT LAYER

Part of the Engagement Layer, Aimie IQ is an immersive, conversational interface that delivers on-demand coaching, actionable insights, and context-aware answers with built-in explainability.

Built to use natural language, Aimie IQ leverages GenAI, deep learning, and reasoning to deliver outcomes and execute actions.

O2C EXECUTION LAYER

The Execution Layer is where O2C knowledge and expertise are operationalized into day-to-day financial execution, combining best-in-class applications with native, agentic automation governed by humans.

- **O2C Apps**
- **Aimie Agents**
- **Customer Agents**

❖ 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 powers 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 data in the Sidetrade Knowledge Base.
- **Authentication and Security:** Fine-grained access control aligned with enterprise identity standards with certified, fully-private cloud infrastructure that hosts our 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 Invoice and Order Management, 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. Managed by Sidetrade, these agents are designed to act autonomously to deliver outcomes with human governance built into every action.
- **Customer Agents:** Customers 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 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



- **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 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.

