



Bectran

AI in O2C

Governance, Oversight, and
Smarter Growth

The Challenge for Today's Credit Leaders



Credit departments want
efficiency + speed



Executives worry about
control & risk



The tug-of-war with
optimization and
oversight



The Big Question

How do you harness AI without losing oversight?

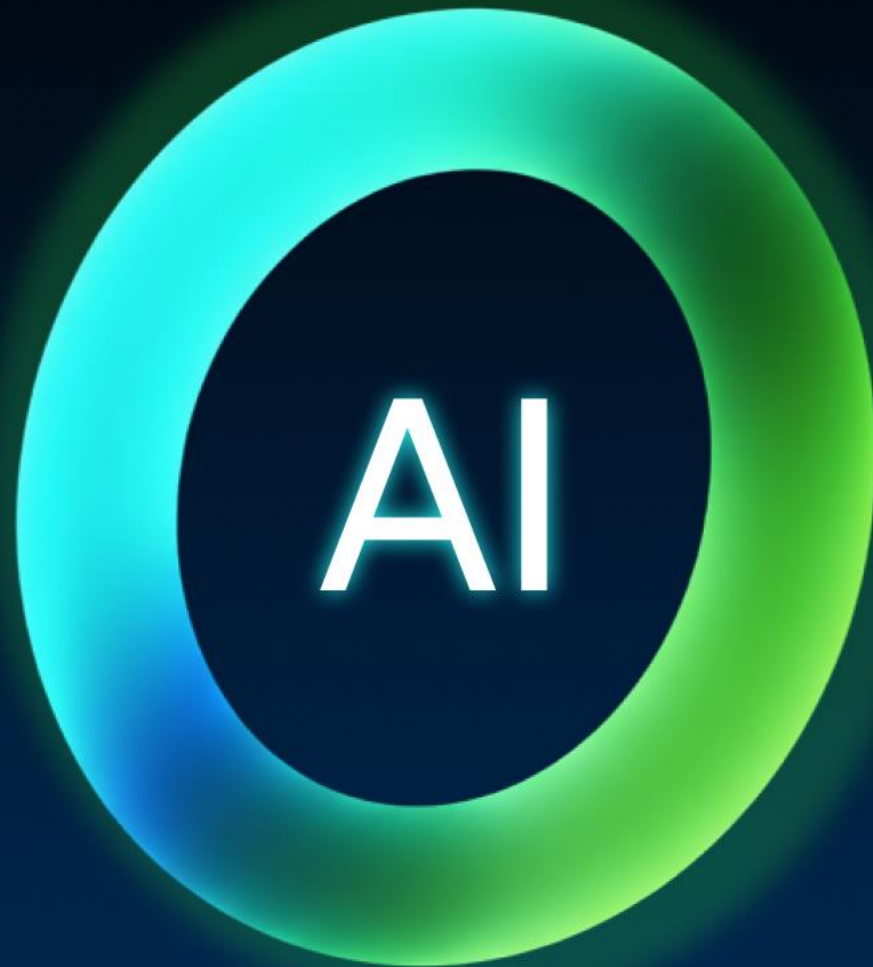
Why Governance Matters in AI-Driven O2C

AI learns, adapts, and makes recommendations



Without Oversight

- Black box risks (bias, compliance issues)



With Governance

- Transparency, accountability, and trust

Practical AI-in-O2C Examples (with Human Oversight)



Financial Statement OCR

- AI extracts and standardizes data from PDFs and scans
- Human checks extracted numbers and validates anomalies



Analyst Comments

- AI reads sentiment from analyst notes and flags risk
- Human analyst reviews flagged insights before decisions



News Scraping & Analysis

- AI agents track news events tied to specific customers and issue alerts
- Human validates relevance and severity before action



A/R Agents

- AI predicts payment delays, prioritizes accounts, recommends outreach
- Human collector validates priorities and escalates key cases

Governance + Oversight = Smarter Growth

Define Guardrails

Escalation thresholds & review accountability



Transparency

Audit trails, explainable logs, dashboards



Data Quality & Calibration

Ongoing audits and tuning



Strategic Human Role

Train staff to focus on exceptions, let AI handle routine



Outcome

- Faster approvals & fewer errors
- Protected cash flow & reduced risk
- Credit teams focus on growth-driving priorities



Roadmap to Responsible AI in O2C

Step 1



Identify Use Cases
(quick wins vs. long term)

Step 2



Apply governance
guardrails from the
start

Step 3



Train teams on
oversight and
escalation

Step 4



Expand adoption
across Credit, AR,
Payments

Key Takeaways



AI without governance = uncontrolled risk



AI without oversight = scalable growth



Credit leaders don't have to choose between efficiency and control



Governance is the bridge between innovation and resilience

Q&A / Discussion



Which O2C process would you want AI agents to govern first?



Where do you see the biggest oversight challenges in AI today?