



**Agentic AI in Credit:
Turning Customer Data
into Accurate Working
Capital Forecasts**

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WELCOME!



Introduction



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What is Agentic AI?

“**AI agents** are autonomous or semi-autonomous software entities that use AI techniques to **perceive, make decisions, take actions and achieve goals** in their digital or physical environments.”

Gartner.

“Agentic AI refers to AI systems designed to **act autonomously**, making decisions and taking actions to **achieve specific goals** with minimal human intervention, leveraging techniques like LLMs and machine learning for **dynamic problem-solving**. ”

AI Overview, Google Search

“Agentic AI operates in four key stages: **perceiving data** from various sources, **reasoning with a large language** model to generate solutions, **acting by integrating** with external tools, and **learning through a continuous feedback loop** to improve over time. This structured approach enables AI to execute tasks efficiently, incorporate safeguards, and **enhance decision-making** for businesses.”

NVIDIA Blog: What is Agentic AI?

Agentic AI



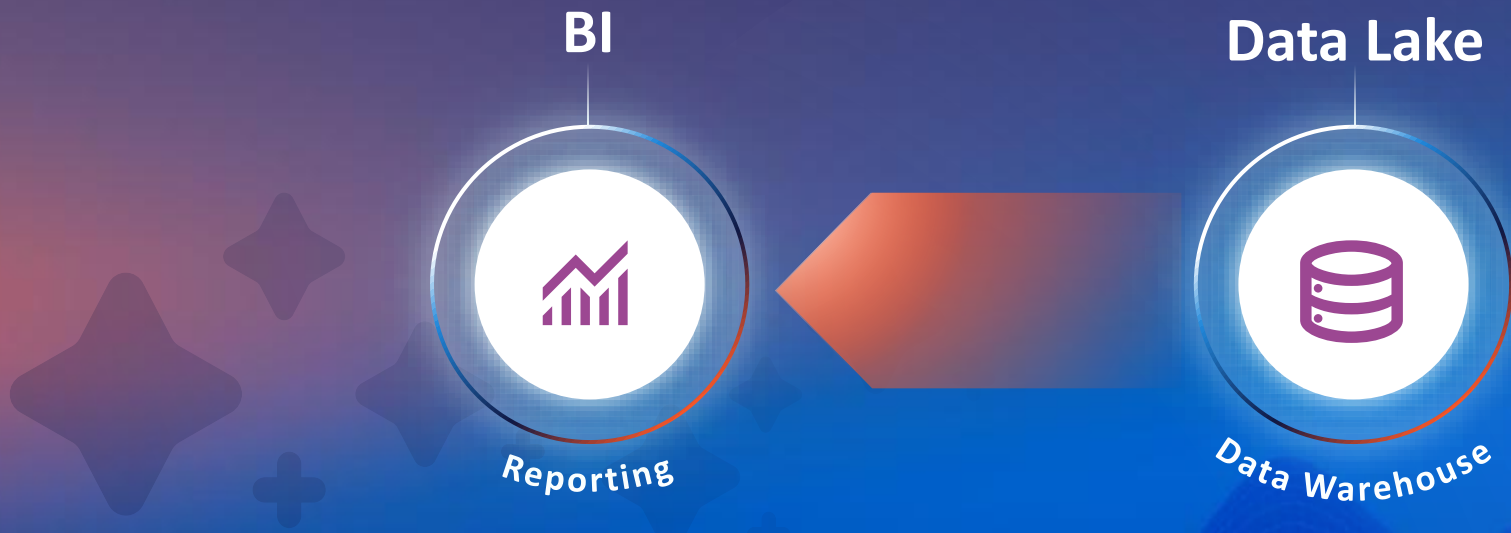
- Perform semi / autonomous
- Perceive / reason
- Integrate with other systems
- Make decisions
- Problem solve and take action
- Achieve goals / objectives

JOURNEY TO AGENTIC AI

Building the AI Stack for Enterprise Control & Growth

2010

BIG DATA



JOURNEY TO AGENTIC AI

Building the AI Stack for Enterprise Control & Growth

2015

AI

BIG DATA



JOURNEY TO AGENTIC AI

Building the AI Stack for Enterprise Control & Growth

2022

Gen AI

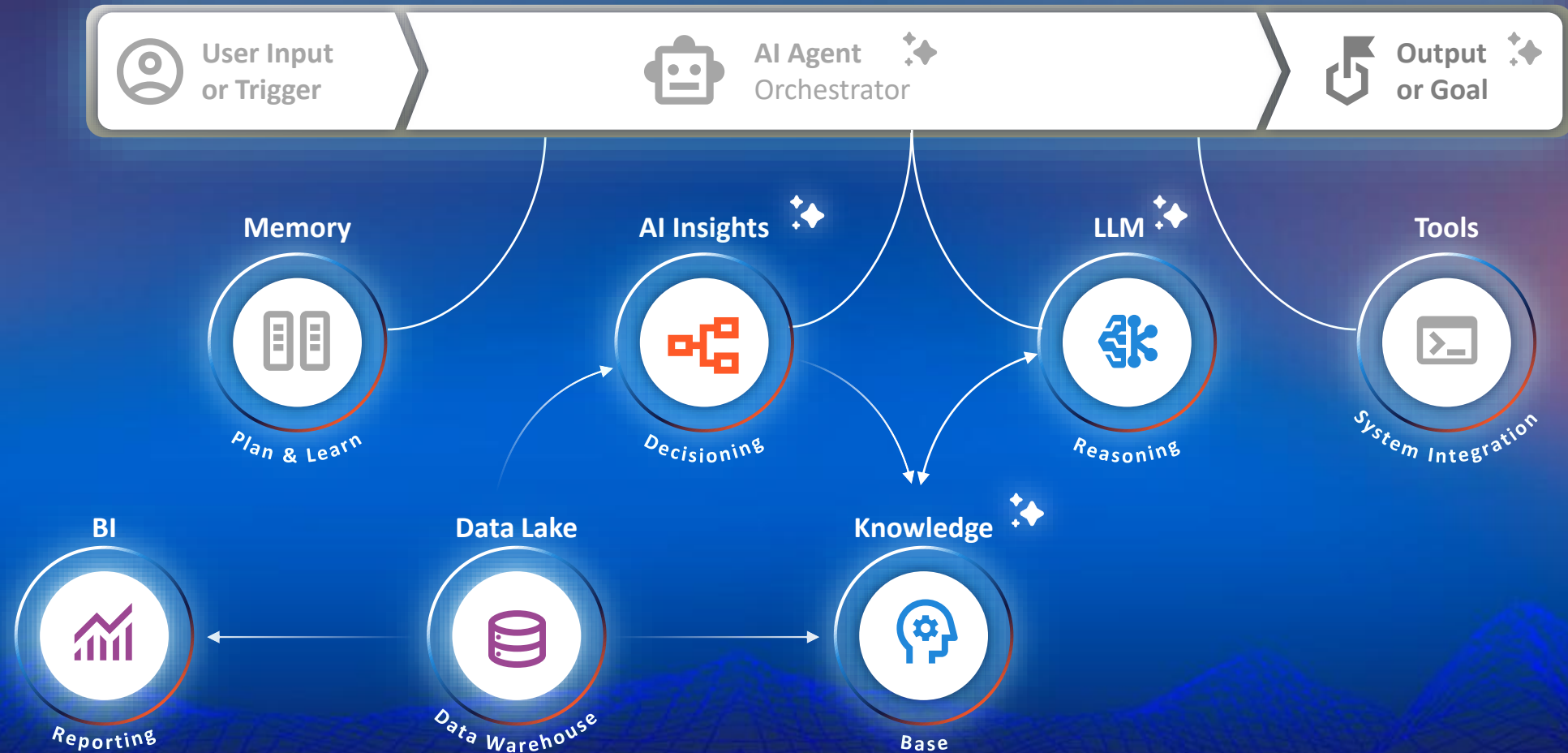
AI

BIG DATA



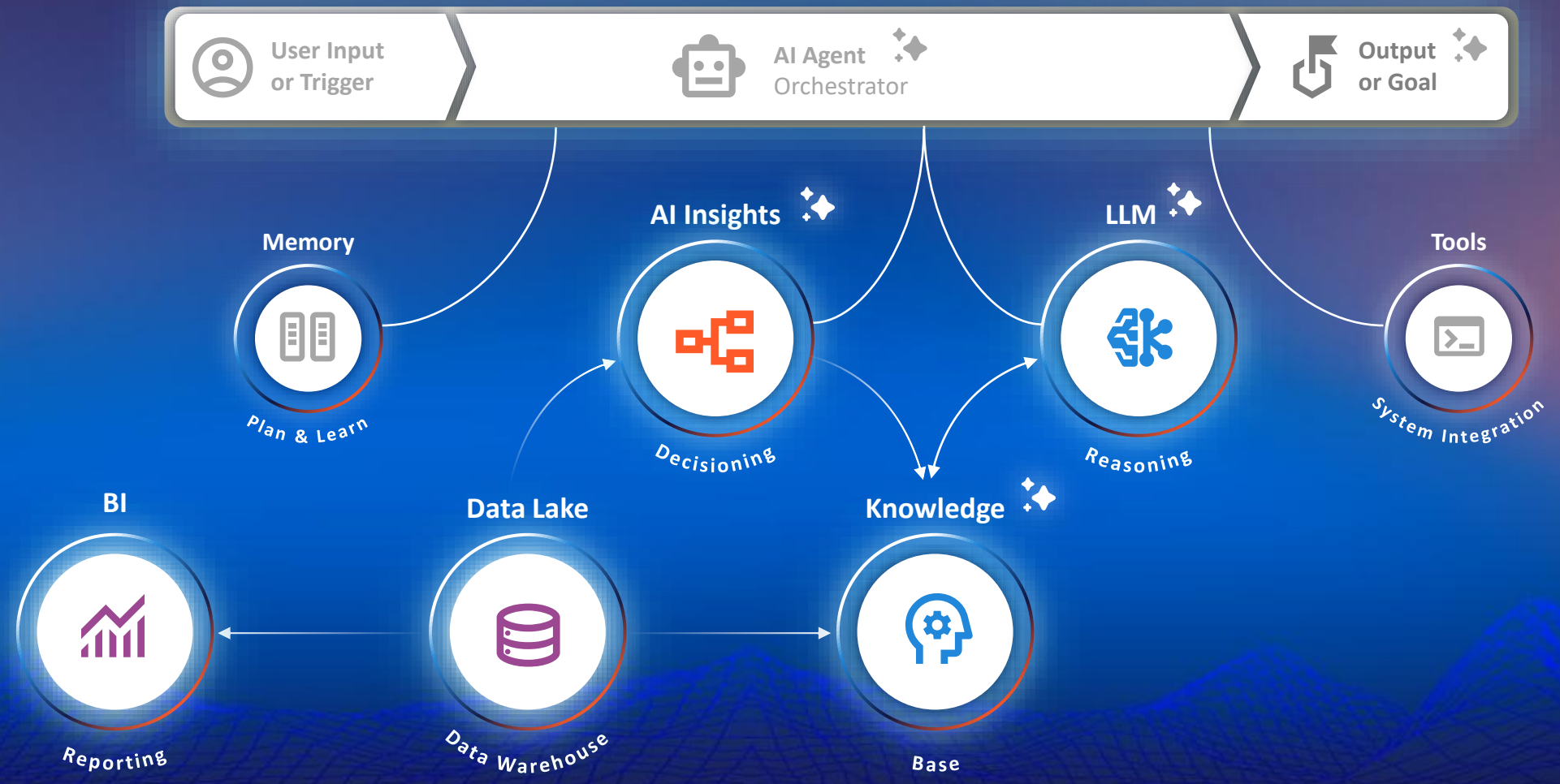
JOURNEY TO AGENTIC AI

Building the AI Stack for Enterprise Control & Growth



JOURNEY TO AGENTIC AI

Building the AI Stack for Enterprise Control & Growth



Agentic AI – Benefits and Advantages

Collaboration



- Business processes integration
- Collaborative environment
- Working together more effectively

Accessibility



- Easy natural language interface
- Reduced learning curve
- Widespread adoption

Speed



- Expedited complex workflows
- Reduced time for financial process execution
- Improved overall productivity

Accuracy



- Minimized human error in data
- More reliable information
- Improved decision-making

Efficiency



- Augmented human workflow and integration
- Routine task automation
- Focus on strategic activities

Scalability



- Support scaled across the finance organization
- Increased workloads handled
- No compromised performance

What is a Data Lake vs. a Data Warehouse

	Data Lake	Data Warehouse
Type	Structured, semi-structured, unstructured	Structured
Accessibility	Accessible and easy to update	Complicated to make changes
Schema	Schema on read - After data storage, to offer agility and easy data capture	Schema on write - Before data storage, to offer security and high-performance
Format	Raw, unfiltered	Processed, vetted
Sources	Big data, IoT, social media, streaming data	Application, business, transactional data, batch reporting
Scalability	Easy to scale at a low cost	Difficult and expensive to scale
Users	Data scientists, data engineers, those who need in-depth analysis and tools	Data warehouse professionals, business analysts
Use Cases	Machine learning, predictive analytics, real-time analytics	Core reporting, BI

Benefits of a Data Lake



- Accommodates all types of data from any source, without sacrificing quality
- Keeps raw data consolidated, integrated, secure, and accessible
- Holds and protect data in one central place, eliminating silos at an optimal cost
- Processes and uses the data as a basis for a variety of analytic needs
- Feed upstream data visualization and ad-hoc reporting needs

Data Lake

A consolidated view of all Buyer and Seller interactions across all Sidetrade's Customers

Main Purposes

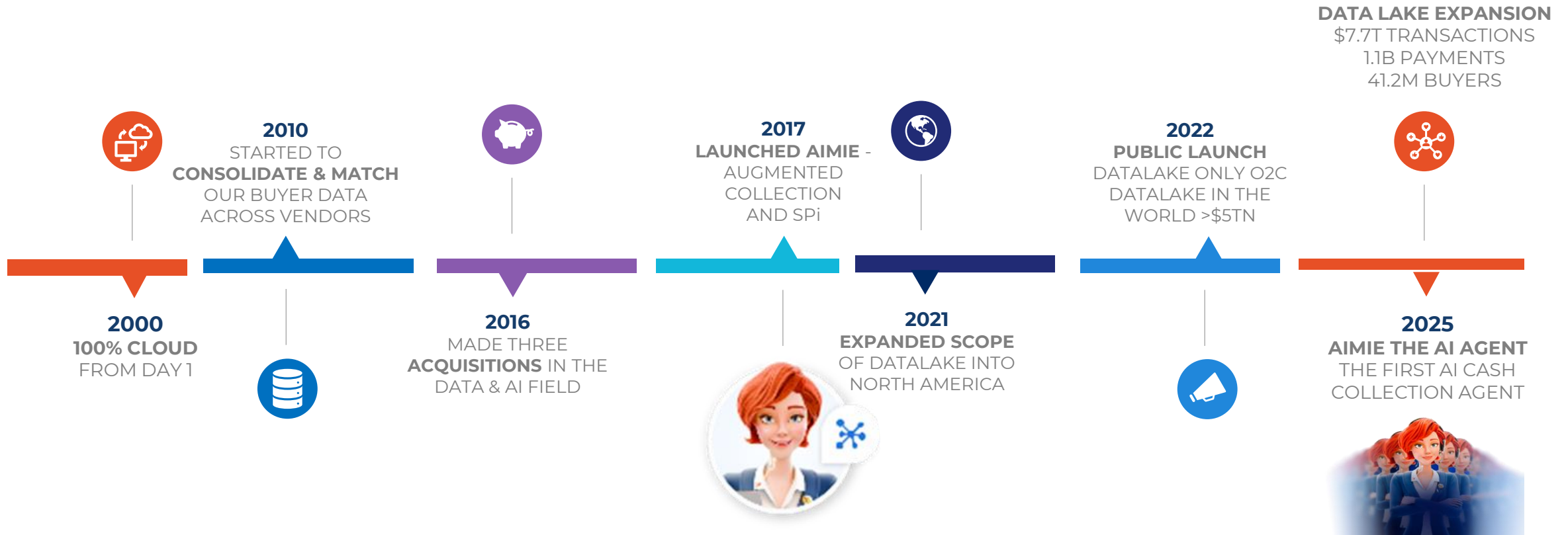
- 1. Buyer Insights**
- 2. Vendor Insights**
- 3. To power Aimie, Sidetrade's AI Agent**





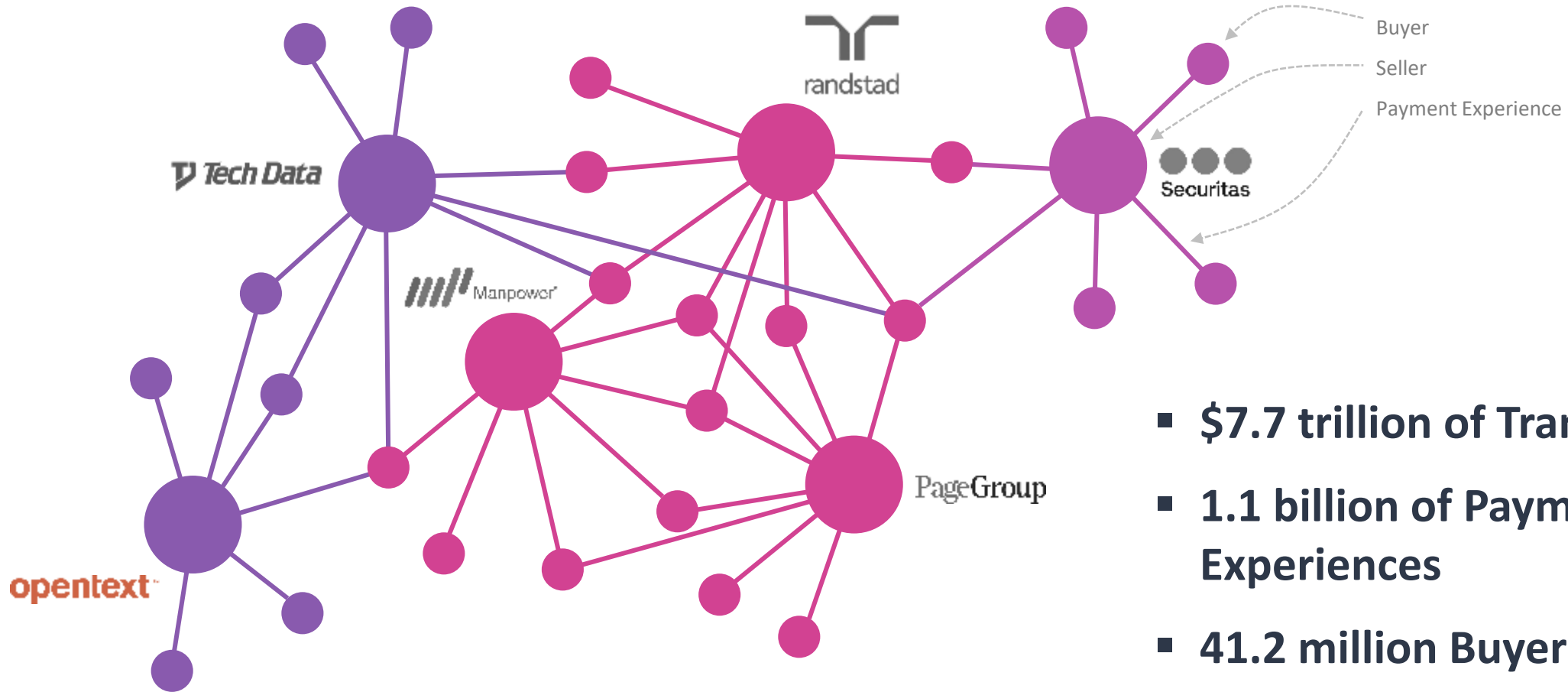
Data lake

The History



Data lake

How it works



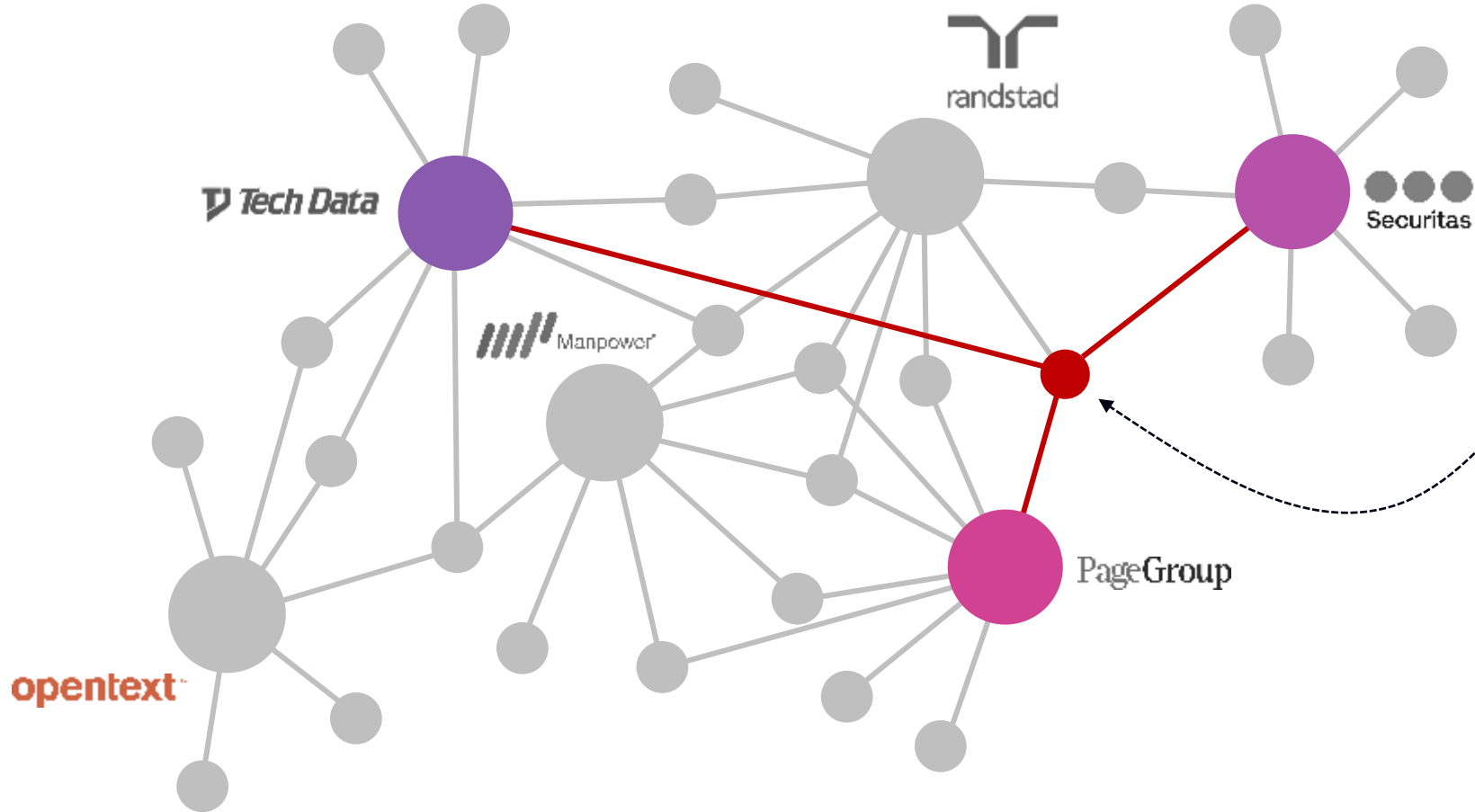
- **\$7.7 trillion of Transactions**
- **1.1 billion of Payment Experiences**
- **41.2 million Buyers**

HR SERVICES I.C.T B2B SERVICES

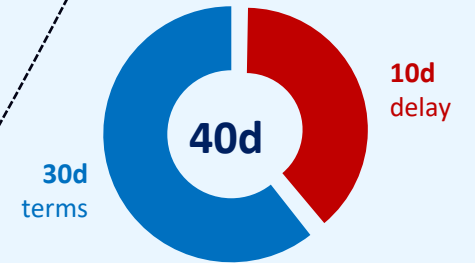
* All data, metrics & company relationships is for illustration purposes only

Buyer Insights

How it works



If we take an example **Buyer** in the Data lake...



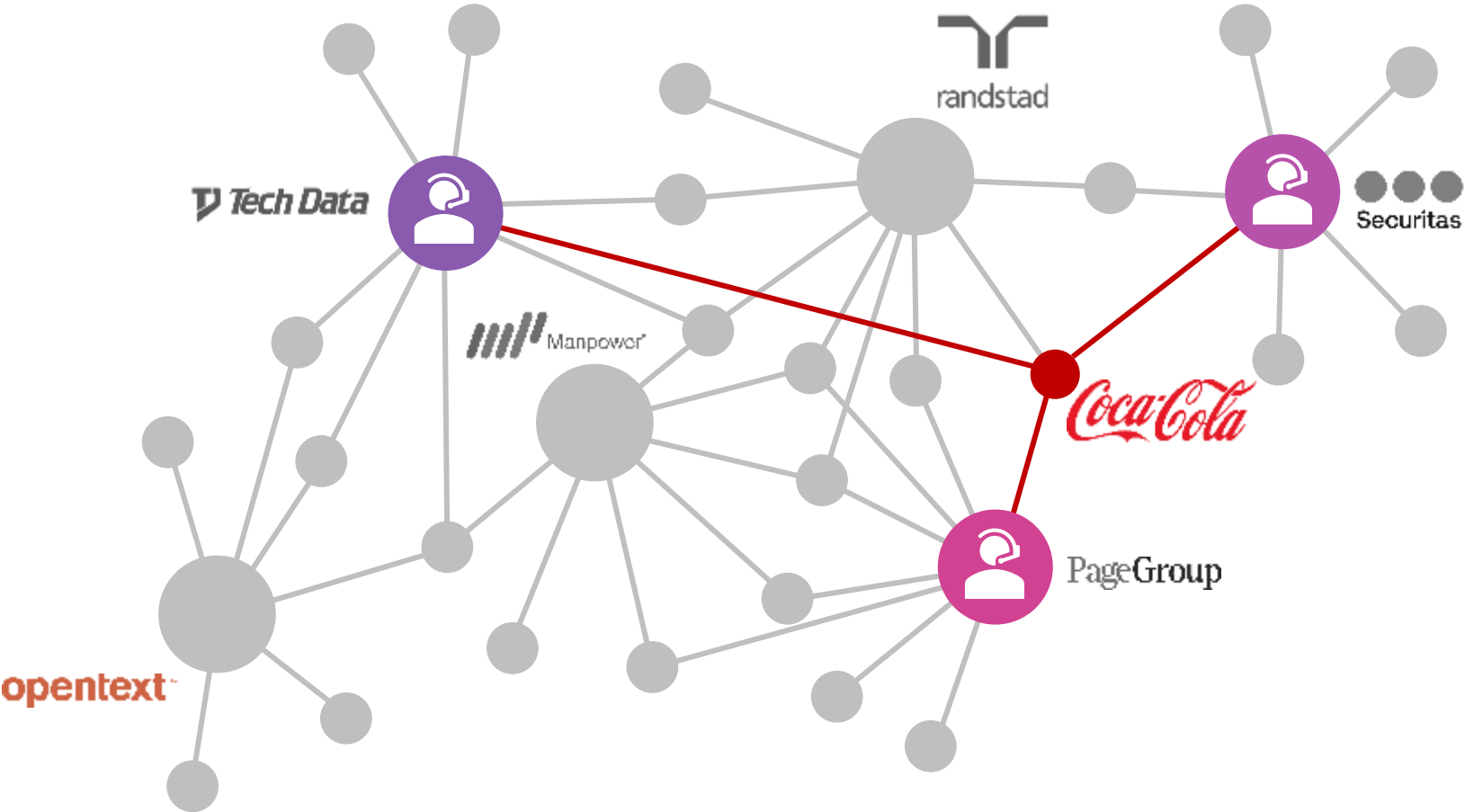
Sidetrade Payment Intelligence



* All data, metrics & company relationships is for illustration purposes only

Collaborative Intelligence

How it works



Buyer is Active



Buyer is Surging in Payments

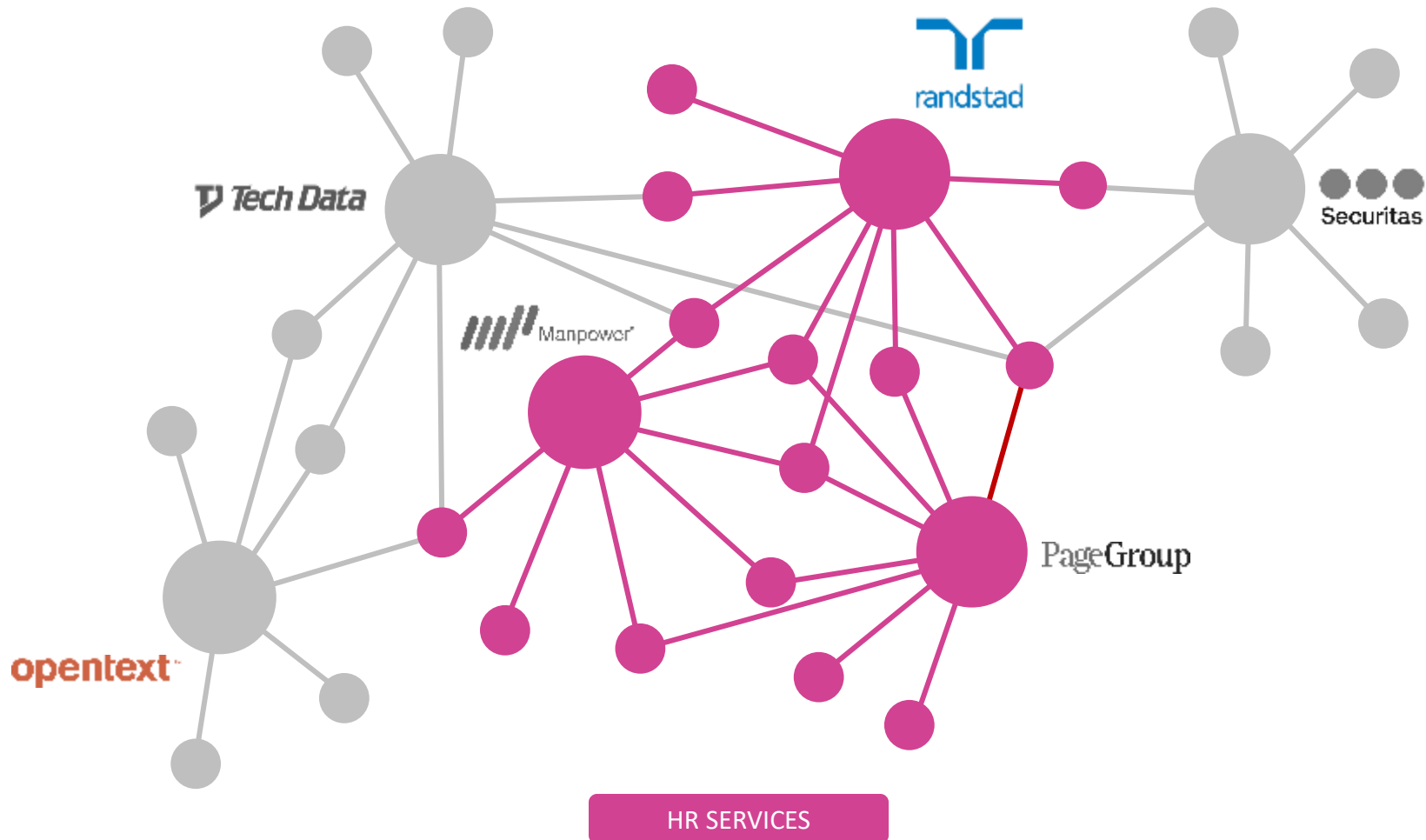


Buyer is Surging in Disputes

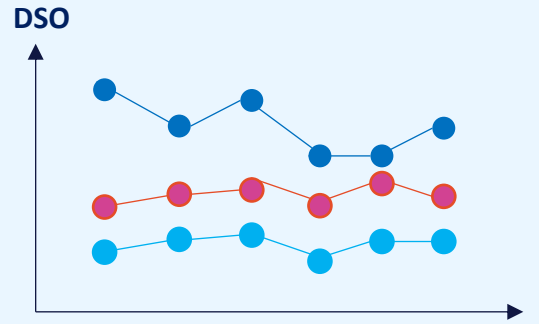
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Vendor Insights

How it works



If we take an example **Seller** in the Data lake...



- TOP PERFORMER
- ME
- BENCHMARK

As a Sidetrade Customer you can **continually benchmark** your performance against your peers

* All data, metrics & company relationships is for illustration purposes only

(Vendors within the Benchmark & Top Performer categories will remain anonymous to protect Vendor confidentiality)

How Aimie Works

Powered by the Data lake

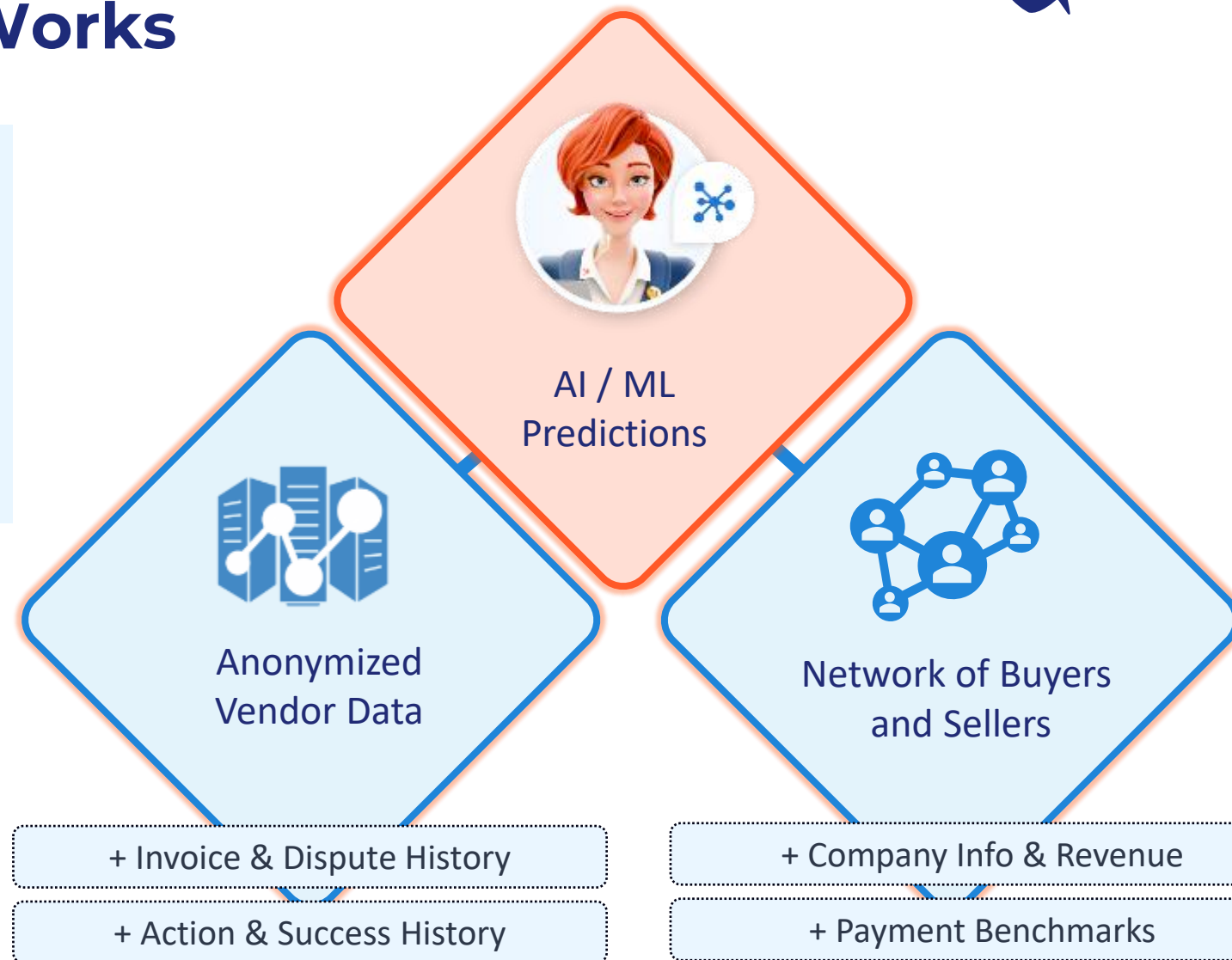


108M Outstanding balance

\$3.8BN Historic payments

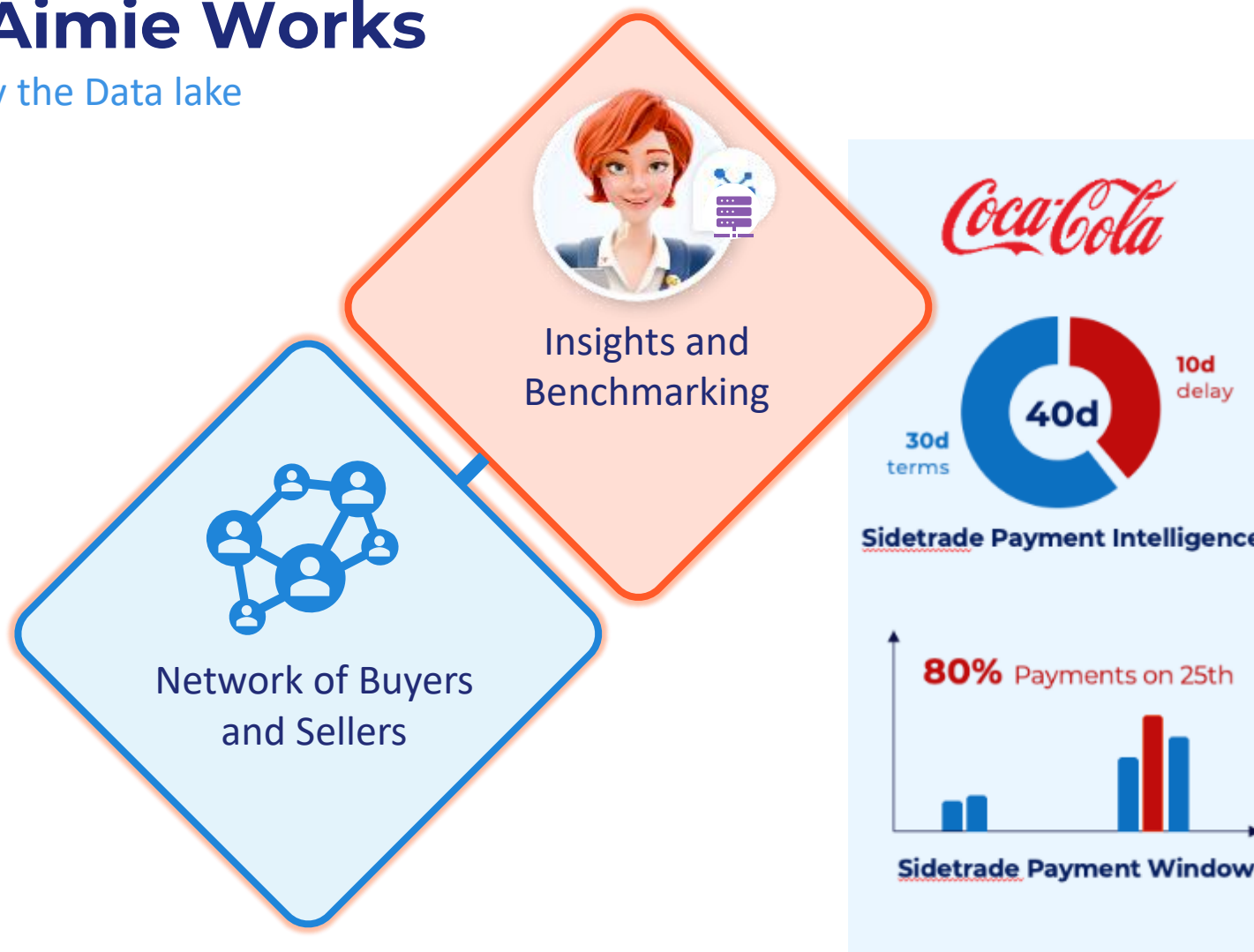
283k Historic payment experiences

1,8k Historic disputes



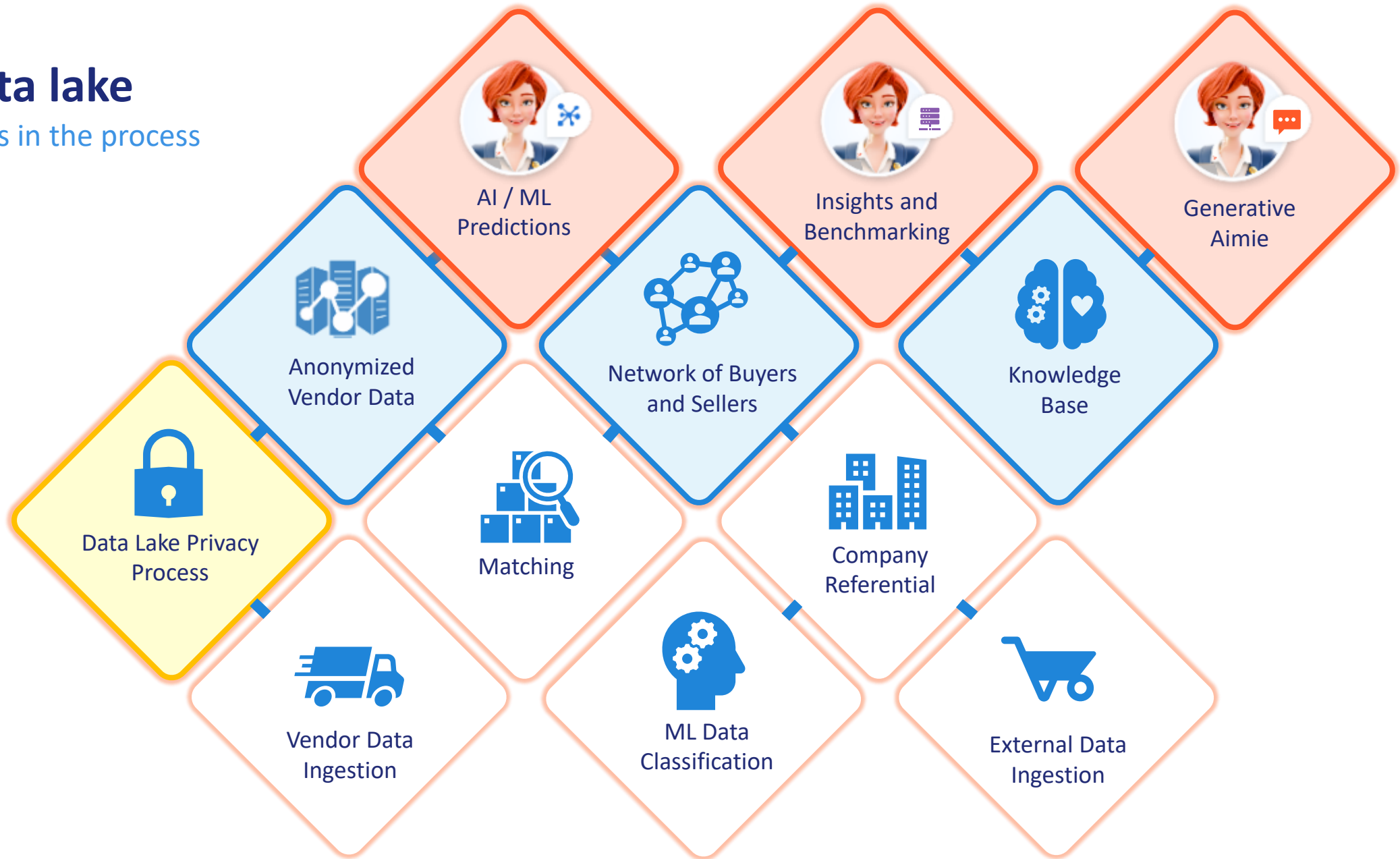
How Aimie Works

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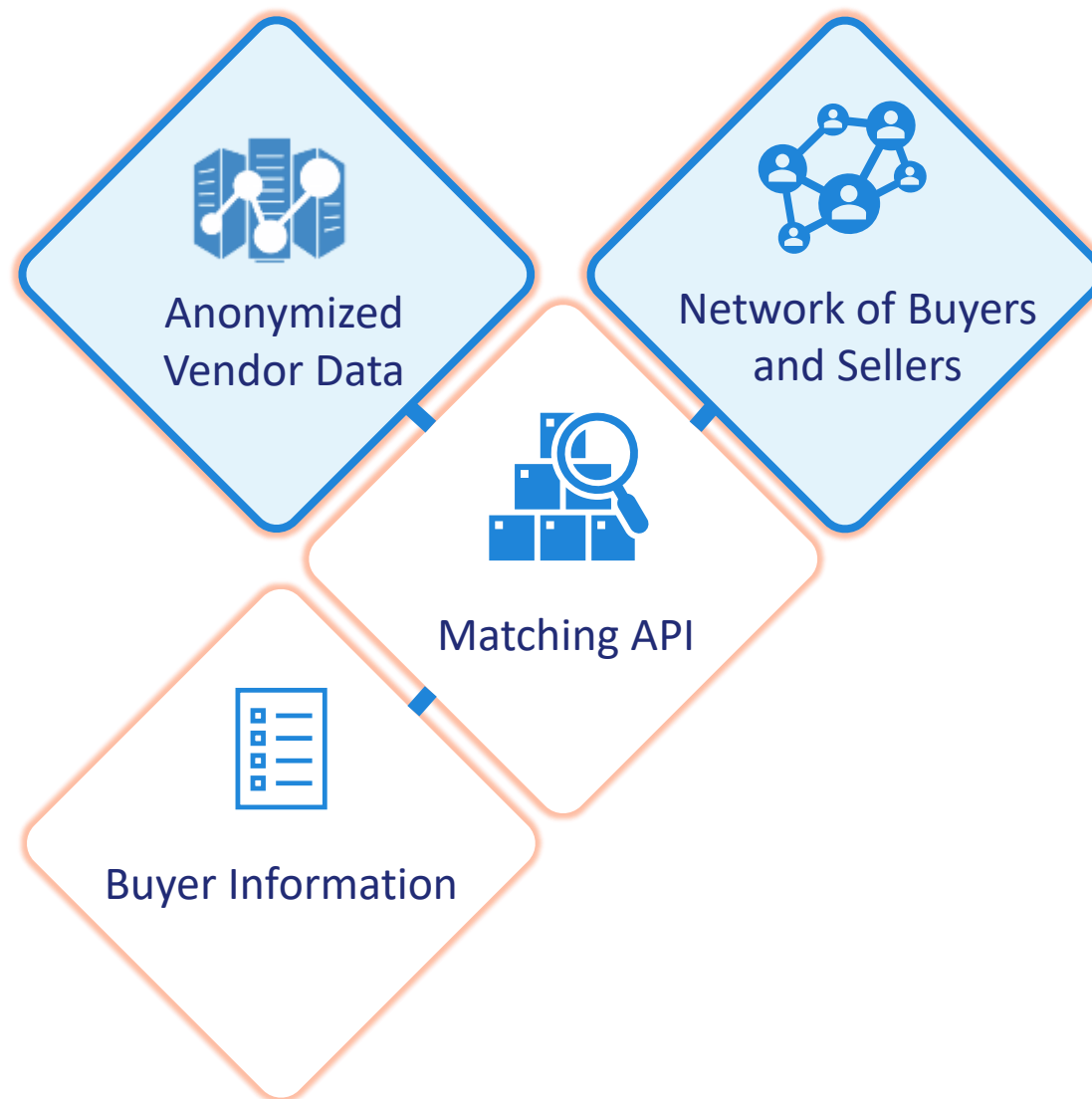
Data lake

Steps in the process



Matching Buyers

in the Data lake



Stored in Data Lake

vendor_id => Hashed
buyer_id => Hashed
network_id => Generated

Used for matching

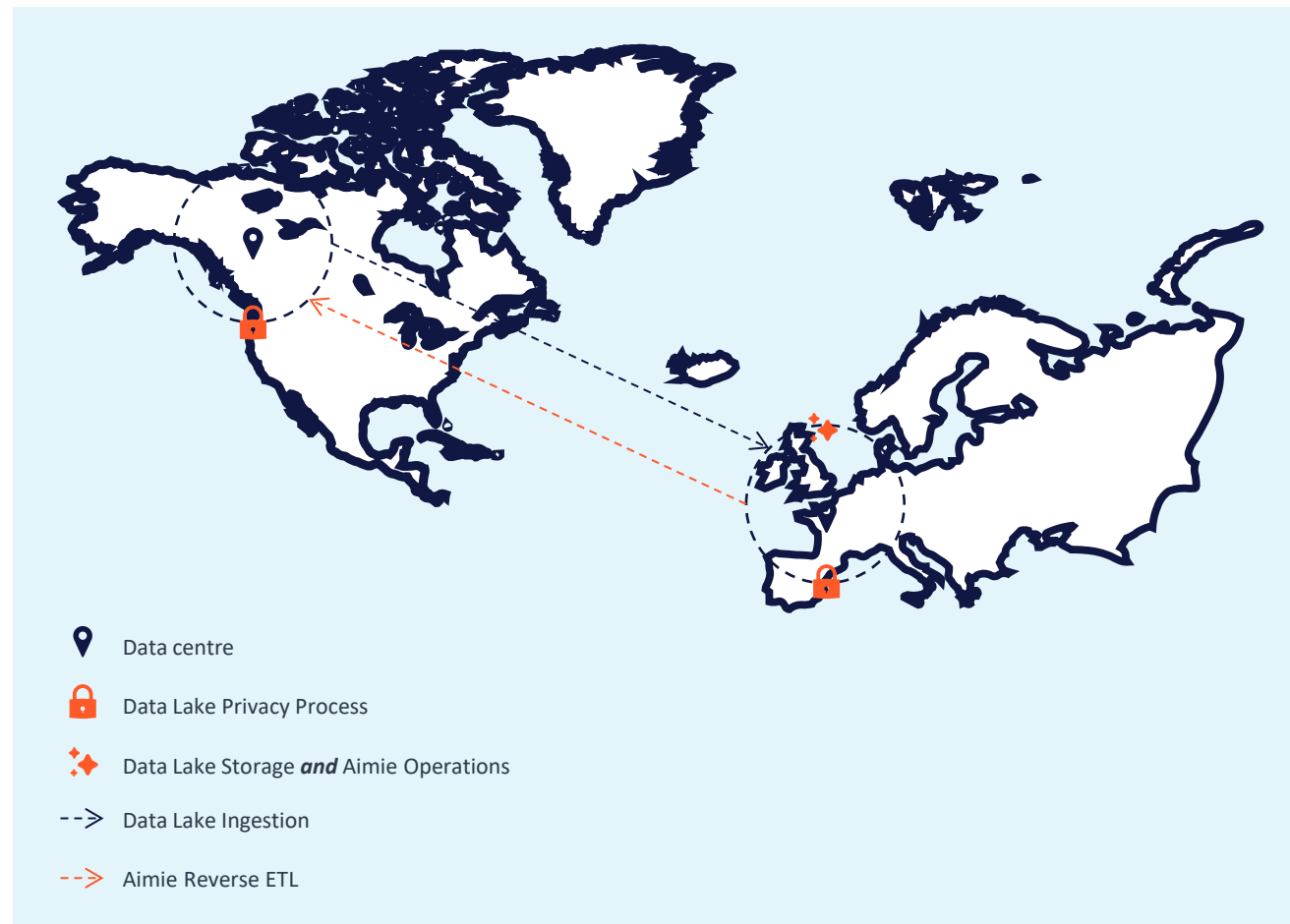
buyer_name => Discarded
buyer_country => Discarded
legal_id => Discarded
postcode => Discarded
address => Discarded
emails => Discarded
phone_numbers => Discarded

Protecting Data Sovereignty

in the Data lake

A single view of all buyers and sellers

1. Matching is applied locally
2. Data is **anonymized locally**
3. Anonymized transactional data replicated cross-region
 1. No return address
 2. Impossible to identify the original sender



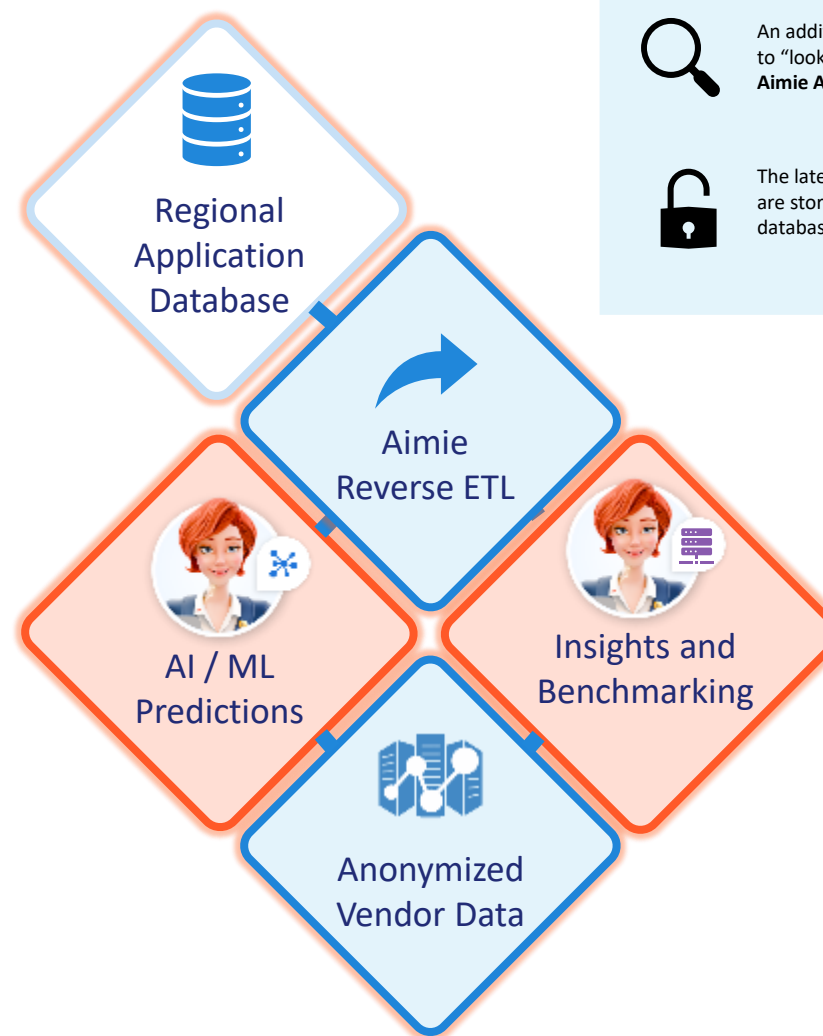
Vendor Access to Insights

from the Data lake

Reverse ETL

A process that synchronises data from a Data Warehouse, transforms it and loads it into an operational system or application.

- **Runs daily**
- **Runs locally within the Data Center**
- **Vendors only look up data that relates to them**
- **Operates in “pull-only” mode**
- **Populates the secure and tenanted application databases**



An additional local process runs for each vendor, we are able to “look up” the one-way hash key in the Data Lake via the Aimie API



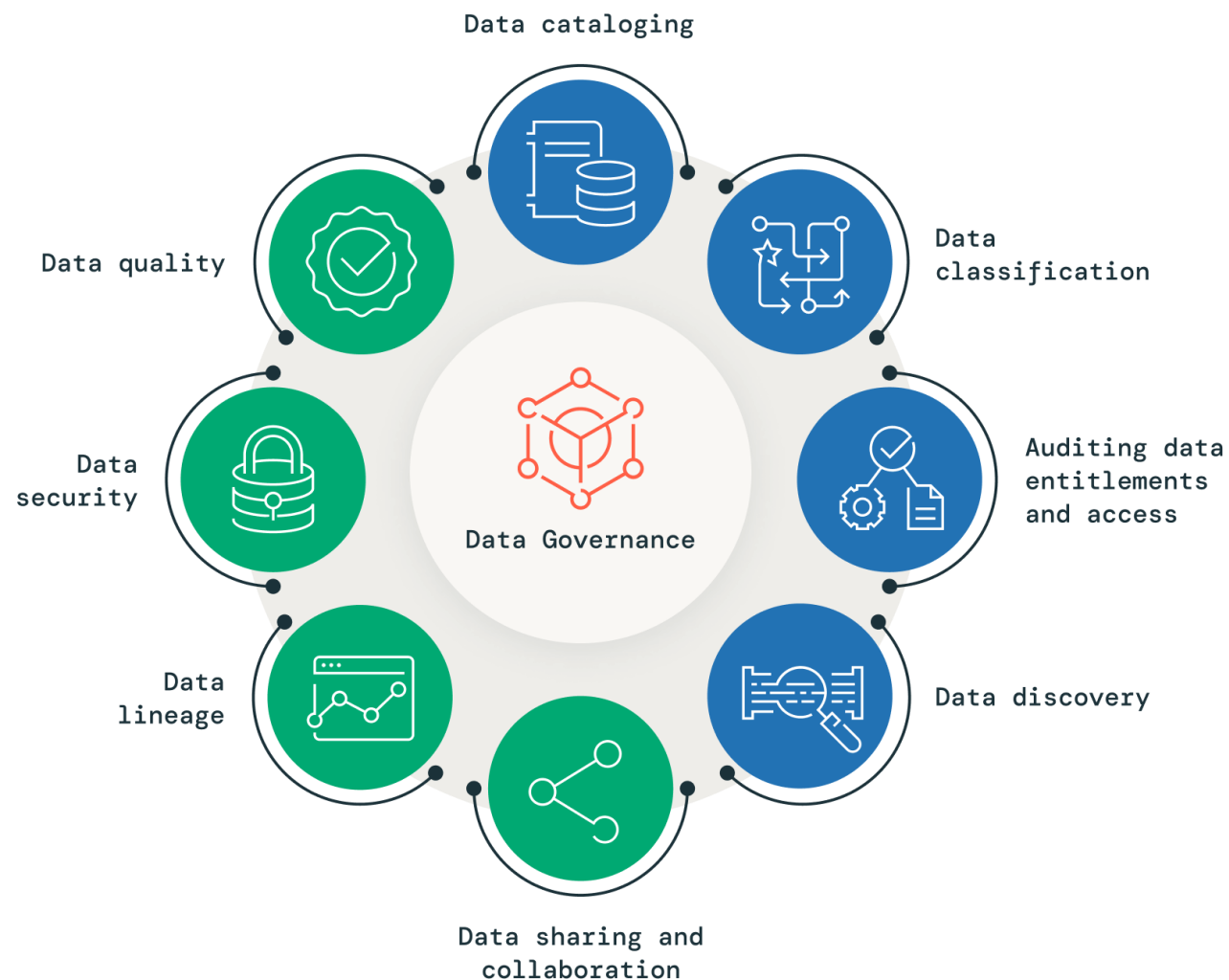
The latest insights for the vendor (based on the lookup) are stored within a secure & tenanted Application database, the same as any other product

Avoiding Bias and Data Leakage

in the Data lake

Emphasis on Data Governance

- Continuous Data Quality Tests Conducted
- Strict Data Governance Rules Applied
- ML and AI Trained on the Data Lake





AI in Cash Forecasting



O2C Process

AI brings significant efficiency and insight to the OTC analysis process by automating workflows and uncovering hidden patterns:

- Automated invoice matching and payment reconciliation
- Anomaly detection in payment cycles
- Customer risk scoring using historical and behavioral data
- Process optimization insights

AI in Cash Forecasting



Predictive Cash Flow Forecasting

AI agents analyze historical transaction data, customer payment behavior, and market trends to predict future inflows and outflows with high accuracy

- Detect seasonal patterns
- Identify customer-specific payment delays
- Improve visibility into future cash positions
- Anticipate liquidity needs and avoid cash shortages

AI in Cash Forecasting



Real-Time Anomaly Detection

AI continuously monitors transactions and forecasts to spot anomalies — such as unexpected drops in receivables, spikes in expenses, or delayed payments from key customers.

- Automatically alert teams to deviations
- Proactively adjust payment schedules or refine forecasts
- Remain accurate and adaptive as new data arrives



Scenario Planning and What-If Simulations

AI brings cash flow forecasting into the era of intelligent scenario planning, offering a forward-looking view of risks and opportunities:

- Model critical variables such as factoring shifts, changes, or defaults
- Generate various scenarios
- Perform cross-impact analysis
- Use insights to make data-driven decisions

AI in Cash Forecasting



Integrate Receivables and Payables Intelligence

AI combine insights from Accounts Receivable (AR) and Accounts Payable (AP) data, ERP systems, and external financial sources to create a comprehensive cash position views:

- Understand both inflows and outflows in context
- Optimize working capital
- Improve DSO (Days Sales Outstanding)
- **Recommend actions** to improve liquidity

Use Cases for Agentic AI in Finance

Controllershship



- Collections and Billing
- Intelligent Document Processing
- Rapid Email Responses
- Communication and Task Management
- Journal Entry Estimation
- Trend / Fraud / Anomaly Detection

Financial Planning and Analysis



- Financial Planning
- Budgeting
- Management and Performance Reporting
- Forecasting
- Modeling

Treasury



- Liquidity and Borrowing
- Strategic Plans
- Budgetary Business Plans
- Cost Models
- Capital Expenditures Authorization

Tax



- Tax law compliance
- Tax risk management
- Supply Tax info for financial statements
- Advise on tax implications

Audit



- Develop Audit Framework
- Perform Audits
- Risk Management
- Test and Monitor Financial Controls

AI HYPE ≠ AI VALUE

The Truth Behind What *Really* Delivers Business Performance

DATA
IS STILL KING



“Dumb” agents
everywhere

AI ADOPTION
IS HARD



Long road to autonomy
with enterprise governance

AGENTIC
EVERYTHING



Agent washing

OLD WORLD

AUTOMATION

PREDICT



NEW
WORLD ✨

AUTONOMOUS

ACT

She call. She qualifies. She collects cash.

THANK
YOU

THE FIRST
AI CASH
COLLECTION AGENT

