



DATA, AI, AND AGENTS

The New Order-to-Cash Operating Model

**CRF AUGUST
FORUM AND EXPO**

Denver, CO | August 11

Introduction



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AGENDA

How AI turns data into cash collected.

The intelligence foundation, the conversation, and the action.

1

Defining AI

AI is an umbrella for many different types of technology

2

The O2C Data Lake

Built from over a billion payment experiences and 44+ million buyers, the intelligence foundation.

3

Aimie IQ

The conversational layer that turns a natural-language question into a ranked, prioritized recommendation in seconds.

4

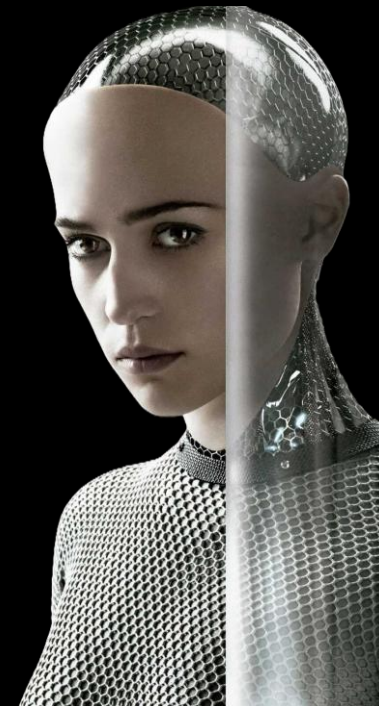
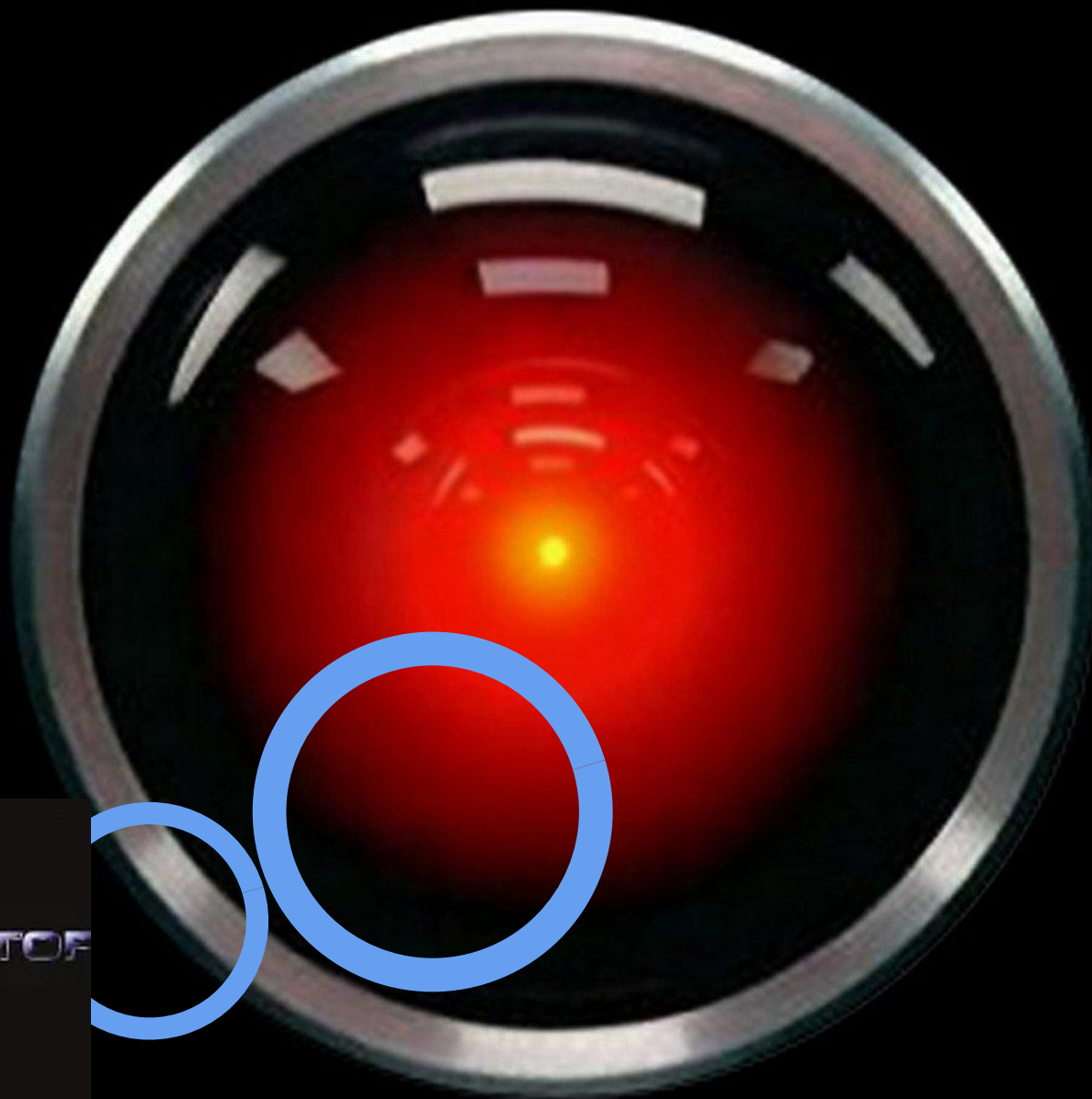
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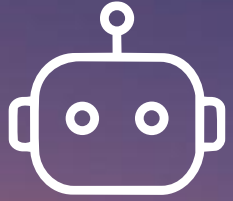


When you think about AI in your O2C team, what comes to mind first?

A.I.



What AI Agents are



Autonomous



Goal Oriented



Decision Maker



**Context
Aware**



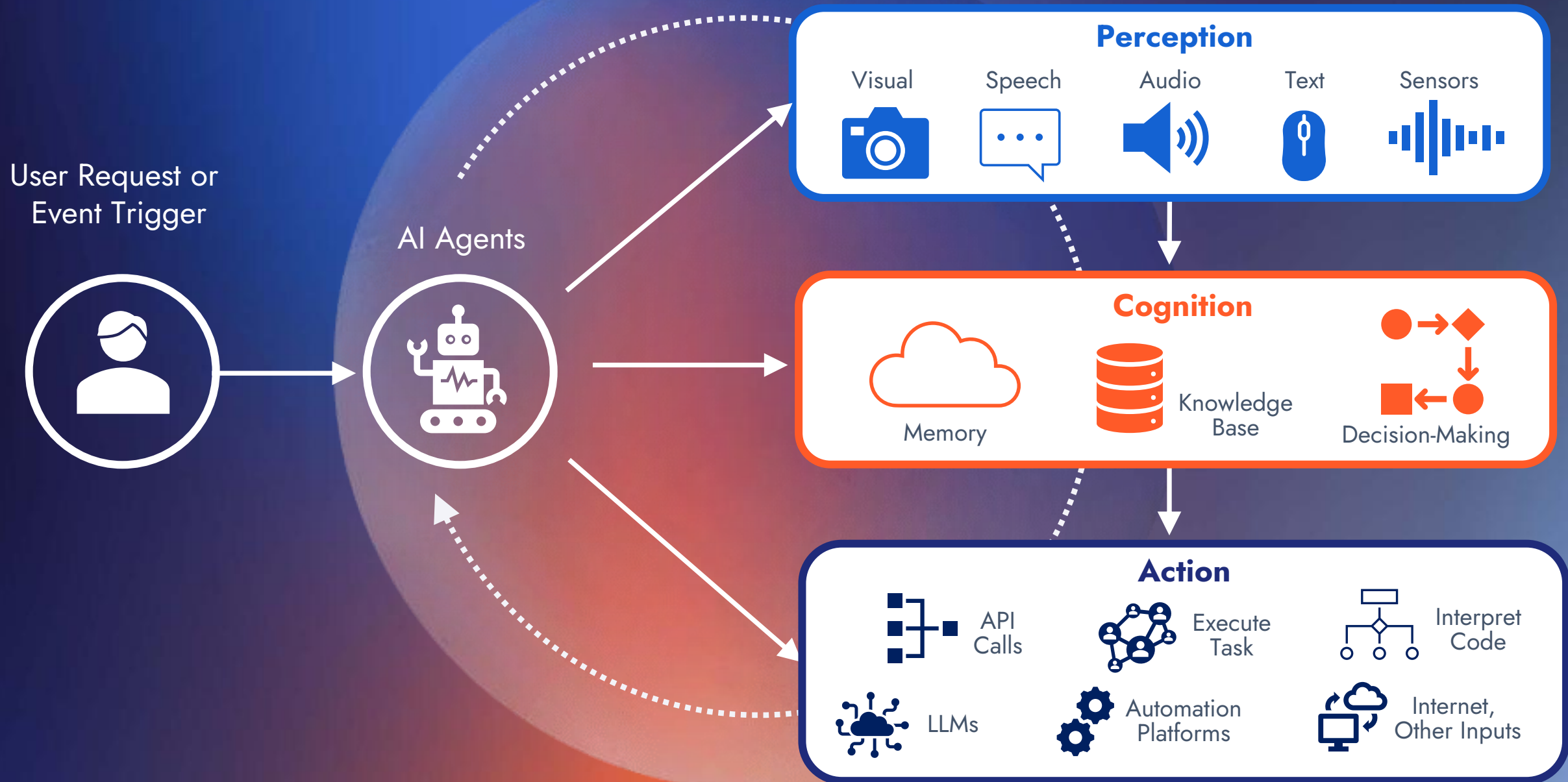
**Learn and
Adapt**



**Improve
Performance**



How AI Agents Work



What are MCPs?



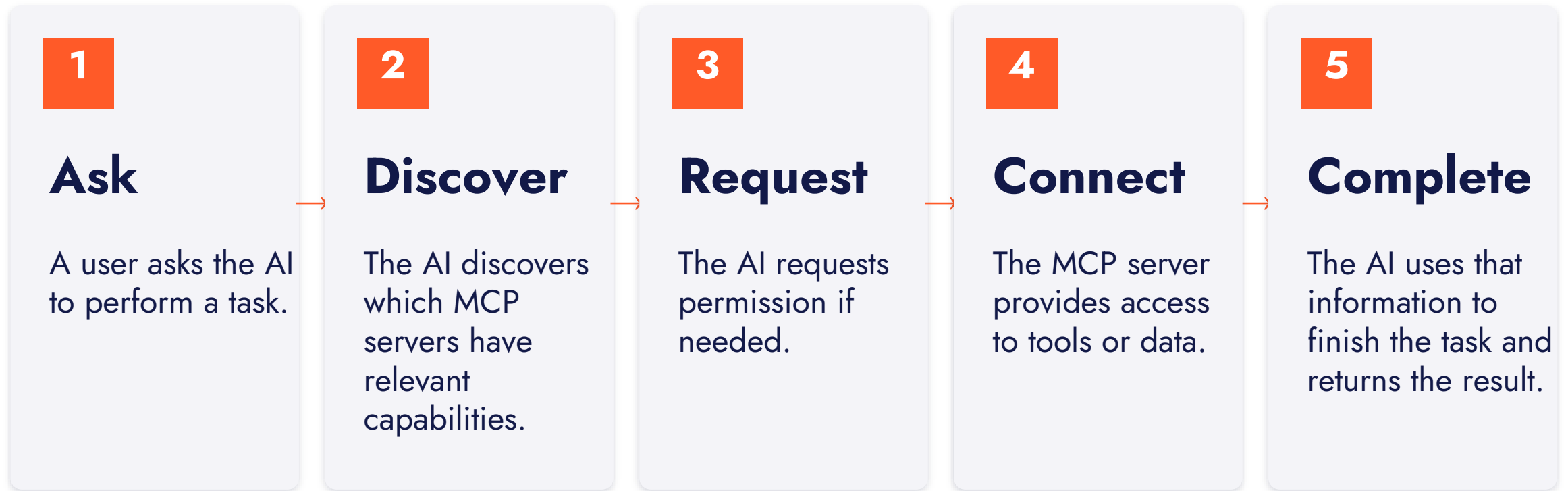
DEFINITION

MCP is to AI what USB-C is to hardware.

Model Context Protocol (MCP) is an open standard that enables AI models to securely communicate with external tools, data sources, and applications through a common interface.

- No more building a different integration for every AI model and every application
- Both sides implement the same standard, so they simply work together

A typical MCP workflow



EXAMPLE

One AI assistant, four enterprise systems.

Instead of building four separate AI integrations, each system exposes an MCP server, so one assistant can work across all of them using the same standard.

- Salesforce for CRM
- SharePoint for documents
- SAP for ERP
- Jira for issue tracking



Summarize the latest customer opportunities from Salesforce, check the related contract in SharePoint, and create a Jira task for the implementation team.

Example request • One assistant, one standard, four systems

MCP is the common language for connecting AI to the enterprise.

As organizations adopt AI across many business systems, MCP provides a common language for connecting AI to enterprise software.

- Reduces integration complexity
- Encourages reuse across teams and systems
- Gives AI assistants secure, standardized access to tools and data

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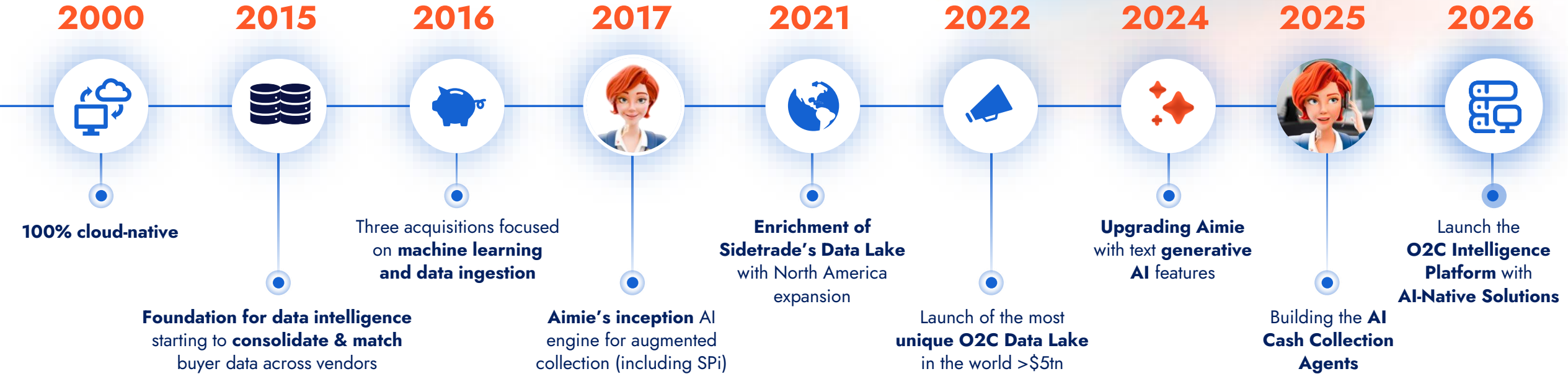
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No AI Performs Without Data

26 years cloud-native: A structural data moat



The Cloud Advantage

Sidetrade's subscription model ensures full, real-time data capture from every client.

The Vision

AI would transform O2C and data was the differentiator.

The Advantage: Sidetrade's Data Lake

Invoices know how they get paid. We map the pattern.

\$9 trillion+
B2B Transactions
(last 5 years)

1.3 billion
Payment Experiences
(last 5 years)

~45 million
Buyers
(last 5 years)

Real Time
~5 payment
experiences/s
live stream



HR SERVICES

I.C.T

B2B SERVICES



108M

Outstanding balance

\$3.8BN

Historic payments

283k Historic
payment experiences

1,8k
Historic disputes

30 days
Average payment
terms

10 days Average
payment delay



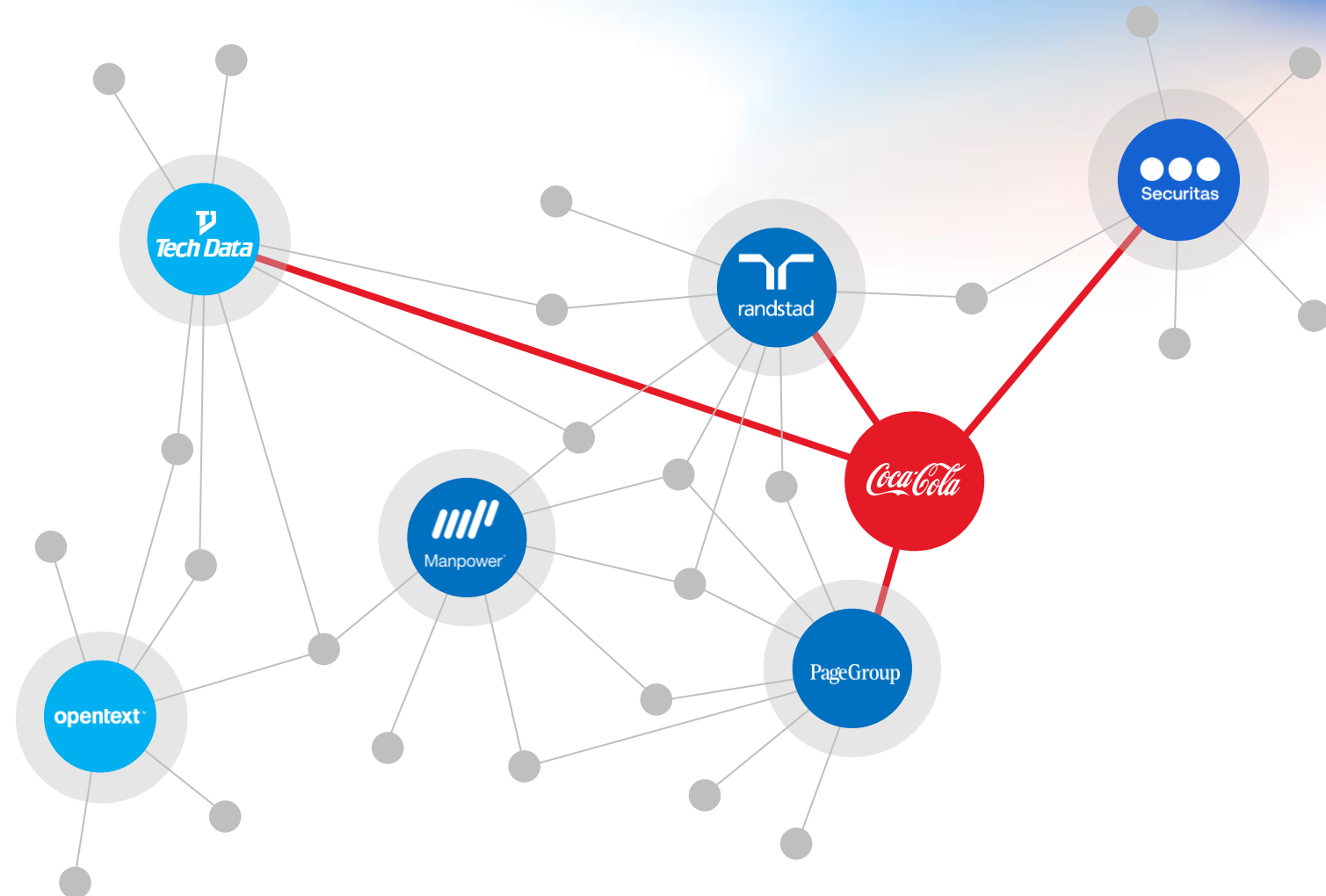
WITH
SIDETRADE's
DATA LAKE

1-D vs n-D

Expanding AI's learning

Supercharging AI-Aimie with Buyer Insights

Learning beyond one dimension for predictive accuracy



HR SERVICES

I.C.T

B2B SERVICES



Payment Intelligence

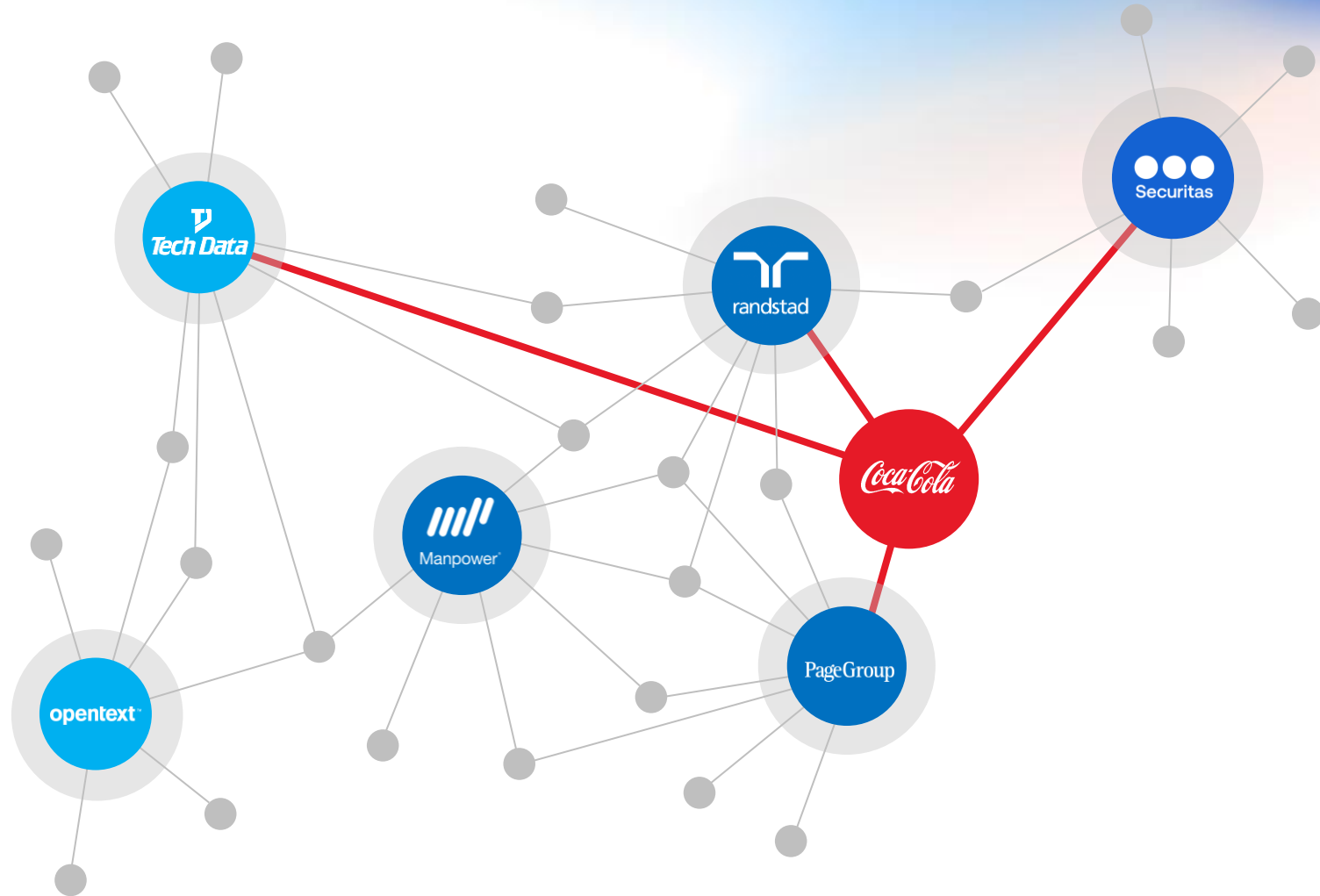


Payment windows



Supercharging AI-Aimie with Buyer Insights

Impossible without Sidetrade's Data Lake



HR SERVICES

I.C.T

B2B SERVICES



What's the biggest barrier stopping your team from using AI agents in credit and collections today?

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SIDETRADE O2C INTELLIGENCE PLATFORM

Agentic Enterprise Architecture

Engagement layer

Where humans and agents meet
powered by every layer in the stack

Execution layer

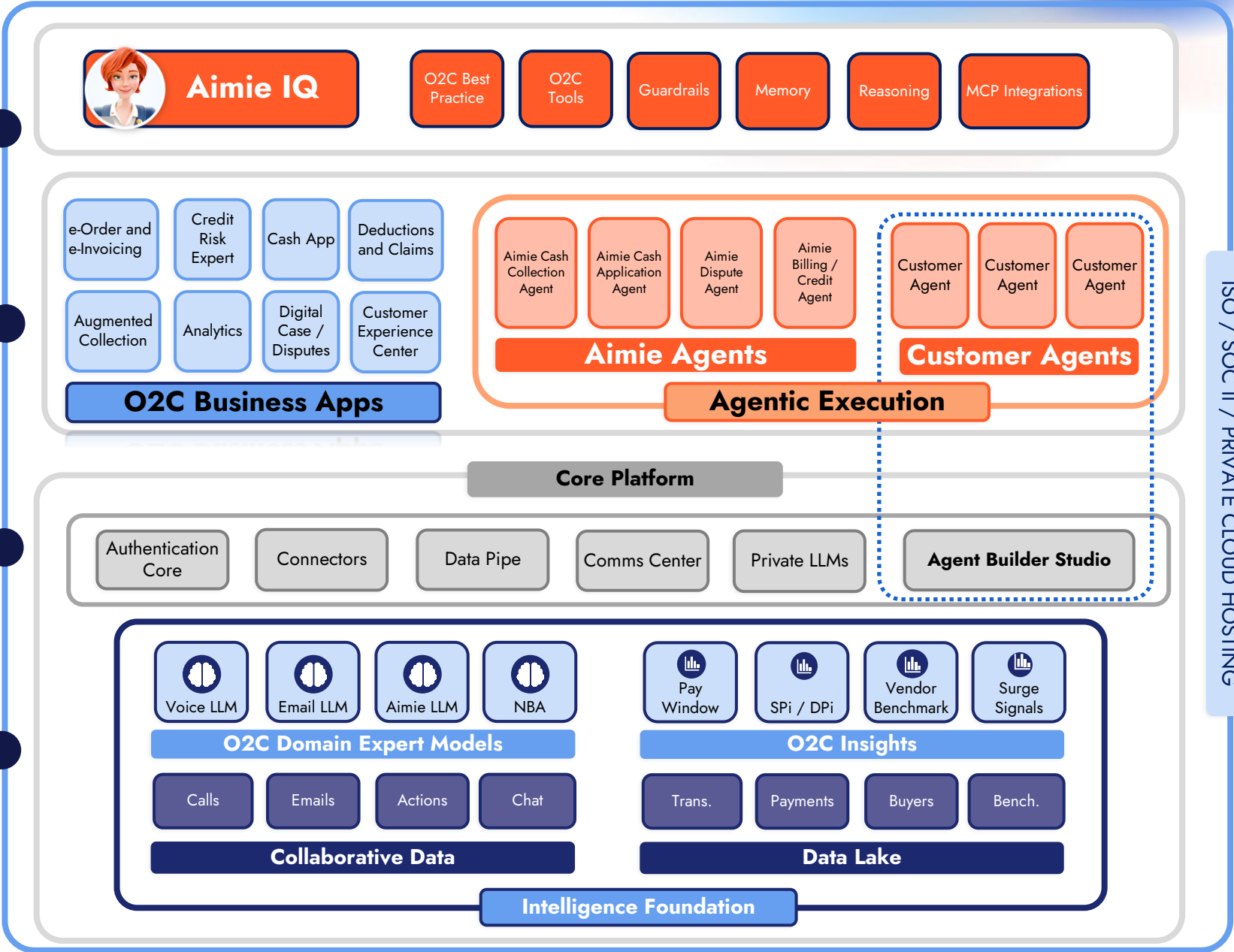
Where agentic and human execution
result in desired outcomes

Platform layer

The system that makes it all happen with
data, connectors, communication, and
agent orchestration

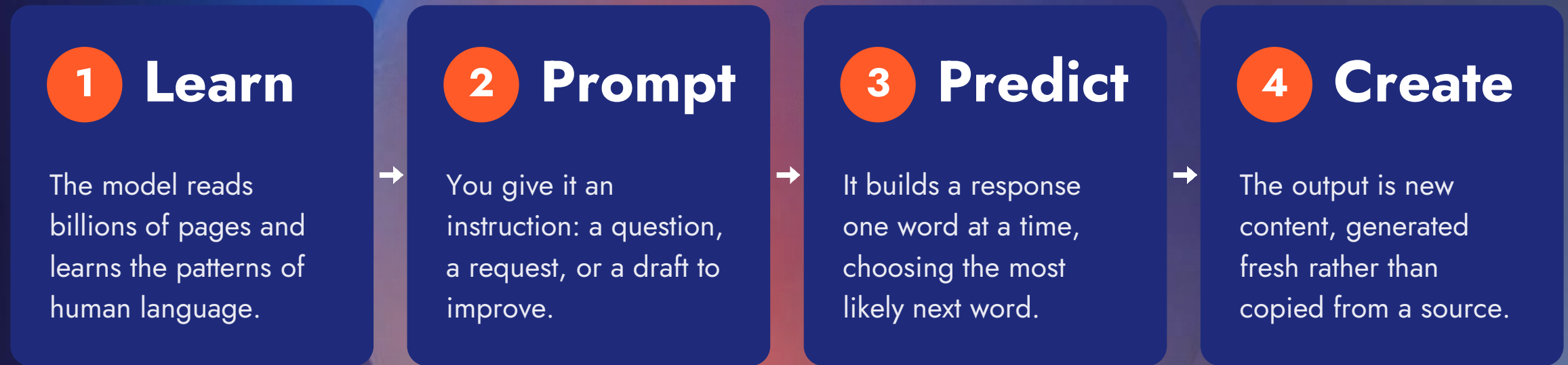
Intelligence layer

Deep, wide proprietary data lake
where fine-tuned AI models and AI
insights fuel the AI



How generative AI works

Think of it as autocomplete, trained on most of the written internet.



It predicts answers, it does not look them up. That is why it is fast and fluent, and why you always review what matters.

Generative AI at work in Order-to-Cash

Meet Aimie IQ: plain-language questions become insight, recommendations, and governed action.



1 Ask

Ask about exposure, DSO, or buyer risk and get answers in seconds, not reports.

2 Detect

Early warnings flag deteriorating payment patterns before they escalate.

3 Recommend

Ranked next-best actions: who to contact, when to act, email already drafted.

4 Execute

Governed AI agents run the workflow, with approvals and a full audit trail.

Not a generic chatbot: grounded in the Sidertrade O2C Data Lake

45M+

buyers analyzed

\$9.7T+

receivables under management

1B+

payment experiences



Aimie IQ

**The O2C orchestrator
unifying human,
O2C Apps, and AI Agents**

Aimie IQ, the Order-to-Cash Orchestrator

Reason

Aimie IQ analyses **payment behavior** across 42M buyers to pinpoint why customers pay late and what has worked to collect faster.

Decide

Aimie IQ models **competing scenarios** with **confidence scores** and recommends the **highest-impact action**. You set the boundaries. She operates within them

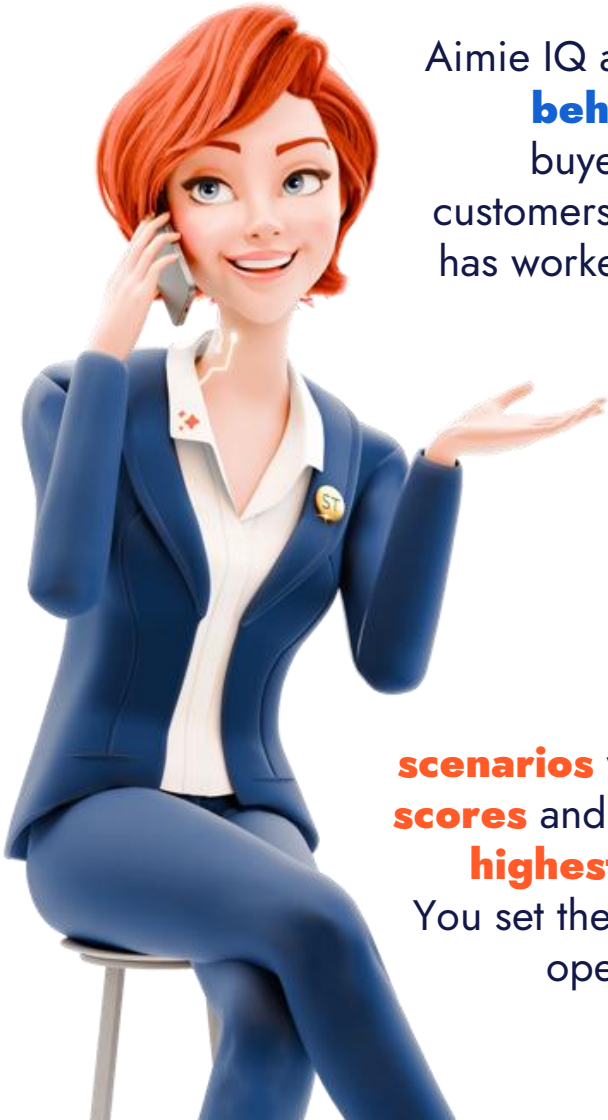


Monitor

Aimie IQ tracks **cash outcomes in real time**. When performance drifts, she detects it, alerts, and recalibrates the O2C strategy automatically.

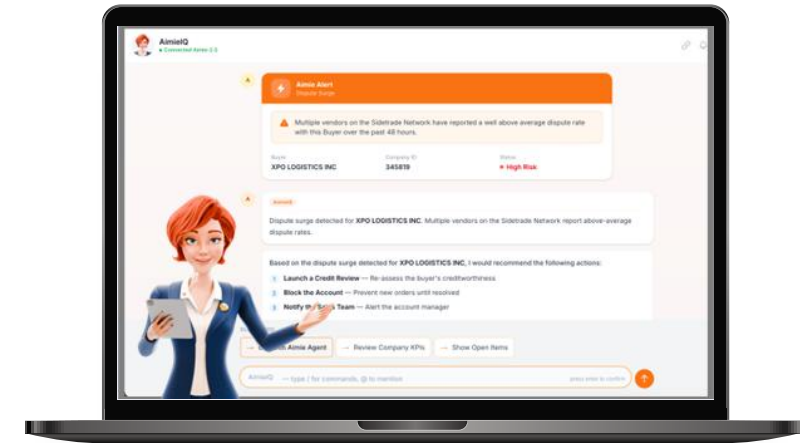
Act

Aimie IQ deploys AI Agents. No manual handoff. No delay.





Domain-specific AI embedded directly into O2C operations, orchestrating intelligent workflows, built with governance, multilingual capability, and real-time financial context to automate high-volume processes.



TURN HOURS INTO SECONDS

- Context-aware conversational insights

STOP RISK EARLY

- AI-driven early-warning detection

SEE EVERYTHING, PRIORITIZED

- Real-time portfolio intelligence

ACT AT THE RIGHT TIME

- Predictive payment timing and benchmarking

KNOW EXACTLY WHAT TO DO NEXT

- Ranked action recommendations

AUTOMATE EXECUTION END-TO-END

- Cross-system autonomous workflows

TRUST AI AT SCALE

- Governed autonomy with full controls

OPERATE GLOBALLY WITHOUT FRICTION

- Multi-language collaboration



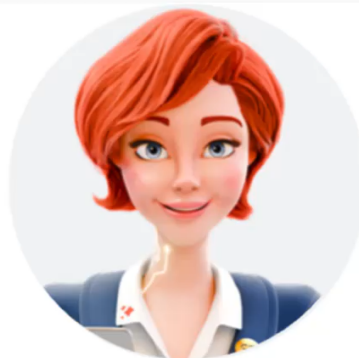
DAY IN THE AI LIFE ***COLLECTORS***

DISCOVER



AimielQ

● Connected Aimie-2.6



How can I help?

Ask me anything about your O2C.

SUGGESTED

→ How do I work with Aimie?

→ What should I do today?

→ What are Sidegroups?

→ Can you analyse where we can improve?

→ What's driving our high DSO and how can we bring it down?

AimielQ — type / for commands, @ to mention

press enter to confirm



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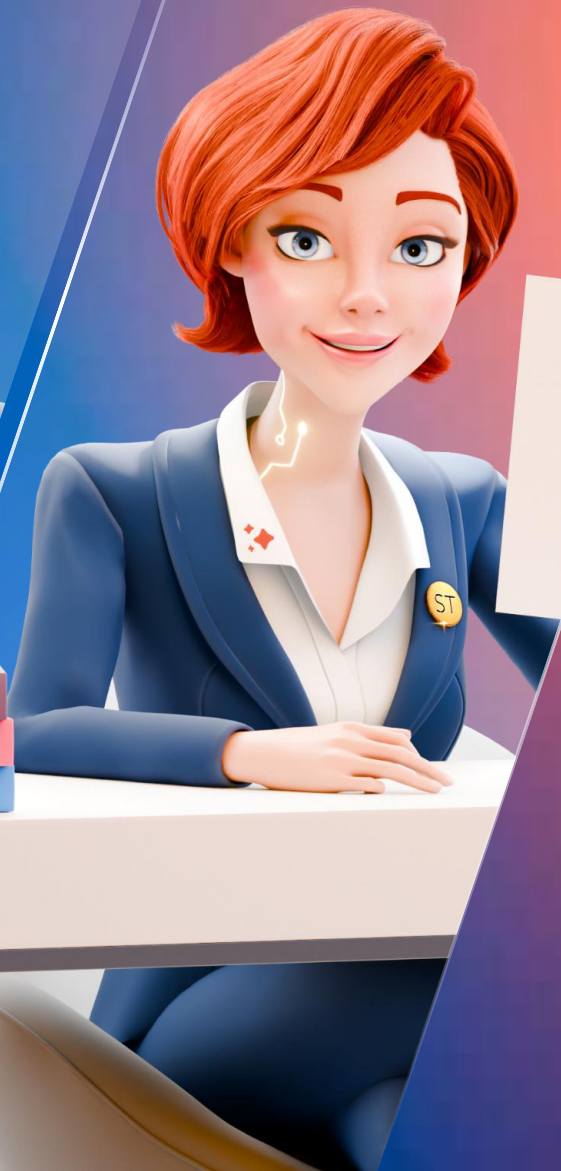
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Aimie Agents

**The autonomous
pre-built
O2C experts
production-ready**



WHAT IS O2C-POWERED AI-AGENT

- AI agents autonomously executing workflows across O2C
- Offer a unified data layer across the full order-to-cash cycle
- Deliver continuous optimization across the entire cycle
- AI models that predict payment behavior, risk, and cash flow outcomes
- Allow teams to refocus on exceptions, relationships, and strategic decision-making



Aimie Agents

Accelerate Cash Flow | Expand Capacity | Execute AI at Scale



Sidetrade's Aimie Agents are domain-specific AI embedded directly into O2C operations, orchestrating intelligent workflows, built with governance, multilingual capability, and real-time financial context.



TURN AI INTO REAL EXECUTION

- Autonomous agents decide and act across collections, credit, disputes, and cash application

EXPAND TEAM CAPACITY WITHOUT HEADCOUNT

- Automates high-volume tasks such as outreach, cash application, and dispute handling

ACCELERATE CASH AND IMPROVE PREDICTABILITY

- Continuous follow-ups, payment signal capture, and optimized dunning drive faster collections

DELIVER HIGH-QUALITY CUSTOMER INTERACTIONS

- Multilingual, context-aware conversations with intelligent summaries and response generation

ENSURE CONTROL, TRUST, AND COMPLIANCE

- Built-in governance with escalation rules, auditability, and policy-driven execution

SCALE AI ACROSS THE ENTERPRISE

- Embedded agents operate seamlessly across systems, regions, and O2C workflows



AGENTS TAKING ACTION

DISCOVER

To-Do List

Agent Call Automation

Collections To-Do ListDigital Cases

Remainder: 7,345,098 USDSelection: 0 Items

To be Confirmed (12)To be Completed (32)CompletedCancelledRejectedAll Actions (44)

Aimie Recommendations

Aimie Recommends 13
69,567 USD

Aimie Call Eligible 10
1,345,789 USD

Follow-Up

Aimie Call Follow-Ups 9
230,000 USD

Portal Answers 2
345,778 USD

Promise Follow Up 1
2,345,663 USD

Dispute Follow-up 3
45,096 USD

Inbound Email 1
23,678 USD

Collection Stage

Before Due Date 24
22,333 USD

After Due Date 24
11,567 USD

Pre Litigation 2
96,889 USD

Q

Filter 1

Start: | End: 02/02/2026 x

Reset

I ->

	↑↓ Action	↑↓ Company	↑↓ Alerts	↑↓ Contact	↑↓ Source	↑↓ User	↑↓ Action Amount (USD)	↑↓ Overdue Local (USD)	↑↓ Digital Cases	↑↓ Late Days	↑↓ Collection Representative	↑↓ Action Date
☐	TEL 3	Vodafone Group	5	Stephanie Wilson	Automatic Specific Action	Joe Soap	90,000	234,000	4	-	Joe Soap	03/09/2025
☐	INCOMM	Purdy - Schultz	2	Carlos Langosh	Inbound Email	Joe Soap	40,000	234,000	-	2	Joe Soap	03/09/2025
☐	003	Flatley Group	5	Christopher Carter	Automatic Specific Action	Norma Doyle	50,000	234,000	2	1	Joe Soap	-
☐	EMAIL 2	Glover, Olson and Osinski	3	Crystal Dibbert	Dunning Action 1	Faye Doyle	40,000	234,000	5	-	Rodney Franecki	03/09/2025
☐	003	Kulas Group	5	Jimmie Kemmer	Dunning Action 2	May Parker	20,000	234,000	-	3	Rodney Franecki	03/09/2025
☐	TEL 3	Hane Group	5	Darla Smith PhD	Dunning Action 3	Derek Upton	10,000	234,000	3	-	Rodney Franecki	03/09/2025
☐	EMAIL 3	Rohan Inc	1	Hannah Powlowski	Automatic Specific Action	Brad Reichel	60,000	234,000	-	-	Louis Kozey	03/09/2025
☐	TEL 2	Harris Inc	-	Kelly Beier	Dunning Action 2	Brandi Jerde	70,000	234,000	#145	42	Jay Koepp	03/09/2025
☐	TEL 3	Frami and Sons	-	Louis Hoppe	Dunning Action 3	Stacy Swift	80,000	234,000	#165	12	Byron Hirthe	03/09/2025
☐	EMAIL 1	Fritsch - Jaskolski	1	Cary Fahey	Automatic Specific Action	Cedric Harber	20,000	234,000	-	11	Howard Pfeffer	03/09/2025
☐	TEL 3	Heller Group	1	Amanda Koss	Dunning Action 1	Jimmie Walker	10,000	40,000	#187	23	Rodney Franecki	03/09/2025
☐	004	White and O'Conner	-	Ginger Nikolaus	Dunning Action 2	Kelli White	30,000	30,000	#184	32	Rodney Franecki	03/09/2025

10

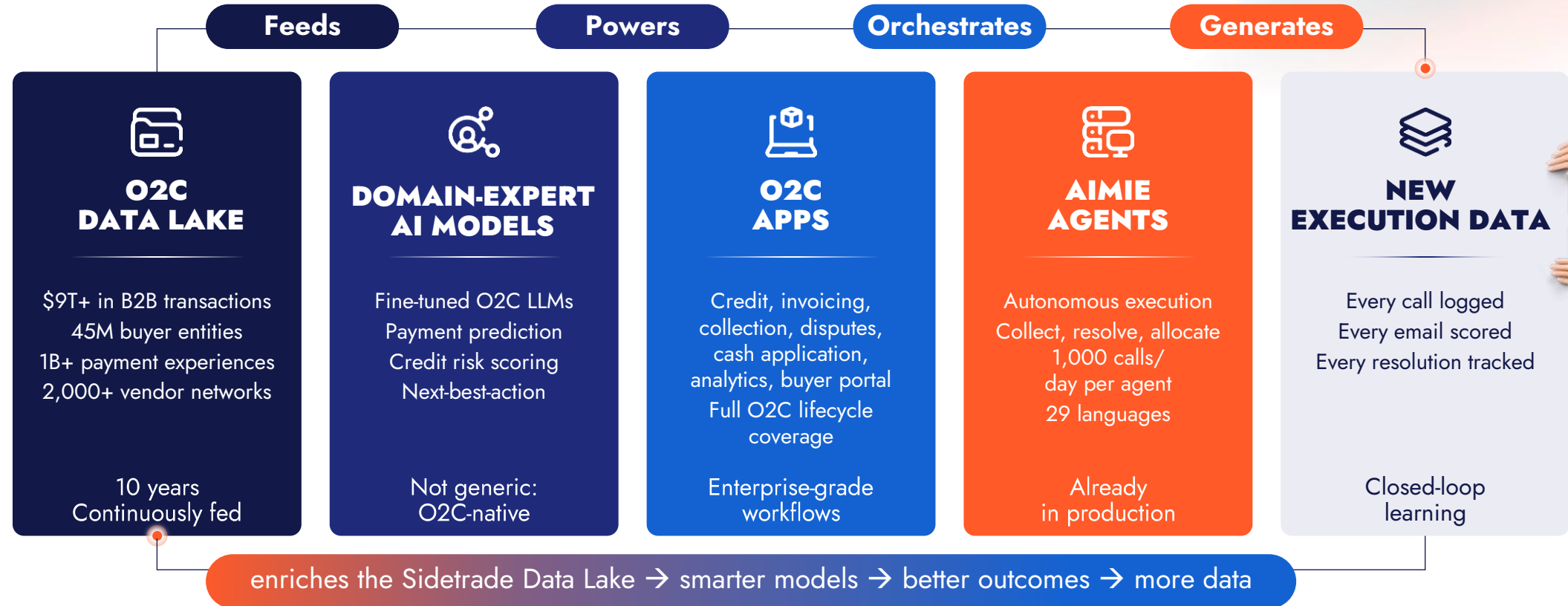
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The Sidetrade Intelligence Flywheel

Every cycle compounds the data



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Why this flywheel is unreplicable

Data compounds

Every new customer adds payment signals that improve intelligence for all customers

Models compound

Each agent execution creates new training data that generic LLMs will never access

Lock-in compounds

Agents built on the platform deepen switching costs with every deployment

Benefits of Agentic AI



Better Decision
Making



Maximum
Scalability



Greater
Reliability



Increased
Productivity



Improved Customer
and Vendor Service



Greater Employee
Motivation

Thank you!

See Aimie in Action:
The AI Cash Collection Agent that Changes Finance Forever



AIMIE & CUSTOMER AI AGENTS



CUSTOMER ONBOARDING RISK MANAGEMENT
Credit Risk Expert



E-ORDER MANAGEMENT AND E-INVOICING
E-Order and E-Invoicing



COLLECTION MANAGEMENT
Augmented Collection



DISPUTE MANAGEMENT
Digital Case



CASH APPLICATION / ALLOCATION / DEDUCTION IDENTIFICATION
Cash App



REPORTING AND ANALYTICS
Analytics



SELF-SERVICE PAYMENTS, ONBOARDING, AND INVOICE PORTAL
Customer Experience Center



TRADE DEDUCTION RESEARCH AND VALIDATION
Deductions and Claims

SIDETRADE

O2C
INTELLIGENCE



SCHEDULE A DEMO

DISCOVER

