

Sidetrade introduces first-ever AI Cash Collection Agent, autonomous and interactive

New Al-native agent shifts Order-to-Cash from smart automation to autonomous execution, live today throughout global finance teams

May 21, 2025 | <u>Sidetrade</u>, the global leader in Al-powered Order-to-Cash applications, has today unveiled a seismic breakthrough in enterprise finance; the world's first-ever Al Cash Collection Agent, operating live and autonomously from a digital standpoint.

Powered by <u>Sidetrade's Data Lake</u>, the new Aimie orchestrates Order-to-Cash (O2C) processes, executing phone calls, interacting with debtor clients, escalating and flagging issues or exceptions for human follow-up actions where necessary. Announced at the Gartner CFO & Finance Executive Conference today, this launch marks a decisive leap beyond automation.

Ushering in a new era for CFOs, Global Business Services, and Shared Services

In the current economic climate, traditional financial systems, rule-based automation, large teams handling low-value calls, and follow-up email campaigns have all revealed their limitations. The race for competitiveness is not just won with automation. It is also won with speed, precision, and the ability to make sense of vast and fragmented data. Chief Financial Officers (CFOs), Global Business Services, and Shared Services leaders must accelerate cash flow generation, reduce operational overheads, and scale faster.

Aimie is now agentic. Designed as an enterprise teammate, her first capability is being an autonomous Cash Collection Agent, trained on \$7.2 trillion in payment experiences and insights from 40 million buyers worldwide. "Simply put, Aimie does not wait for instructions," said Rob Harvey, Chief Product Officer at Sidetrade. "Aimie does much more than merely follow a script; she makes decisions. That's the real breakthrough. Agentic AI propels Order-to-Cash processes beyond automation into autonomous decision-making, unlocking new levers for sustainable financial performance. By combining human oversight with self-directed agents, we are creating an opening for more adaptive, scalable finance operations, where manual processes do not hold back growth."

Aimie's Cash Collection Agent is ready for deployment across Europe and North America:

- Autonomous outbound calling (first contact calls, follow-up calls, voicemail messages) with personalized dialogues suited to every situation;
- Outcome qualification with automatic case updates;
- Escalation when a material risk is detected.

Unlike static bots, Aimie continuously learns from live outcomes, adjusts outreach strategies, and refines prioritization using predictive signals from <u>Sidetrade's Data Lake</u>.

Championing consistency to elevate performance

Early adopters are already experiencing real-world impact. "What I love most about Aimie isn't the cost savings; it's her consistency," said Stephen Dyer, VP Credit & Collections at OpenText. "I manage 100+ collectors globally, and inconsistency is inevitable. Aimie guaranteed precise, repeatable execution which is a game-changer! She also helps to reshape the modern customer 360, enabling us to move past traditional customer experiences toward a data-driven, personalized relationship that can be replicated at scale."



Aimie empowers Sidetrade customers with distinctive capabilities:

- Rapidly learning a company's culture, products, and terminology, adapting communication in a way that feels native to their brand.
- Engaging in interactive, qualified conversations with thousands of buyers at scale, acting as a fully-fledged game-changer for managing massive SMB account portfolios, at low cost.
- Speaking up to 29 languages: allowing for seamless cash collection in local languages and contexts.
- Making 1,000 outbound calls daily, operating 24/5.
- Accelerating cash flow by scaling the most effective channel in collections: outbound calling.

Aimie takes on the high-volume, low-value tasks that drain finance teams, automating repetitive work with consistency, wherever the geography. The results? Reduced administrative burden on accounts receivable, so talent can refocus on strategic impact. Speaking with early adopters, Harvey commented: *"They are not worried about a robot taking their job... because most of them already feel like they are doing the robot's job. Moreover, they are aware that if we fail to design an AI co-worker, tomorrow's finance will feel less human as they will be stuck talking to accounts payable robots instead of solving real strategic problems."*

Building on CFOs economic environment

Aimie's unique advantage is <u>Sidetrade's Data Lake</u>, which manages 10 payment events per second across one billion transactions, making it the largest real-time O2C behavioral database in the market. *"Aimie's intelligence comes from context-rich data, not just clever LLM's,"* said Mark Sheldon, Sidetrade's Chief Technology Officer. *"Generic AI systems lack the contextual data needed to operate as domain experts. But Aimie does. With \$7.2 trillion in behavioral payment signals, Aimie adapts with pinpoint precision, and she keeps learning. Finance departments gain access to a new resource: tireless and infinitely scalable."*

Sidetrade has been training finance-specific models since 2015, with generative capabilities added in 2024. The AI Cash Collection Agent is part of a broader rollout of Sidetrade's new agentic AI, which includes purpose-built agentic functionalities for email auto-response, portal data extraction, and cash application exception handling. As an AI orchestrator, Aimie coordinates a team of domain-specific agents to run the O2C cycle autonomously. *"AI goes agentic,"* stated Harvey. *"Each agent operates independently to process thousands of customer emails and payments per day. Together, they represent a step-change in how finance teams execute their O2C processes."*

Sheldon concluded: "Short-term, what companies need to define is the level of autonomy they are willing to delegate to agents, the role human oversight should play, and how best to optimize their resources in this new paradigm. Rather than giving in to fears around agentic AI or human replaceability, I encourage business leaders to rethink the role of people within organizations that fully harness this technological shift. The most forward-thinking leaders already augment operational efficiency while repositioning their teams toward higher-value, strategic work."

Aimie, Sidetrade's AI Cash Collection Agent, is now available for early adopters. Meet Aimie, here.

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About Sidetrade (www.sidetrade.com)

Sidetrade (Euronext Growth: ALBFR.PA) provides a SaaS platform designed to revolutionize how cash flow is secured and accelerated. Leveraging its new-generation agentic AI, nicknamed Aimie, Sidetrade analyzes <u>\$7.2 trillion worth of B2B payment transactions daily in its Cloud</u>, thereby anticipating customer payment behavior and the attrition risk of 40 million buyers worldwide. Sidetrade has a global reach, with 400+ talented employees based in Europe, the United States, and Canada, serving global businesses in more than 85 countries. Among them: AGFA, BMW Financial Services, Bunzl, DXC, Engie, Inmarsat, KPMG, Lafarge, Manpower, Morningstar, Page, Randstad, Safran, Saint-Gobain, Securitas, Siemens, UGI, Veolia.

For further information, visit us at <u>www.sidetrade.com</u> and follow <u>@Sidetrade</u> on LinkedIn.

In the event of any discrepancy between the French and English versions of this press release, only the English version is to be taken into account.