AI, Autonomous Finance and the Future of Credit Operations

☎ 1-866-EMAGIA-1

✉ info@emagia.com

AUTONOMOUS FINANCE WITH GIA

Emagia
Recognized as the Leader in Autonomous Finance For Order to Cash

Our Customers

Staples · Catalent · xylem · meredith · Walters · FLEXTRONICS · RR Donnelley · Duckhorn · UNISYS · TEXTRON · syngenta · brother · DRESSER-RAND A Siemens Business · LEINER HEALTH PRODUCTS · VOLT · Integris METALS · tellabs · PERICOM Enabling Serial Connectivity · bmcsoftware · Sensormatic securing today's business · autodesk · ATOFINA · SEKO · Network ASSOCIATES · EXIDE BATTERIES · Zebra · Parker · SMART Modular Technologies

Our Mission

To maximize the financial performance of our customers by driving efficiency and intelligence in finance operations.

Recognized as the Leader in Digital Order-to-Cash

Gartner · IDC ANALYZE THE FUTURE · ABERDEEN GROUP · FORRESTER

Over **15 Years** in Business	**$850B+** Receivables Processed	**27 Languages** In over 70 Countries

OTC Industry Affiliations

AFP ASSOCIATION FOR FINANCIAL PROFESSIONALS · Since 1910 FCIB The Finance Credit & International Business Association · NACM NATIONAL ASSOCIATION OF CREDIT MANAGEMENT Driving results · ICTF · creditsafe · SSON SHARED INTELLIGENCE · dun & bradstreet · experian

Technology Partners

SAP · ORACLE · J D EDWARDS · NETSUITE · Microsoft Dynamics · PeopleSoft · salesforce · sage · infor

CNBC WORLD'S TOP FINTECH COMPANIES 2023 statista · Gartner · IDC ANALYZE THE FUTURE · Emagia TOP ACCOUNT RECEIVABLE SOLUTION PROVIDERS CFO Tech Outlook emagia

AI-Driven Cash Application

Cognitive Remittance Data Capture

Eliminate manual lockbox "data entry/keypunching" costs, email remittance PDFs and bank statements payments document handling

Banking Integrations

BAI2, MT940, CAMT.053, EDI files. Integration with over 170+ banks, Open banking APIs (Application Program Interface)

Global Payor/payee Relationship

Multi-level Parent/Child and Business Unit Hierarchy; Complex third-party payment relationships

AI-driven Cash Application

Hundreds of remittance Matching Rules, Machine Learning and AI driven Predictive Matches

Digital Assistant for Cash Application

Automated digitally assisted requests to customers to collect remittance information and "customer posted" cash

>90%
Auto match

AI-Powered Autonomous Deductions

Auto Deductions Processing

Auto identify short pay, over pay with reason codes, auto generate and resolve disputes through workflow

Dispute Reason Codification

Best practices reason codes, consolidated from 230+ reason codes to 30+ reason codes

Automated workflow approvals

Routing based on dispute reason codes. Graphical workflow process. Audit trails

Rules-based bulk claims processing

Auto-approvals based on business decisions

Gia Request to Resolve

Reminders and communication on resolution process

<1
Week

EMAGIA™

Autonomous Credit

Digital Mobile Responsive Credit Applications
Mobile self-service forms with digital signatures and digital reference checks

Prepackaged RPA Verification Bots
Hyper-efficiency with business validation, license verifications, resale tax certificates

Integrated Credit Bureaus Reports
DnB, Experian, CreditSafe, Credit Risk Monitor

Credit Scoring and Auto Decisions Engine
Highly configurable scoring model and risk-based decisions

Delegation-of-Authority
Automate approval workflows

Digital Finance Assistant for Credit
Customer facing and credit rep support 24X7

<5min
B2B credit approval time

EMAGIA

Autonomous Collections

Digital Invoicing and Payments
Shift from EIPP to DIPP and bots assisting posting of the invoices to customer portals

Predictive Collections and Strategy Automation
Data-driven personalization in collections strategy and correspondence

AI-Powered Digital Assistants
Powering Collection process with direct customer reach and enabling payments, promises and dispute resolution

Prioritized Task List
Strategy-based communication

AR Portfolio Alerts and Third Party Integrations
Credit Risk Monitor, NCS – Liens and Bonds, Bankruptcy Monitoring

>85%
Current AR

AI-Driven EIPP Customer Portal - Benefits

The Self-service Customer Portal lets the customer:

- View and Pay outstanding invoice balances,
- Set up reminders and promise to pays,
- Identify and communicate disputes/issues back to the customer,
- Ability to request for additional information, Receive important messages from the client,
- Have total visibility to their account 24x7,
- Utilize the portal in their local language

The Self-service Customer Portal offers multiple additional benefits to the client and their customers.

Customer
- ✓ High Security
- ✓ Easy Onboarding
- ✓ Digital Assistant
- ✓ Two-Way communication
- ✓ Shared AR Data
- ✓ Reduced Billing and Collection Costs
- ✓ Improved Cash Flow
- ✓ High Adoption Rate

End Customers:
- ✓ High Security
- ✓ Easy Onboarding
- ✓ Digital Assistant
- ✓ Two-Way communication
- ✓ Ease of Navigation
- ✓ Payment options

Top Challenges in Manual Cash Applications Operations

1. **Multiple Data Sources and Lack of Integration**: Cash application requires data from various sources like banks, lockboxes, ERP systems, and customer portals. The lack of seamless integration between these systems often leads to data silos, requiring manual data entry and increasing the risk of errors.

2. **Handling Diverse Payment Formats and Remittance Data:** Payments come in different formats (ACH, wire transfers, checks, credit cards, etc.) and often arrive with incomplete or inconsistent remittance data. This makes it difficult to match payments to invoices accurately, causing delays and manual intervention.

3. **Managing Deductions and Short Payments**: Customers often take deductions or make short payments for various reasons (e.g., early payment discounts, disputes, or returns). Identifying the reason for these deductions and correctly applying them to the corresponding invoices is time-consuming and prone to errors.

These challenges impact efficiency, accuracy, and cash flow, making it crucial for businesses to adopt automation solutions to streamline the cash application process.

Automating Cash Application with AI

The Digital Cash Application Process

Cash Application Solutions Highlights

Single Cash Application Platform for Multiple ERPs

ERP systems differ. Emagia's Digital Cash Application is capable of managing those differences across ERPs with AI.

Seamless Banking Integrations

Pre-built integration with over 170+ global and local banks, Open Banking APIs, BAI2, MT940, CAMT.053, EDI data formats.

AI-driven Auto-match Engine

Auto-match invoice-to-receipts and posting automation using AI/ML and hundreds of pre-built rules.

Cognitive Remittance and Lockbox Data Capture

Automate data capture from cheque images, lockbox files, email remittance PDFs and bank statements in multiple languages.

Remittance Auto-aggregation and Deductions Auto-coding

Data gathering of remittances from multiple customer AP portals and POD/BOL information from logistics provider portals, auto-coding of deductions.

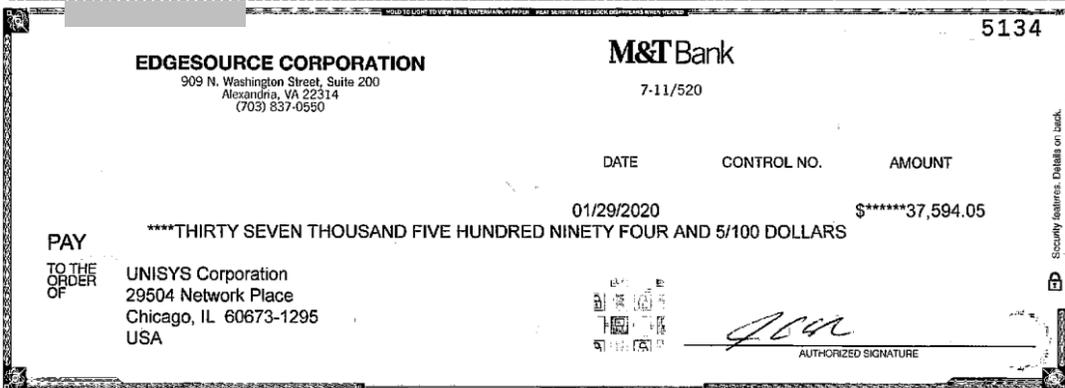**Digital Assistant Gia for Cash Application**

Automated digitally assisted voice, chat and email correspondence to customers to collect remittance information.

Use Case - Bank Lockbox Image processing for Cash Application Teams

Original Lockbox Document Document (EN-English)

credit: 02/13/2020   process: 02/13/2020   lockbox: 29504   batch: 103   item: 1
check: 5134   amount: USD 37,594.05   remitter:

EDGESOURCE CORPORATION
909 N. Washington Street, Suite 200
Alexandria, VA 22314
(703) 837-0550

M&T Bank
7-11/520

5134

DATE   CONTROL NO.   AMOUNT

01/29/2020 $******37,594.05

PAY
TO THE
ORDER
OF

****THIRTY SEVEN THOUSAND FIVE HUNDRED NINETY FOUR AND 5/100 DOLLARS

UNISYS Corporation
29504 Network Place
Chicago, IL 60673-1295
USA

AUTHORIZED SIGNATURE

⑈005134⑈ ⑆052000113⑈ 9866969661⑈ ⑈000375940⑉

Lockbox Document Extract

Batch Totals - Checks : **37,594.05**   Invoices : **37,594.05**

Pages : **1, 2** / 2   Check# : 5134 | Amount : 37,594.05

Check Details

Process Date	Lockbox No	Check No	MICR Number	Check Date	Check Amt
2020-02-13	29504	5134	0003 07400 00	2020-01-29	37594.05

Invoice Details

Invoice Number	Inv. Amt. Paid	Discount	Gross	Inv. Remarks
PAY11.19H	621.83	0.00	621.83	
PAY11.19I	10805.54	0.00	10805.5	
PAY11.19E	3792.00	0.00	3792.00	
PAY11.19F	6462.50	0.00	6462.50	
PAY11.19Q	9823.20	0.00	9823.20	
PAY12.19A	3792.00	0.00	3792.00	
PAY12.19B	2296.98	0.00	2296.98	

Use Case - Remittance Processing for Accounts Receivable

Use Case - Bank Statement Processing

Original Bank Statement (JPMC) (EN-English)

J.P.Morgan

** All values are subject to verification and adjustments. **

Balance and Transaction Report - Summary and Detail

Transaction Date: 07/11/2019   **Prior Day**

Includes Credits and Debits for: **Report Settings:**

All Transaction Types   Only Include Accounts with Activity, Include Multi-Byte and Accented Characters

Account Name: **XYLEM INC**   **Last Updated:**
Account Number: 496561379   07/12/2019
Currency: USD - US DOLLAR   02:37 AM EDT
Bank: 02100002 - JPMORGAN CHASE NEW YORK

SUMMARY	Ledger	Same Day	Next Day	2 Or More Days
Opening	2,536,120.00	1,706,353.00	816,937.00	13,030.00
Credits: (62)	2,675,724.88	2,216,378.88	345,882.00	113,464.00
Debits: (1)	3,922,531.88	3,922,531.88	0.00	0.00
Closing	1,289,313.00	200.00	1,162,819.00	126,494.00

SUMMARY OF OTHER BALANCES

AVG CLOSING AVL BAL PREV MNTH	0.00
AVG CLOSING AVAILABLE BAL MTD	0.00
AVG CLOSING AVAILABLE BAL YTD	(2,379.44)
TOTAL FLOAT	1,289,313.00
AGGREGATE FLOAT ADJUSTMENT	200.00
CLOSING BALANCE - 3+ DAYS FLT	12,754.00
OPENING ON 07/12/2019	1,163,019.00
TOTAL LOCK BOX CREDITS	561,155.37
TOTAL ACH CREDIT	1,975,274.21
TOTAL INCOMING MONEY TRANSFRS	139,295.30
TOTAL ZERO BAL ACCOUNT DEBITS	3,922,531.88

...ement (JPMC) Extract

Account Number : 496561379

Credit Total : **2,675,724.88**   Debit Total : **3,922,531.88**

Account Details

Account Name	Account Number	Bank	Currency	Routing Number	Credit Tota...
XYLEM INC		JPMOi	USD	02100002	2675724.88

Transaction Details

Customer Ref.	Bank Ref.	Transaction Date	Value Date	Credit Amount	Debit A...
0129605	461100919	2019-07-11	2019-07-11	68180.80	0.00
000000000103	427340919	2019-07-11	2019-07-11	7865.83	0.00
201919200025€	245950919	2019-07-11	2019-07-11	900.00	0.00
26717	010144619	2019-07-11	2019-07-11	303065.97	0.00
26717	010144719	2019-07-11	2019-07-11	258089.40	0.00
00025954	191540253	2019-07-11	2019-07-11	352364.63	0.00
9236020 88624	19154025C	2019-07-11	2019-07-11	259312.64	0.00
00025955	191540253	2019-07-11	2019-07-11	157273.71	0.00
496561379	192018187	2019-07-11	2019-07-11	146523.73	0.00

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Use Case - Bank Wire Document Processing for Cash Applications

Original Wire Document (EN-English)

Previous Day Wire Report

BANK OF AMERICA

Company:
Requestor : Meenasree Kangunal
Run Date: 01/29/2020 05:51:16 EST
As of: 01/28/2020

Bank of America, Georgia | 061000052
334037173564 | MONUMENT CONSULTING LLC OPERATING ACCOUNT | USD | As of: 01/28/2020

Detail Credits

Transaction	Amount	0 Day	1 Day Float	2+ Day Float	Bank Ref	Cust Ref
Incoming Money Transfer Credit (195)	38,699.65				903701280483109	00000000000 0

Text	WIRE TYPE:WIRE IN DATE:012820 TIME:1506 ET TRN:2020012800483109 SNDR REF:S0600282276C01 SERVICE REF:353335 RELATED REF: ORIG:BOEING VANCOUVER 13575 COMMERCE PARKWAY STE 200 CA RICHMOND V6V 2L1 ID:2016887046 ORG BK:CITIBANK CANADA ID:CITICATTBCH INS BK: ID: SND BK:CITIBANK N.A. ID:0008 BNF:IG IGLOO HOLDINGS INC. MONUMENT CONSULTING LLC 1800 SUMMIT AVENUE RICHMOND VA US 23230 ID:334037173564 BNF BK: ID: PAYMENT DETAILS: /BKT/334037173564 UETR:dde0f123-e744-40e9-b467-3e5334e91528

Credit Totals	38,699.65

Wire Document Extract

Account Number : 334037173564	Credit Total : 38,699.65	Debit Total : 0.00

Account Details

	Company Name	Bank Type	Bank	Bank Location	As On Date	Account N
✏		BOAG	Bank c	061000052	2020-01-28	MONUMEN

Transaction Details

	Transaction Date	Customer Ref.	Credit Amount	Debit Amount	Entry Cla
✏ 📄		00000000000	38699.65	0.00	

Credit Total : 38,699.65   Debit Total : 0.00

Account Number : 4426412362	Credit Total : 13,127.08	Debit Total : 18,237.47
Account Number : 711448658208	Credit Total : 24,710.23	Debit Total : 0.00
Account Number : 711448658216	Credit Total : 39,775.61	Debit Total : 9,828.44
Account Number : 711453453205	Credit Total : 183,753.50	Debit Total : 0.00

Use Case - ACH Document Processing for Cash Applications

ACH Document

GiaDocs AI ACH Document Extract

Original ACH Document (EN-English)

Previous Day ACH Report
Company:
Requestor : Meenasree Kangundi
Run Date: 01/29/2020 05:49:10 EST
As of: 01/28/2020

BANK OF AMERICA

Bank of America, Georgia | 061000052
003340832222 | Insight Global Inc | USD | As of: 01/28/2020
Detail Credits

Transaction	Amount	0 Day	1 Day Float	2+ Day Float	Bank Ref	Cust Ref
Preauthorized ACH Credit (165)	4,695.73				902327016566549	00000000000
Text	ADP WAGE PAY DES:WAGE PAY ID:939212798034IBK INDN:INSIGHT GLOBAL LLC INS CO ID:9333006057 CCD					
Preauthorized ACH Credit (165)	1,283.00				902327019021856	00000000000
Text	ADP WAGE PAY DES:WAGE PAY ID:928913205255IBK INDN:INSIGHT GLOBAL LLC INS CO ID:9333006057 CCD					
Credit Totals	5,978.73					

334037173564 | MONUMENT CONSULTING LLC OPERATING ACCOUNT | USD | As of: 01/28/2020

ACH Document Extract

Account Number : 003340832222   Credit Total : 5,978.73   Debit Total : 0.00

Account Details

	Bank Type	Bank	As On Date	Account Name	Account Number	Transact
✏	BOAG	Bank o	2020-01-28		003340832222	

Transaction Details

	Transaction Date	Bank Ref.	Credit Amount	Debit Amount	Entry Class
✏ 📄		902327016	4695.73	0.00	
✏ 📄		902327019	1283.00	0.00	

Credit Total: 5,978.73   Debit Total : 0.00

Account Number : 334037173564   Credit Total : 822,729.39   Debit Total : 0.00

Account Number : 4426412362 Credit Total : 3,642,021.54   Debit Total : 205,906.17

Account Number : 711448658216   Credit Total : 177,870.44   Debit Total : 0.00

Use Case - ACH Document Processing for Cash Applications

Check Stub

Original Check Stub Document (EN-English)

GiaDocs Check Stub Extract

Check Stub Extract

Batch Totals - Checks: 13,223.82 Invoices: 6,326.59

Pages: 1 / 13   Check#: 726339 | Amount: 80.93

Check Details

Check No	Check Date	Check Amt	MICR Number	Check Currency	Cus
726339	2020-07-02	80.93	726339 071923		

Invoice Details

Invoice Number	Gross	Discount	Inv. Amt. Paid	Invoice Date
2764565	80.93	0.00	80.93	

Increase Efficiency and Effectiveness In Your Global AR Operations with AI

Top Five Manual Tasks to Be Automated to Improve Deductions Management Performance

1. Remittances and Deductions Files Download from Portals

AR teams's time is consumed in the following tasks:

- Logging into several customer portals and retrieving remittance files,
- Preparing deduction information into excel spreadsheets,
- Data capture and information retrieval from documents downloaded from the portal

Modernization tips - AI platforms like Emagia have integrations to many customer portals using APIs and can add new portal integrations through RPA or APIs. The above steps can be fully automated.

2. Mapping Customer Deductions Codes to Company Deductions Codes

AR teams's time is consumed in the following tasks

- Mapping customer deduction codes to your companies deductions codes,
- If you have several customers, it is tedious to do deductions mapping for all deductions,
- Put the deductions in the research and approval process

Modernization tips - AI platforms can automatically do the deductions code mapping. You can set deductions mapping in customer profile and get automatic mapping done for all customers.

3. Supporting Documents Retrieval

- Collecting and organizing documentation to support or dispute deductions, such as proof of delivery, agreements, and pricing,
- Often, this involves searching through multiple systems or paper archives,
- Researching the information from the documentation is very important to process the deduction

Modernization tips - AI platforms can provide bots to retrieve information from shipping and logistics portals and other portals. AI Platforms have Document drives to storage, retrieval and search of related documents in an easy manner.

4. Validity Prediction and Disputes Resolution

- **Validity Prediction.** Look at historic information and mark which deductions are valid/not valid,

- **Dispute Resolution**: Communicating with retailers to resolve discrepancies, negotiating repayment terms, and following up on disputes, which can involve numerous back-and-forth emails or calls

Modernization tips - AI platforms can use historical data and predict which deduction is valid or not valid. You can set tolerances to write-off very small $$ deductions. You can focus your energy on invalid deductions, put them in approval workflow and communicate with retailers effectively.

5. Reporting and Reconciliation

- **Manual Data Entry**: Inputting deduction details into your ERP or financial systems, which can be error-prone and time-consuming when done at scale.
- **Tracking and Reporting**: Keeping track of all open and closed deductions, preparing reports for management, and ensuring compliance with internal policies, which often requires the manual creation and updating of spreadsheets or reports.

Modernization tips - AI platforms can provide automatic data entry into ERP systems. Reports and analytics are available for easy to retrieve insights.

Autonomous Deductions Management

GiaDocs - Cognitive Remittance Data Capture
Gather information from multiple portals, email inbox and extract information from remittance documents

Auto-mapping of Deductions Codes
Mapping of customer deductions codes to company deductions codes

Auto-write off Based on Tolerances
Eliminate low $$ deductions processing so you can focus on the bigger ones

Auto Validity Predictor
Predict if deductions are valid or not based on historical information

Workflow based Approvals
Research using supporting documents and route the deductions groups to operations

170+ Banks

90 Countries

25+ Languages

Beyond Buzzwords: Agentic AI versus Gen AI

Feature	Generative AI	Agentic AI
Main Role	Content creation (text, code)	Task execution and decision-making
Input Needed	High (user prompts)	Low (goal-oriented and autonomous)
Low (goal-oriented and autonomous)	Single-step	End-to-end, adaptive workflows
Learning	Static data	Real-time learning from outcomes
Finance Example	Drafting a vendor response	Fully processing, validating, and posting an invoice

Why Agentic AI is Transformational for Finance

🔄 **End-to-End Autonomous Document Processing**

- Ingests data from multiple sources (email, portals, EDI)

- Extracts and validates with high cognitive accuracy

- Applies rules, matches with ERP, handles exceptions

- Automates approvals and posts transactions

- Tracks KPIs and closes the loop with actionable insights

Why Agentic AI is Transformational for Finance

⚡ **Accelerates Cash Flow & Collections**

Agentic agents predict delinquencies, initiate outreach, and adapt strategies—boosting DSO performance and reducing bad debt risk.

🎯 **Boosts Accuracy and Reduces Errors**

With self-learning capabilities, Emagia's platform minimizes manual errors, duplicate payments, and compliance risks.

📈 **Achieves 99%+ Extraction Accuracy**

Emagia's layered cognitive models read semi-structured and unstructured finance documents with enterprise-grade precision.

⏱ **Cuts Processing Time by 70%**

Autonomous agents handle tasks in seconds—shrinking invoice, payment, and reconciliation cycles.

💰 **Lowers Operational Costs**

Reduce lockbox fees, manual overhead, and vendor dispute resolution through intelligent automation.

👥 **Empowers Finance Teams**

Free your team from repetitive tasks and let them focus on strategic finance and forecasting.

📊 **Delivers Strategic Visibility**

- Turn every document interaction into insights—real-time dashboards track exceptions, cycle times, DSO, and more.

Making AI Work For You So You can Achieve World-Class Performance

85% or higher credit approval cycle acceleration

90% or higher cash application auto-match rates

30% or higher DSO reduction

85% or higher current AR performance

50% or more Global FTE redeployment

Orders · Payments · Deductions · Collections · Cash Application · Invoicing · Credit

AUTOMATION · ANALYTICS · ARTIFICIAL INTELLIGENCE

AUTONOMOUS FINANCE WITH GIA

30

Reimagine Global Order-to-Cash for the New Normal
Mission – Unlock Efficiency. Unlock Cash Flow. Unlock Business Value.

ORDERS

Auto credit checks on 100% orders
Over 85% touchless release

CREDIT

Auto credit scoring and decisions on 100% orders
Over 85% touchless approvals
Credit Bureau Integrations

INVOICING

100% touchless Invoicing & Posting on vendor portals

COLLECTIONS

Auto collections 100% digital assistant initiated
Request-to-Pay
Over 85% touchless payments

DEDUCTIONS

85% touchless deductions gathering
Automated processing

CASH APPLICATION

100% Self-service, Digital assistant & Digital Payments

CUSTOMER PORTAL

85% touchless auto-match
85% touchless remittance data capture
Bank integrations

Empower Your Teams For High Performance Order-to-Cash

Emagia AI – Most Advanced Enterprise Digital Finance Assistant

Cognitive AI that has voice, vision and vice

AUTONOMOUS FINANCE WITH GIA

Assistant for everyone involved in order-to-cash

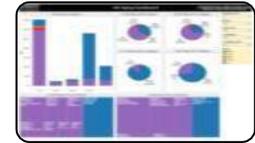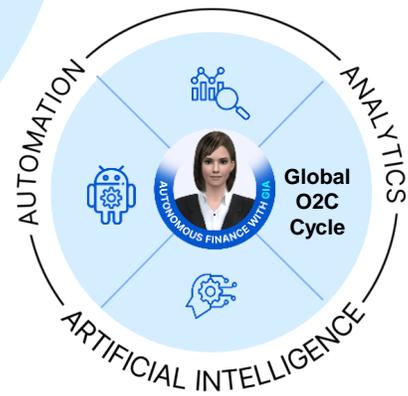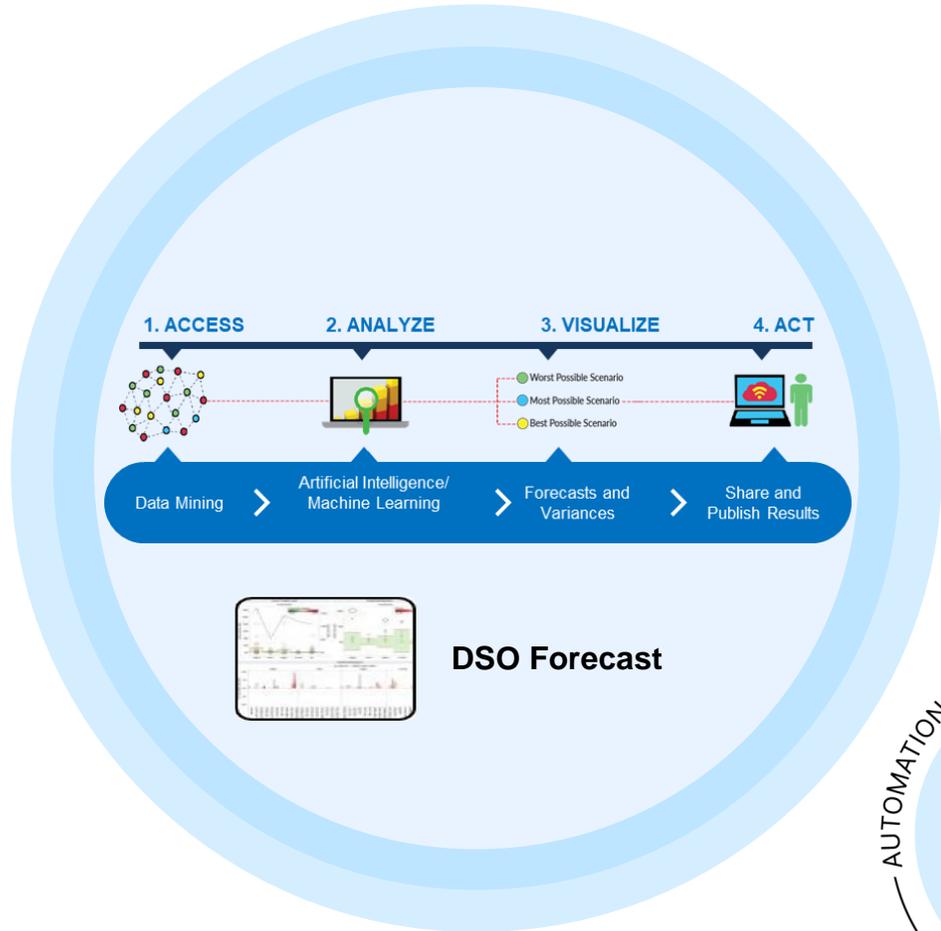### 24x7
Customer Interaction

100+
O2C Skills

Gia as a

- Credit Assistant
- Collections Assistant
- Disputes Resolution Assistant
- Cash Application Assistant
- Cognitive Data Capture Assistant
- Customer Financial Service Assistant
- Finance Executive Assistant

Over
100+ Skills
Voice, Text, Vision/OCR, Mobile

Emagia Predictive Analytics – Empowering Intelligent and Touchless Data-driven Operations

DSO Forecast

1. ACCESS — 2. ANALYZE — 3. VISUALIZE — 4. ACT

Worst Possible Scenario
Most Possible Scenario
Best Possible Scenario

Data Mining → Artificial Intelligence/Machine Learning → Forecasts and Variances → Share and Publish Results

AUTOMATION · ANALYTICS · ARTIFICIAL INTELLIGENCE
AUTONOMOUS FINANCE WITH GIA
Global O2C Cycle

Receivables

Collections
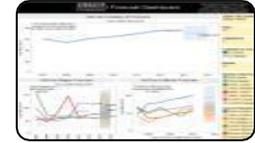
Cash Application
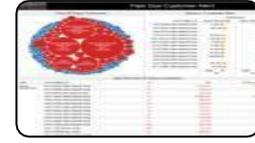
Risk By Region

DSO Analysis

Overdue Analysis

Cash Flow Forecast

Dispute Analysis

Risky Customer Alerts

- Global O2C Insights Hub
- Over 100+ Insights
- CFO Dashboard
- Controller Dashboard
- Credit Dashboard
- AR Dashboard
- Collections Dashboard

- Cash Application Dashboard
- Cash Forecasting Dashboard
- Predictive Payment Dates
- Predictive Dispute Reason
- Predictive Invoice Match
- Prescriptive Next Task
- Prescriptive Workflow

Thank You

For more details, visit www.emagia.com
or email us at emagiainfo@emagia.com or
brian.shappell@emagia.com