



Introducing Generative & Agentic AI into the O2C Process



Emagia

Recognized as the Leader in Autonomous Finance For Order to Cash

Our Customers



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



Over
15 Years
in Business

\$950B+
Receivables
Processed

27
Languages
In over 70 Countries

O2C Industry Affiliations



Technology Partners



Key Trends in AI Technology Adoption

2025 Top 10 Strategic Technology Trends



AI imperatives and risks

- Agentic AI
- AI Governance Platforms
- Disinformation Security



New frontiers of computing

- Post-Quantum Cryptography
- Ambient Invisible Intelligence
- Energy-Efficient Computing
- Hybrid Computing



Human-machine synergy

- Spatial Computing
- Polyfunctional Robots
- Neurological Enhancement

Driving Forces for AI Adoption in Finance

- Increased efficiency and cost reduction demands
- Enable faster, smarter decision-making
- Scale operations without an increase in headcount
- Shifting delivery models - 24X7, outcome-based
- Technology advancements - autonomous, self-driving

Pressure on Finance to Be Faster

Pressure on Finance to Speed Up
Percentage of Respondents



n = 1,054 finance staff

Relative Speed of Each Function
Slowest to Fastest

1.	Legal
2.	IT
3.	Finance
4.	R&D
5.	Sales
6.	HR
7.	Risk
8.	Audit
9.	Procurement
10.	Marketing (B2B)
11.	Marketing (B2C)

n = Average of 100 staff per corporate function. Note: Staff were allowed to report on multiple tasks within their core responsibilities.

Source: Gartner
© 2016 Gartner, Inc. and/or its affiliates. All rights reserved.

Gartner.

Beyond Buzzwords: Agentic AI Versus Generative 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)
Performance scope	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

“The main difference between the two is Gen AI’s ability to create original content by recognizing and replicating patterns it has been trained with, while Agentic AI is characterized by its decision-making and action-taking capabilities.”

~SSON’s “Agentic AI 101: Creating a Pathway to Agentic Global Business Services” (2025)

What is Gen AI?

- *Generative AI refers to algorithms that can generate new content or data based on the patterns learned from existing datasets.
- *Can create new outputs, such as text, images, or even entire processes, that mimic the characteristics of the input data.
- *At JPMorgan, Gen AI tools deliver ~\$1.5 billion in savings across fraud prevention, trading, and credit decisions, integrated into workflows for over half of 200,000 employees.

What is Gen AI?

Where Gen AI Excels: High-Volume, Variable Content Scenarios

Gen AI Strengths & Best-Fit Scenarios:

- Complex Document Generation: Multi-language invoices, contracts, statements
- Personalized Communication: Tailored customer outreach based on payment history
- Content Summarization: Condensing lengthy customer disputes into actionable insights
- Regulatory Reporting: Auto-generating compliance documents with proper formatting

What is Agentic AI?

- *Agentic AI refers to artificial intelligence systems that can operate independently, making decisions and taking actions without constant human input.
- *Unlike automation, which relies on predefined rules and instructions, Agentic AI adapts to its environment, learns from interactions, and solves problems dynamically.
- *This ability to function autonomously makes it a powerful tool for businesses and industries looking to automate complex tasks.

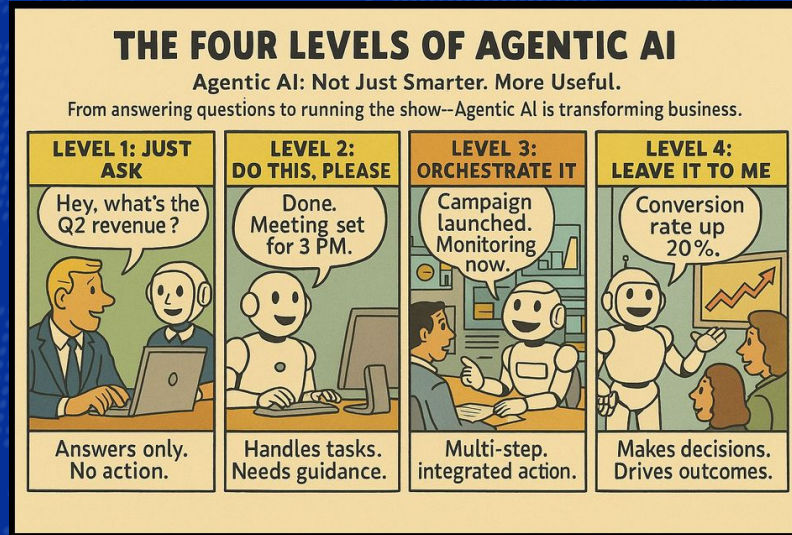
What is Agentic AI?

Where Agentic AI Excels: **Complex, Multi-Step Decision Scenarios**

Agentic AI Strengths & Best-Fit Scenarios:

- Dynamic Process Orchestration: Managing end-to-end workflows with multiple decision points
- Real-Time Risk Assessment: Continuous monitoring and autonomous credit limit adjustments
- Contextual Problem-Solving: Handling exceptions that require multi-system coordination
- Adaptive Learning: Improving performance through experience without human retraining

Running Finance Operations with AI Agents



Goal-Perceive-Plan-Action-Monitor-Learn-Adapt

Why Agentic AI is Transformational for Finance

***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.

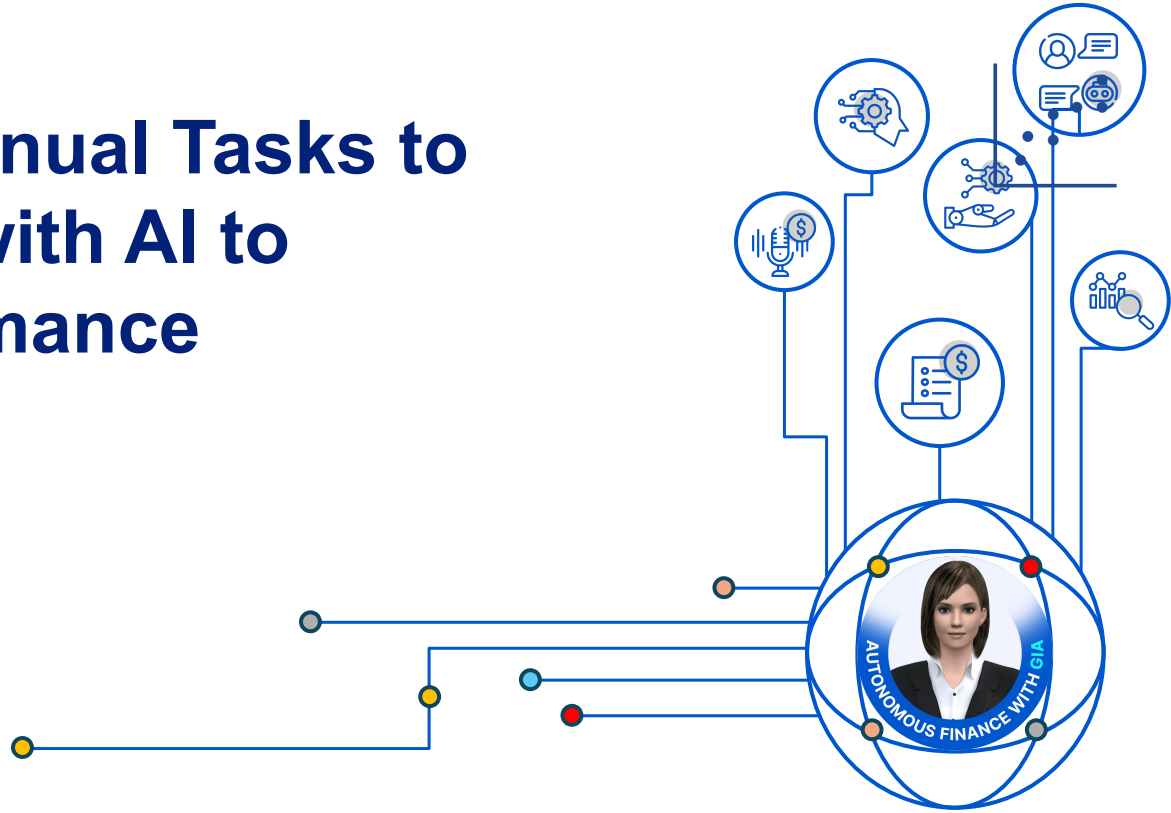
***Empowers Finance Teams**

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.

Use Cases – Manual Tasks to Be Automated with AI to Improve 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.

Usage Tips - Utilize pre-programmed Agentic AI bots to, under parameters set by you (with help from developer), fetch remittance details from customer portals or emails; Attach missing information through the ERP entry to reduce or eliminate delays that accrue from missing information or documents.

2. Mapping Customer Codes to Company Codes

AR teams's time is consumed in the following tasks

- Mapping customer 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.

Usage Tips - An example of an Agentic AI solution is to set up automatically occurring code mapping. You can set deductions mapping in customer profile and it applies those mappings at scale without human prompting.

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 documentation critical to process like collections, cash application, and deductions.

Usage Tips - AI platforms can provide bots to retrieve information from shipping and logistics portals and other portals. Agentic AI solutions have document drives for the purpose of 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

Usage Tips - Agentic AI bots can obtain historical data from various (pre-selected) sources and use this information (like proof of delivery) to predict whether a deduction is valid or not valid. Tolerances can be set to write-off very small deductions amount. In more significant claims, the bots you have created will raise dispute cases (Re: send a notice or “red flag”) requiring deeper (or any) human intervention. In short, focus your energy on the red flags, not the mundane.

5. Reporting and Reconciliation

- **Manual Data Entry:** Inputting operational 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 business, preparing reports for management, and ensuring compliance with internal policies, which often requires the manual creation and updating of spreadsheets or reports.

Usage Tips - A Generative AI use case occurs when platforms provide automated data entry into ERP systems. Reports and analytics – including summaries of large sets of financials, bureau data, and payment history – can be easily and quickly generated into executive-friendly briefs.



6. Credit Memo Drafting

Usage Tips -

Credit Memo Drafting

- Use Generative AI prompting to create personalized, professional summaries of credit decisions on-demand to communicate with customers or sales teams.
- Turn raw credit scoring data into plain-language risk explanations.

Automated Risk Insights Reports

- Summarize large sets of financials, bureau data, and payment history into executive-friendly briefs.

7. Multilingual Solutions for Global Business

- As businesses expand into new markets, it is unrealistic to expect to have staff fluent in every language where a compelling business opportunity exists.

Usage Tips - Generative AI Multilingual Invoice Messaging helps drafts clear, localized invoice cover notes, reminders, or payment instructions in the customer's language... or translate existing ones. And a digital assistant ("copilot") within your portal like Emagia's Gia can provide natural-language responses to invoice status queries, payment instructions, or disputes (e.g., "When is invoice #xxxx due?").

8. Collections Management

Usage Tips -

Collections Email Drafting

- Use Generative AI prompts to create tailored dunning letters or collection emails — varying tone (friendly, firm, urgent) or style (professional, diplomatic).

Call Script Generation for Collectors

- Prepares call script drafts and talking points for collectors based on account history and dispute details.

Meeting/Call Summaries

- After a collections call, generative AI solutions can produce concise summaries, including action items, for CRM/ERP notes.

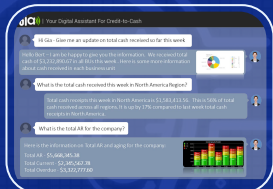
Foundation for Autonomous Finance: Power of AI

Gia – The Most Advanced Enterprise AI Finance Assistant

Cognitive AI that has voice, vision and vice
Gen AI/ Agentic AI

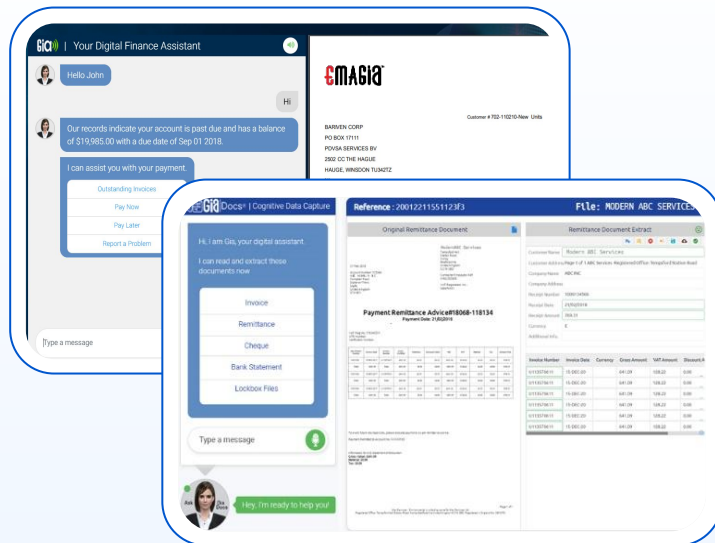


Assistant for everyone
involved in order-to-cash



24x7
Customer
Interaction

100+
O2C
Subagents



Gia/GiaGPT/Gia Agent Studio

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

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

Agent Studio

Language

My Agents

walmart_remittances...

An intelligent Q&A agent that answers questions based on CSV data.

CashApp DB Agent

Oracle Pandas CashApp Agent

TJMaxx Remittances ...

An intelligent Q&A agent that answers questions based on CSV data.

Unmatched Cash Insl...

Oracle View Analyst - Unmatched Cash

Paymode Payments ...

You are a highly skilled data analyst with access to CSV files provided by...

Walgreen Remittanc...

An intelligent Q&A agent that extracts insights from a CSV file.

Walmart Claims Sum...

A descriptive writer that converts data insights into plain-English summaries.

Walmart Payments R...

An intelligent Q&A agent that extracts insights from a CSV file.

Paymode Invoice Ana...

You are a highly skilled data analyst with access to CSV files provided by...

Amazon Payee Data ...

You are a highly skilled data analyst with access to CSV files provided by...

How can I help you today?

- Total Payment: \$7147.85
- Count of Transactions: 30
- Mean Payment Amount: \$238.26
- Median Payment Amount: \$170.10

Table Preview of Top 5 Matching Rows

DPA	PAYER NAME	PAYMENT NUMBER	VENDOR PAYMODE ACCOUNT	PAYER PAYMODE ACCOUNT	PAYMENT METHOD	REMITTANCES	PAYMENT AMOUNT	CURRENCY	DATE	PAYMENT STATUS
1041958651	Westdale Asset Management	20018	QuillCorpora.Receivables	3500.OakLawn	ACH	2	41.72	USD	16-Apr-2025	Processed Successfully
1041958652	Westdale Asset Management	20019	QuillCorpora.Receivables	4245.NorthCentral	ACH	2	41.73	USD	16-Apr-2025	Processed Successfully
1041958665	Westdale Asset Management	20017	QuillCorpora.Receivables	CBS.Tower	ACH	3	44.56	USD	16-Apr-2025	Processed Successfully
1041958678	Westdale Asset Management	20057	QuillCorpora.Receivables	Chisholm.Place	ACH	1	174.26	USD	16-Apr-2025	Processed Successfully
1041958742	Westdale Asset Management	20132	QuillCorpora.Receivables	Orleans.Square	ACH	1	165.93	USD	16-Apr-2025	Processed Successfully

Notable Trends and Patterns

- The total payment amount of \$7147.85 is derived from 30 transactions, indicating a consistent flow of payments to "Westdale Asset Management".
- The average payment amount of \$238.26 suggests that while there are smaller payments, there are also larger ones contributing to the total.
- The median payment amount of \$170.10 indicates that half of the transactions are below this value, which may suggest a few high-value transactions skewing the average.

This analysis provides a comprehensive overview of the payments made to "Westdale Asset Management", highlighting both the total amount and the distribution of individual payments.

Type a message...

Powered by

EMAGIA

© 2025 Cia Agent Studio. All rights reserved.

[Privacy Policy](#)
[Terms of Use](#)

© Emagia Corporation. All rights reserved.

EMAGIA

Agent Studio

Language

My Agents

EXA search

Market Research Inte...
Perform market research and competitive intelligence using...

Prospect Discovery *...
Search for potential leads or company data using EXASearchTool

Paystub Summarizer ...
You are a Paystub Summarizer Agent designed to quickly review and extrac...

Spend analyzer
You are a Personal Spending Analyzer Agent trained to review and interpret...

Bank statement sum...
You are a Financial Summary and Analysis Agent specialized in reading...

PO Document Bot
you are an expert PO data extractor who will extract the relevant key...

JPMC Lockbox Agent
You are assigned to extract key financial data from JPMC Lockbox PDF...

invoice_bot
you are an expert invoice data extractor who will extract the relevant key...

check_scanner
you are an expert check scanner which will retrieve check and stub informatio...

CSV Plotting Crew

How can I help you today?

JPMC Lockbox Financial Data Extraction

Summary

This document contains key financial data extracted from the JPMC Lockbox PDF, including details about checks, payment stubs, and remittance advice. The information is structured for clarity and ease of processing.

Extracted Information

Payer Information

- Payer Name: [Not Extracted]
- Payer Address: [Not Extracted]

Check Details

1. Check Number: 198555
 - Check Date: 2021-05-12
 - Check Amount: USD 2,125.36
 - Lockbox Number: 29504
 - Remittance Notes: Page 9 of 13
2. Check Number: 512044
 - Check Date: 2021-05-12
 - Check Amount: USD 671.52
 - Lockbox Number: 29504
 - Remittance Notes: Page 7 of 13
3. Check Number: 71294427
 - Check Date: 2021-05-12

Type a message...

Powered by

© 2025 Gix Agent Studio. All rights reserved.

Privacy Policy | Terms of Use

Agent Studio

Language

My Agents

You are an intelligent agent designed to login into my amazon account gather...

AI Image Generator

You are an AI-powered image generation assistant. Your job is to...

Multi-agent EXA Sea...

Perform web search using EXA tool

Expert EXA Search A...

Perform a web search and return summarized results

Developer Agent Ass...

An agent designed to assist teammates in onboarding to new projects by...

Yahoo finance Assist...

You are my financial analyst assistant. Your job is to give me detailed financia...

Emagia Website Assi...

Your name is Erna. You are Emagia Website Assistant. You will give...

Gmail Automation Cr...

Run full Gmail email processing pipeline

Expert Database Age...

Write an executive summary type of report based on the work of the analyst

How can I help you today?

Analyze Tesla 2024 balance sheet

U

Tesla 2024 Balance Sheet Analysis

Summary

Tesla's balance sheet for the year ending December 28, 2024, reflects a robust financial position with total assets amounting to \$196.5 billion, a slight increase from \$191.6 billion in 2023. The company has shown significant growth in cash reserves and short-term investments, while also managing its liabilities effectively. Key highlights include a cash balance of \$8.25 billion, a notable increase in inventories, and a stable equity position despite fluctuations in goodwill and intangible assets.

Detailed Analysis

Assets

- **Total Assets:** \$196.5 billion (up from \$191.6 billion in 2023)
- **Current Assets:** \$47.3 billion
 - **Cash and Cash Equivalents:** \$8.25 billion (up from \$7.08 billion in 2023)
 - **Short-term Investments:** \$13.81 billion (down from \$17.96 billion)
 - **Accounts Receivable:** \$3.48 billion (slightly increased from \$3.40 billion)
 - **Inventories:** \$12.20 billion (up from \$11.13 billion)
 - **Other Current Assets:** \$9.59 billion (significant increase from \$3.71 billion)
- **Non-Current Assets:** \$149.2 billion

Type a message...

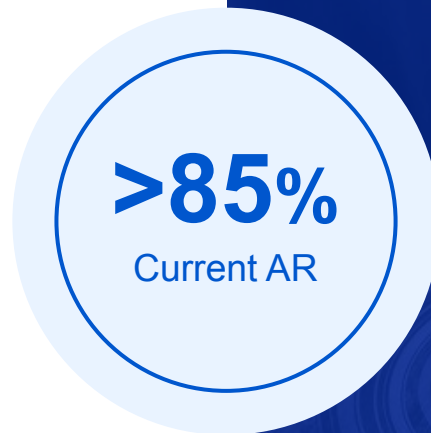
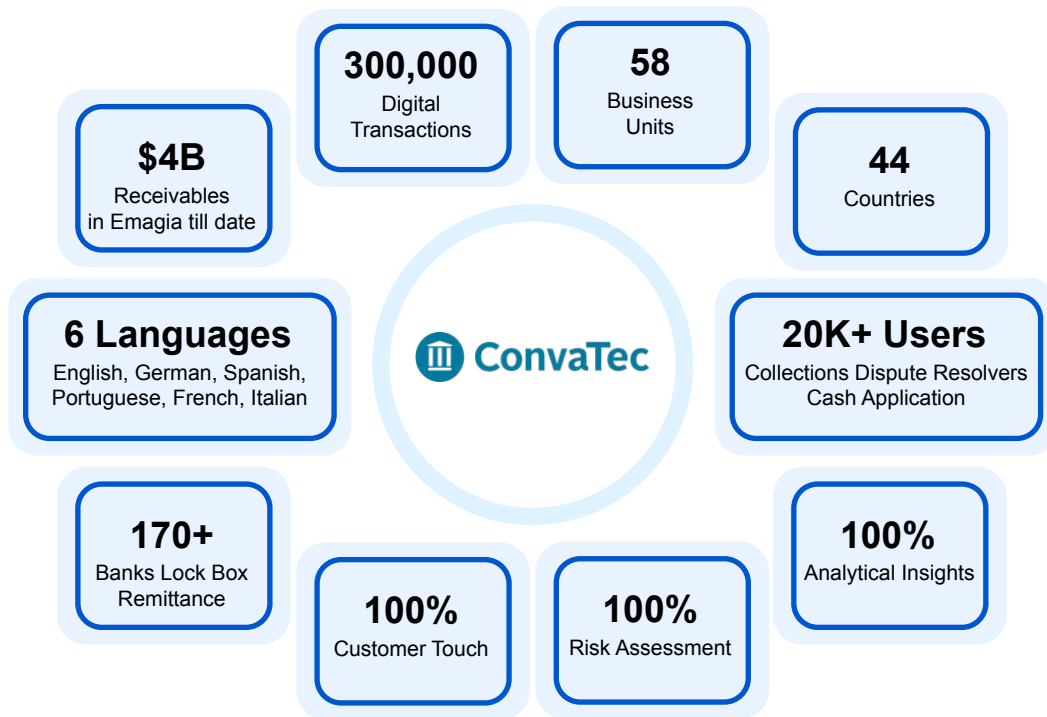
Powered by

magia

© 2025 Glia Agent Studio. All rights reserved.

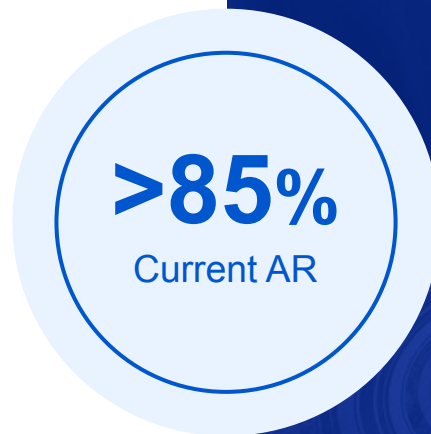
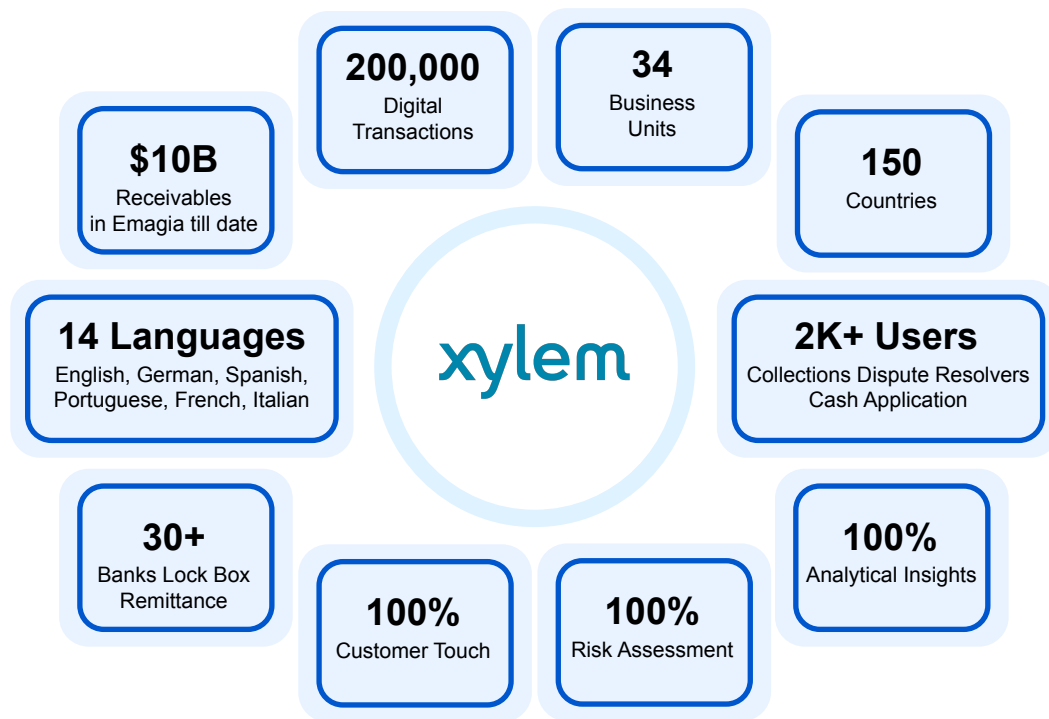
Privacy Policy | Terms of Use

Convatec: Large Global CPG: Global Shared Services



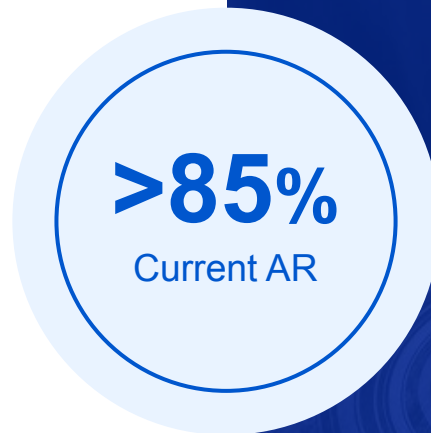
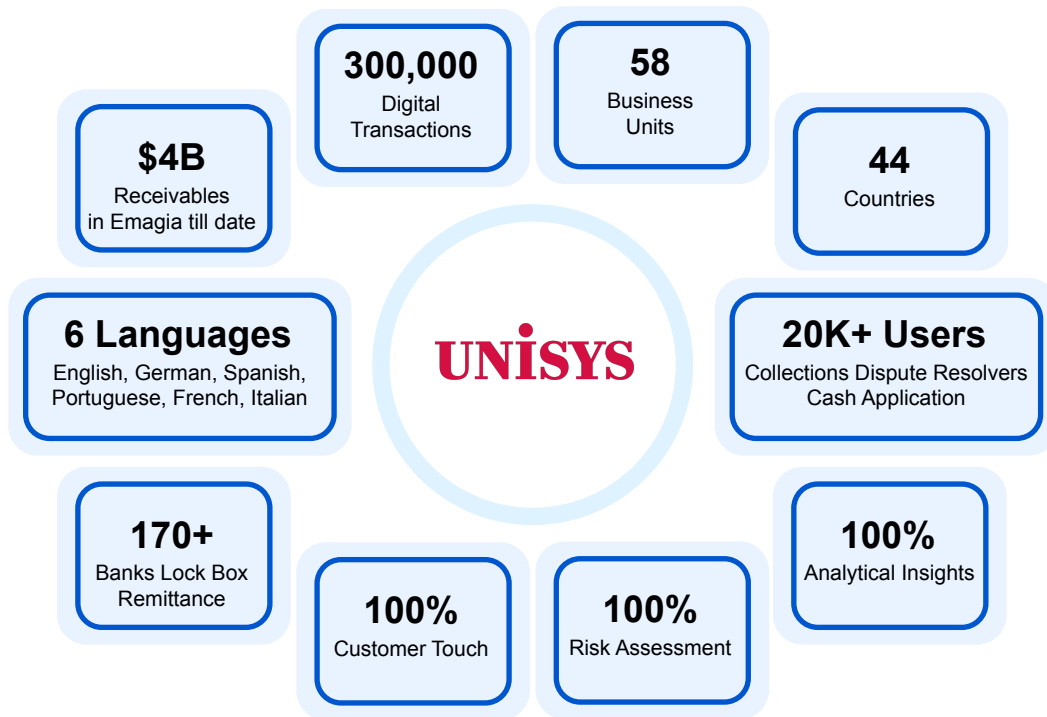
Unified Global Customer Master - Parent/Child Hierarchy Invoice Consolidation

Xylem: Large Global Manufacturer: Global Shared Services



Unified Global Customer Master - Parent/Child Hierarchy Invoice Consolidation

Unisys: Large Global Hi-Tech: Global Shared Services



Unified Global Customer Master - Parent/Child Hierarchy Invoice Consolidation



Thank You

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