



LIVE WEBINAR

Digital Assistants

The New Normal to Boost O2C Efficiency



Emagia is a Leader in Digital Order-to-Cash

Our Mission

“

To maximize the financial performance of our customers by driving efficiency and intelligence in the order-to-cash operations .

”

Our Focus

Over a decade serving shared services and global businesses

OTC Industry Affiliations



Recognized as the LEADER in Digital Order-to-Cash



Technology Partners



End-to-End Integrated Global Digital Order-to-Cash Platform



Recognized as the LEADER in Digital Order-to-Cash

Gartner

 **IDC** | ANALYZE THE FUTURE

ABERDEEN
GROUP

FORRESTER

\$850B+
In AR

90
Countries

25
Languages

EMAGIA

Power of digital trifecta
“Automation, Analytics and AI”

Intelligent. Hyper Efficiency.
Self-Service. Touchless.



World-class Digital Operations Performance Metrics You Can Achieve

85%

or higher current AR performance

85%

or higher cash application auto-match rates

85%

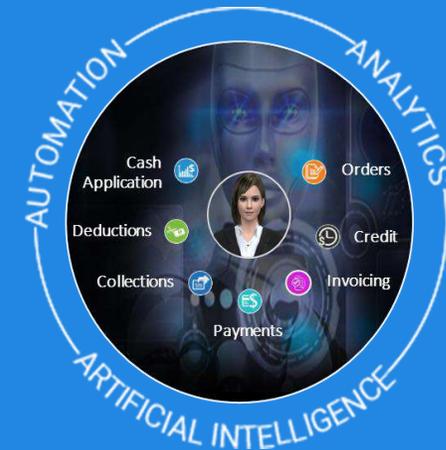
or higher Credit approval cycle acceleration

30%

or higher DSO reduction

50%

or more Global FTE redeployment

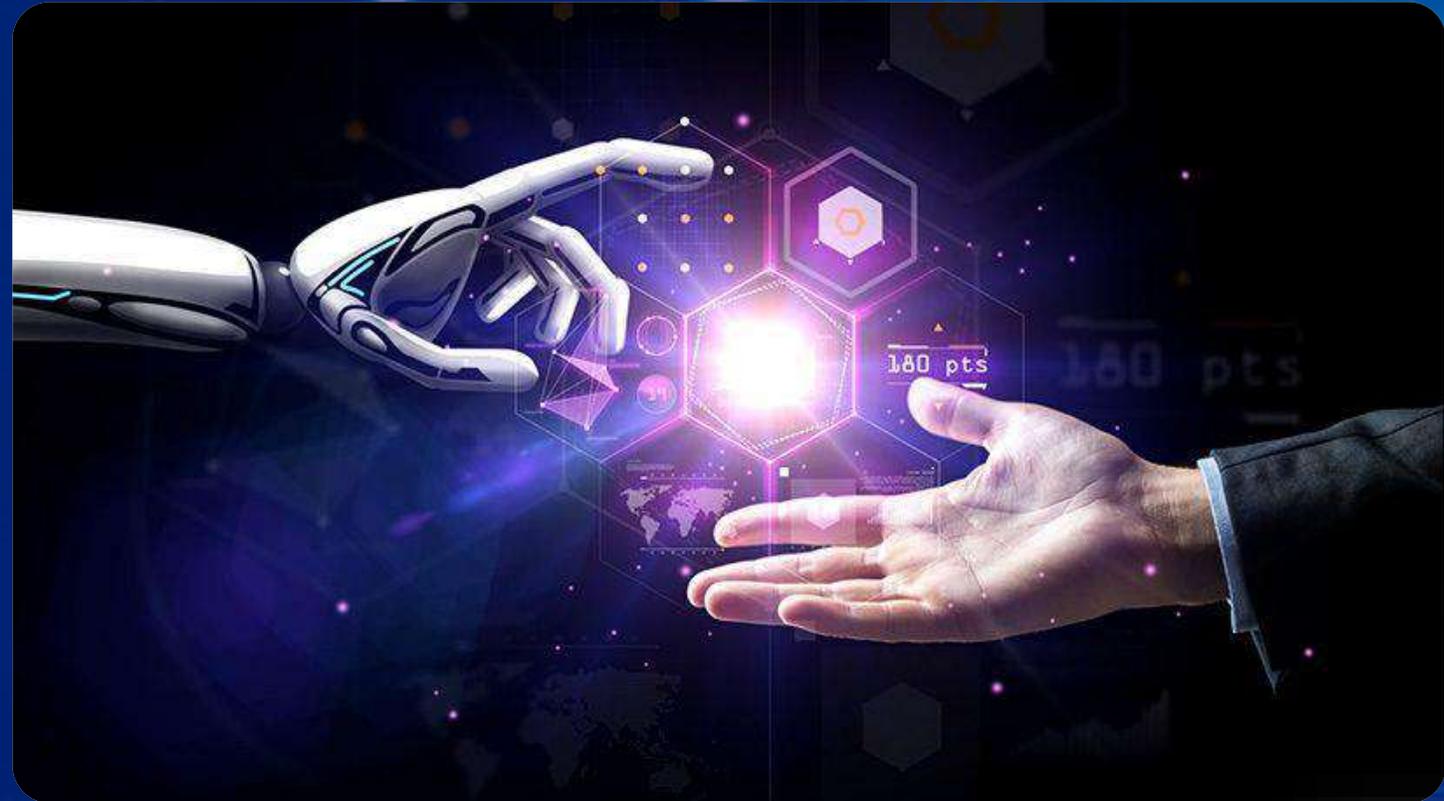


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Webinar Agenda

1. 5 Things to Know About Digital Assistants
2. Digital Assistants For Credit Operations
3. Digital Assistants For Collections Operations
4. Digital Assistants For Cash Application
5. World-class O2C Efficiency in the New Normal

Covid-19 Has Accelerated Digital Transformation With AI Playing A Key Role



5 Things to Know About

Enterprise Digital Assistants

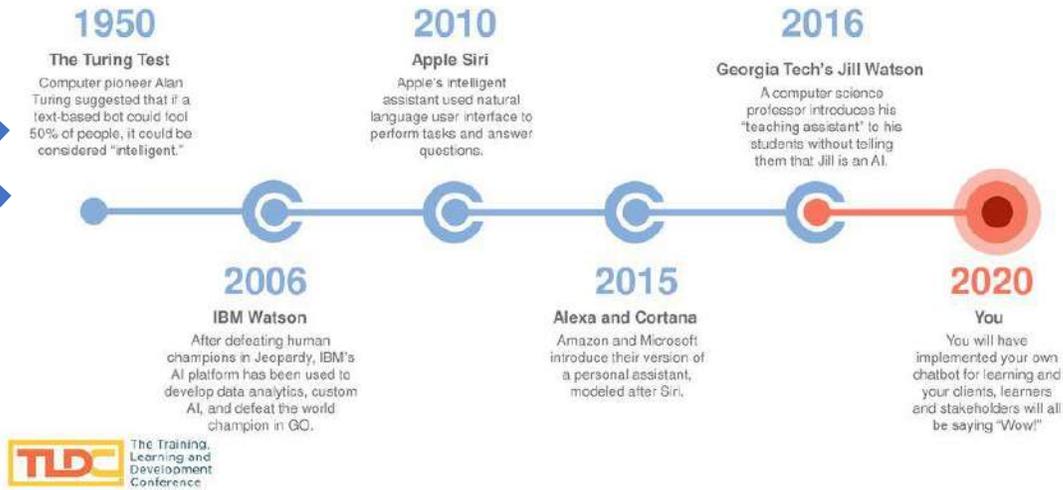


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1. History of Chatbots and Digital Assistants

Eliza – First Chatbot from MIT AI Labs by Joseph Weizenbaum in 1966 used for Psychotherapy

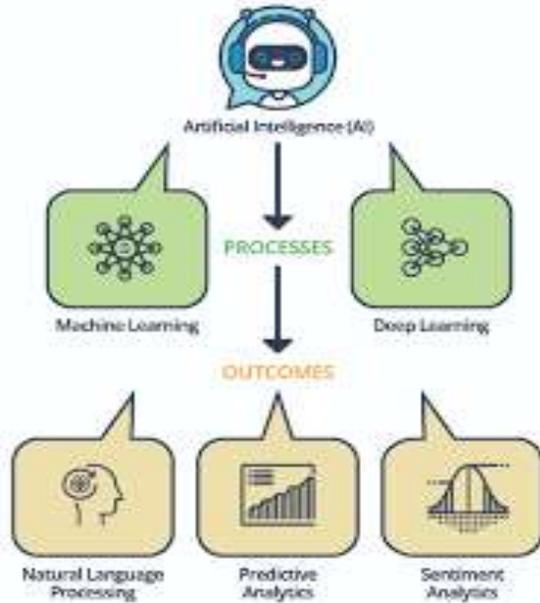
A Brief History of Chatbots



```
Welcome to  
EEEEEE LL IIII ZZZZZZ AAAAA  
EE LL II ZZ AA AA  
EEEE LL II ZZZ AAAAAA  
EE LL II ZZ AA AA  
EEEE LLLLL IIII ZZZZZZ AA AA  
  
Eliza is a mock Rogerian psychotherapist.  
The original program was described by Joseph Weizenbaum in 1966.  
This implementation by Norbert Landsteiner 2005.  
  
ELIZA: Is something troubling you ?  
YOU: Men are all alike.  
ELIZA: What is the connection, do you suppose ?  
YOU: They're always bugging us about something or other.  
ELIZA: Can you think of a specific example ?  
YOU: Well, my boyfriend made me come here.  
ELIZA: Is it important to you that your boyfriend made you come here ?  
YOU: He says I'm depressed much of the time.  
ELIZA: I am sorry to hear that you are depressed.  
YOU: It's true. I am unhappy.  
ELIZA: Can you explain what made you unhappy ?  
YOU:
```

2. Technology Behind Digital Assistants

How an AI Chatbot Works



Conversational AI – Voice and Chat

Self-learning capabilities with cognitive abilities



Natural Language Understanding (NLU)/(NLP)

Language skills, ability to understand and interpret intents, text and voice skills



Machine Learning(ML) and Deep Learning (DL)

Context based learning and semantic analysis

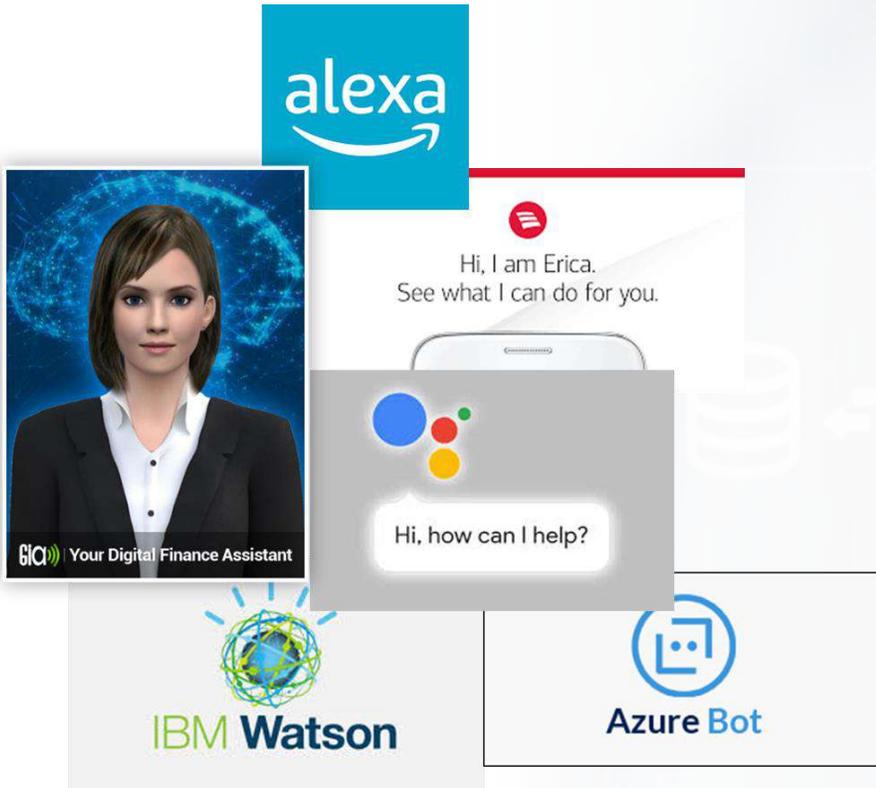


Enterprise Information Processing and Intelligent Document Processing

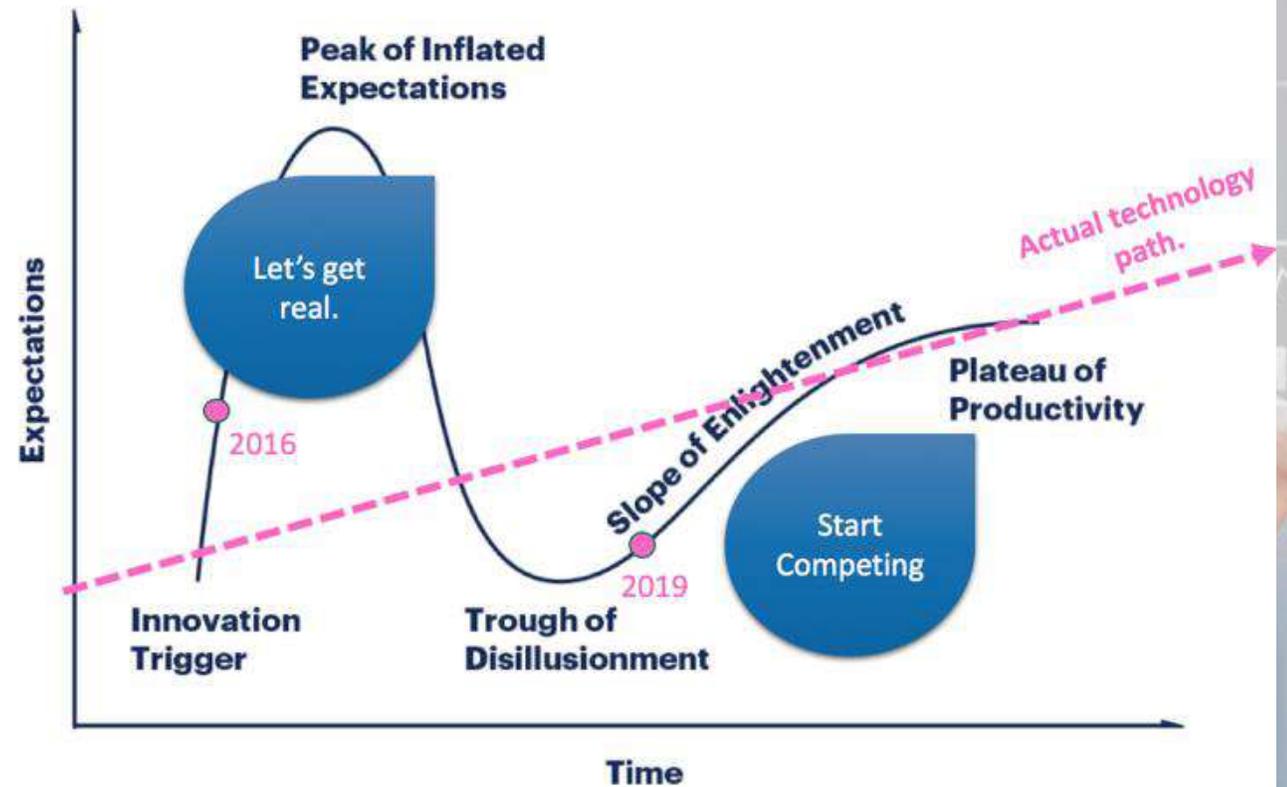
Connectivity to enterprise information systems (ERP) and with enterprise grade security and governance

DIGITAL
TRANSFORMATION

3. Is it Hype or Reality in the New Normal?

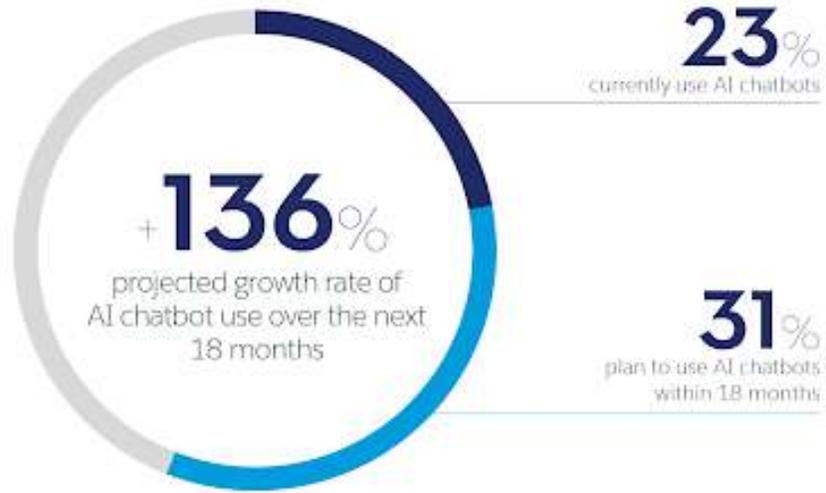


The Virtual Assistant Hype Cycle



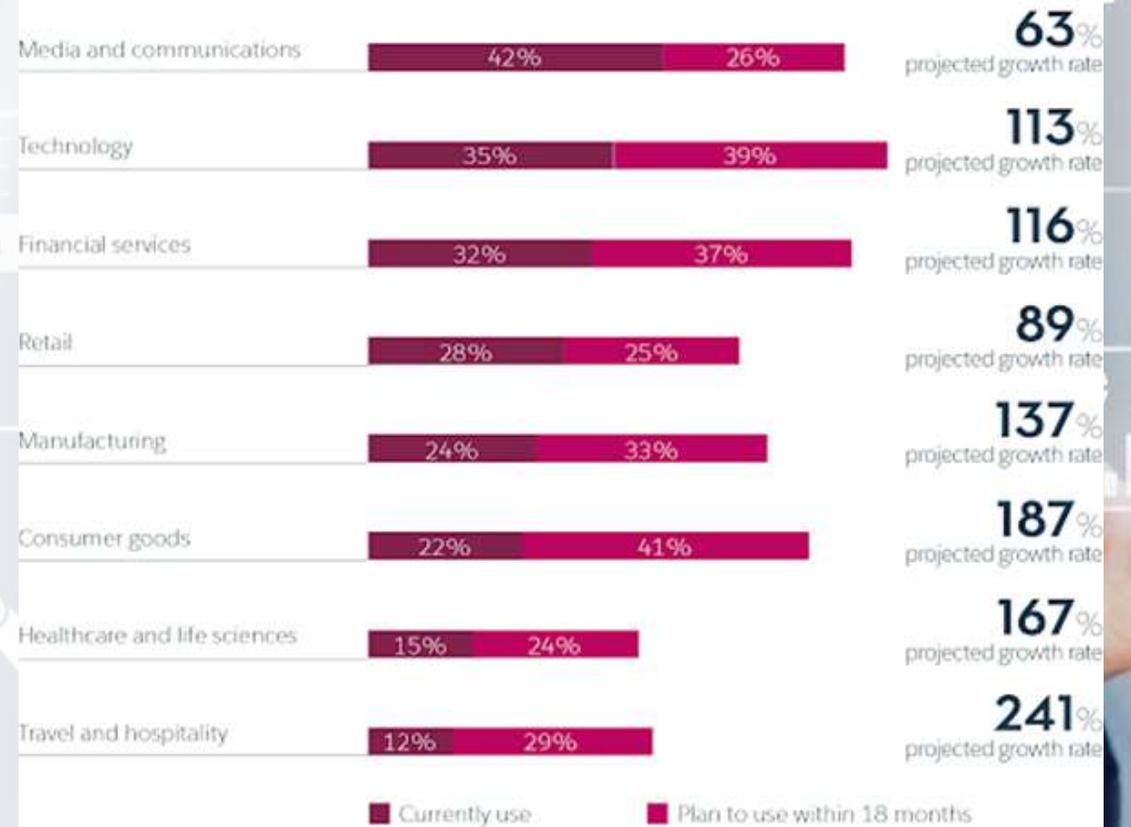
4. Enterprise Digital Assistants Trends

Use or Planned Use of AI Chatbots Among Service Organizations



"State of Service," Salesforce Research, March 2019.

Use or Planned Use of AI Chatbots Among Service Organizations, by Industry



"State of Service," Salesforce Research, March 2019.

5. Top Uses of Enterprise Digital Assistants



Engaging Customers 24X7

Digital experience for customers



Assisting Workforce

Workforce can be augmented by digital to drive efficiency and provide quick information



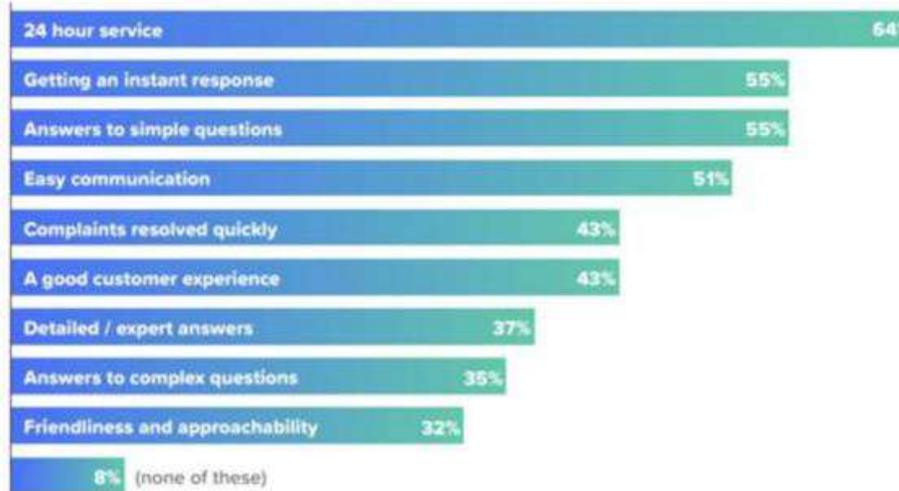
Performing Repetitive Tasks

Data entry and data gathering purposes usually fetching information from various systems



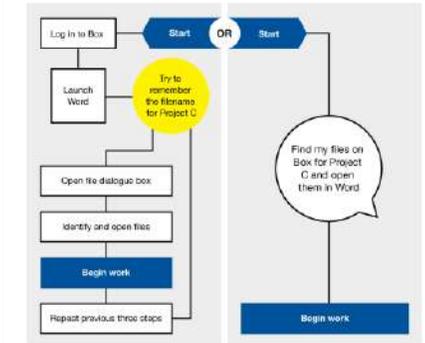
Potential Benefits of Chatbots

If chatbots were available (and working effectively) for the online services that you use, which of these benefits would you expect to enjoy?



From Six Actions to One Request: How a Chatbot Can Save You Time and Effort

John is trying to access files that are stored in Box Sync, a productivity tool that enables users to mirror data stored on Box to their desktop. To do this, John follows a six-step process. By using a chatbot, however, he only makes a single verbal request (assuming the chatbot supports his language).



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Digital Assistants For Credit Operations

< Digital Assistants For Collections Operations >

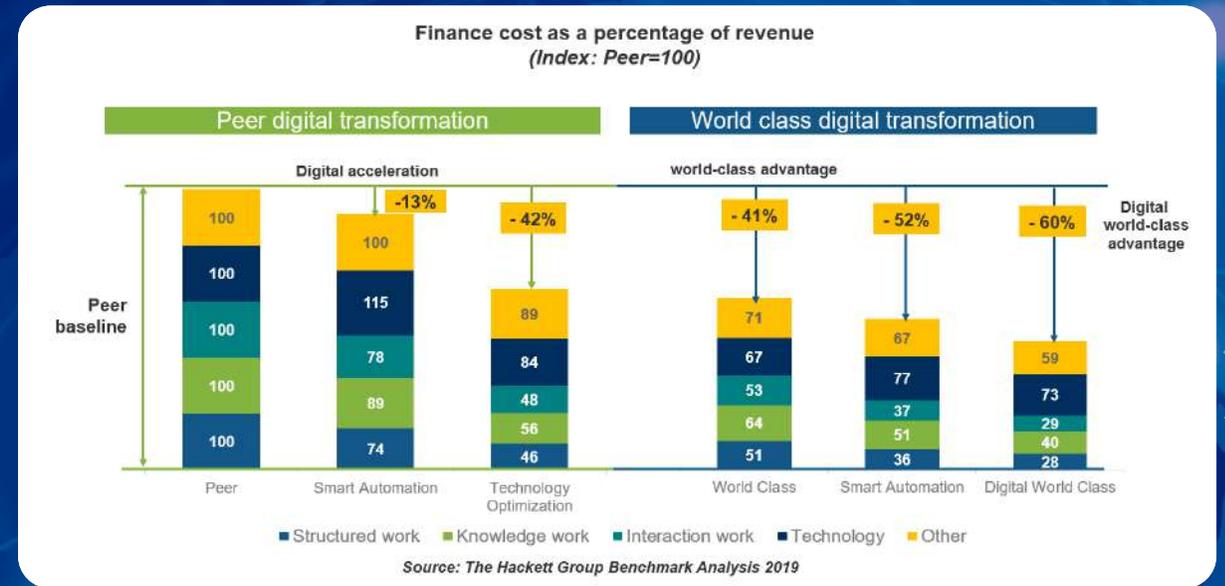
Digital Assistants For Cash Application



EMAGIA™

Enterprise Digital Assistants in Order-to-Cash

- Improve Customer Experience
- To Scale Your Operations
- Support Digital Business Models
- Run Better and Grow faster



**Gia - AI-powered Digital Finance
Assistant for Order-to-Cash Operations**



EMAGIA™

Enterprise Digital Assistants for Credit Operations

- Gia transforms the way you engage your customers for billing and payments.
- Available 24x7 for your customers, Gia can now create digital customer engagement with 100% of your customers in a very personalized way.
- Your customers can now talk, text or tap to interact with Gia and Gia will take care of helping your customers with the payments. She learns and get smarter in every interaction.



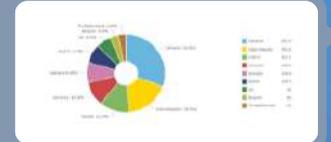
Enterprise Digital Assistant for Order-to-Cash Staff



Gia | Your Digital Assistant For Credit-to-Cash

Hi Gia - Give me an update on total cash received so far this week

Hello Bert – I am be happy to give you the information. We received total cash of \$3,232,890.67 in all BUs this week . Here is some more information about cash received in each business unit



What is the total cash received this week in North America Region?

Total cash receipts this week in North America is \$1,583,413.56. This is 56% of total cash received across all regions. It is up by 17% compared to last week total cash receipts in North America.

What is the total AR for the company?

Here is the information on Total AR and aging for the company:

Total AR - \$5,668,345.38
Total Current - \$2,345,567.78
Total Overdue - \$3,322,777.60



Power at Your Finger Tips for Order-to-Cash Managers and Staff



Enables Faster Decision Making

Manage with insights and information at digital speed. Helps managers to stay on top of the issues.



Saves Time and Cost of Information Gathering

Global operations reporting is cumbersome and time consuming. Reduces people and process bottlenecks



Supports 24x7 with Information Access

Mobile access on all devices, at all times and with all information provides tremendous power to manage



EMAGIA™

Enterprise Digital Assistants for Collections



emagia | Your Digital Finance Assistant

Hi John

hi

Our records indicate your account is past due and has a balance of \$19,985.00 with a due date of Sep 01 2018.

I can assist you with your payment.

Show Outstanding invoices

There is 1 outstanding invoice for BARIVEN CORP. The total balance is \$19,985.00.

INV#35037018488
\$19,985.00

Due Date: Sep 01, 2018

[Invoice Copy](#)

I can assist you with your payments

[Pay Now](#)

[Pay Later](#)

[Report a Problem](#)

Type a message

emagia
Collaborative Finance

04/15/2019

Customer # 702-110210-New Units

BARIVEN CORP
PO BOX 17111
PDVSA SERVICES BV
2502 CC THE HAGUE
HAUGE, WINDSON TU342TZ
NL

Dear John Mayers,

This is a friendly reminder that your payment has not been received within contractual terms. Please remit your past due balance in the amount of \$19,985.00 immediately. If there is a reason for delayed payment, please call us to discuss. Attached is statement for your convenience. If payment has been made in the last (5) working days, please disregard this notice.

Invoice #	Invoice Date	Due Date	Invoice Amount	Due Amount	PO #	Days Aged
35037018488	08/03/2018	09/01/2018	19,985.00	19,985.00	4500142791	223
Total:			19,985.00	19,985.00		

Regards, Bryan Davis
bryan.davis@emagia.com
(877) 321-9388

Enterprise Digital Assistants Helping in Collections



Send Request to Pay

Interact with the customer with relevant information.



Record Promise to Pay and Disputes

Take notes and record the information in the receivables management system for future reference

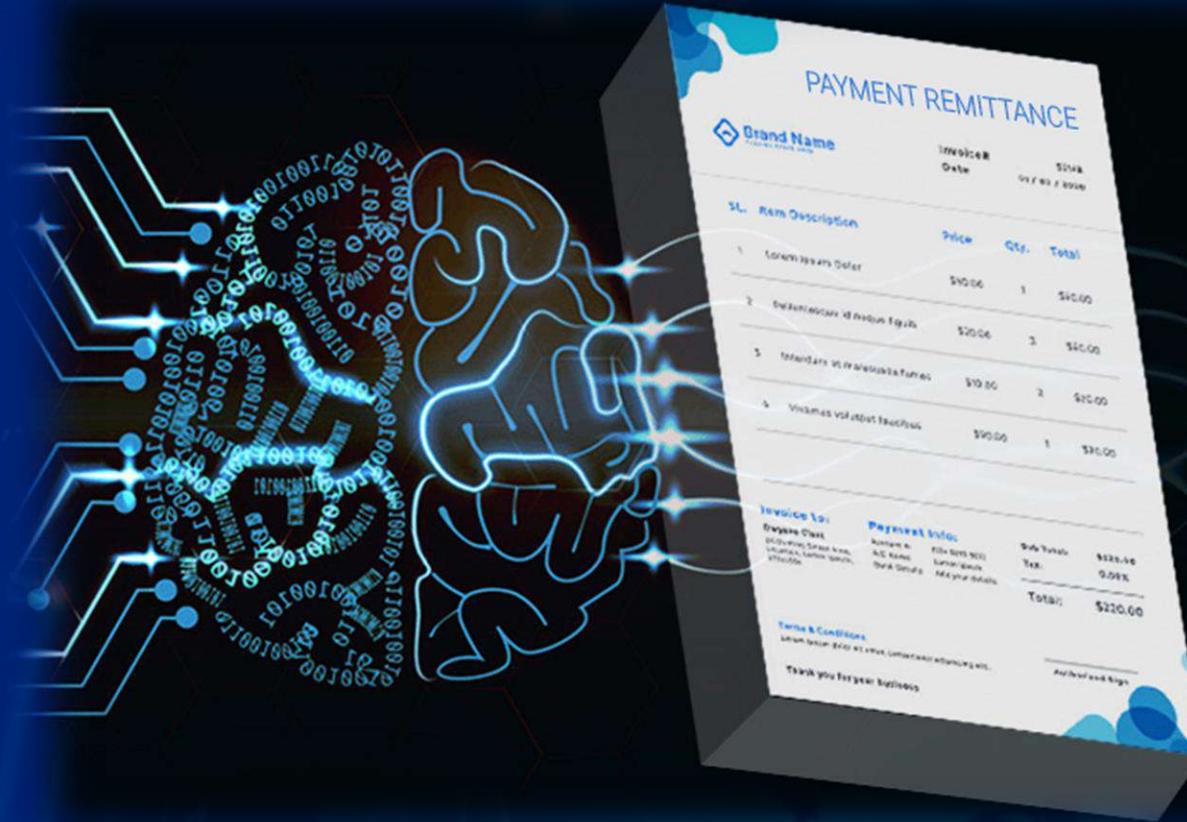


Pay Now Processing

Process credit card, ACH and major payment options



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Gia - Your Digital Finance Assistant Can Also Now Read and Extract Lockbox, Remittance and Invoice Documents Data



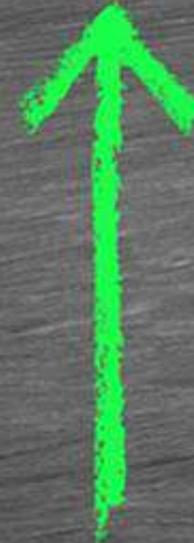
FUTURE OF ORDER-TO-CASH WORK: HUMANS + AI



EFFICIENCY



Speed



Quality



Costs



EMAGIA™

World-class O2C Performance with Digital Assistants



EMAGIA™

Deploying Your Order-to-Cash Assistants



Gia: Digital Finance Assistant



Reimagine Global Order-to-Cash for the New Normal



Reimagining Digital Credit For the New Normal



Digital Credit Applications

Mobile self-service forms with digital signatures and digital reference checks



Data-driven Credit Decisions

Drive consistency and personalization in credit scoring process using internal or external factors



Cognitive Order Processing

Assess risk on every order without causing any delays in hold and release process



Predictive Risk Monitoring

AR is a key asset for driving growth within the business; doing it efficiently within add FTEs is easier with software



Reimagining Digital Collections For the New Normal



Digital Invoicing and Payments

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



Predictive Collections

Data-driven personalization in collections strategy and correspondence



AI-powered Digital Assistants

Assess risk on every order without causing any delays in hold and release process



Digital Customer Self-service

Self-service digital portals with on-demand and mobile experience with voice and chatbots

<85%
Current AR



Reimagining Cash Application For the New Normal



GiaDocs – Cognitive Remittance Data Capture

Eliminate manual lockbox remittance and payments data entry and document handling



AI-driven Cash Application

Straight through invoice-to-receipts matching and posting automation



Automated Deductions Processing

Assess risk on every order without causing any delays in hold and release process



Digital Payment Wallets

Self-service digital portals with on-demand and mobile experience with voice and chat bots

>90%
automatch



Digital Order-to-Cash Efficiency – The New Normal

- Put AI to work and shift humans to manage
- Experience rapid reduction in DSO and operational cost
- Experience rapid reduction in credit risk and bad debt write-offs
- Improve collections and increase cash flows
- Minimize bad debt and improve profitability
- Gain cash forecasting accuracy and customer satisfaction

>60%
**Better
Performance**

Shareholder Value

Revenue and Profit Management

Working Capital Management

Risk, AR, AP and Cash Flow

Valuable O2C, P2P, R2R Insight

Experience the Exponential Impact
Work, Workplace and Working Capital

EMAGIA™

Digital Order-to-cash Transformation

Industry: Information Technology Services

Company: Global Information Technology Company with \$2.5 Billion Revenues

The Need: One Global O2C View, Process Automation, Reduction of DSO

The Solution: Emagia AI-powered Digital Receivables Platform – Credit, Collections, Deductions, Cash Application and Analytics

- ERP is Oracle R12 which covers 46 business units
- Deployed in 70 countries across Europe, Americas and Asia Pacific
- Cash Application auto match improved from 45% to 70%
- Multi language capability - English, German, Spanish, Portuguese, French, Italian
- Client focus of strong working capital management and reducing cost achieved
- Configurable Collections Strategies – dynamic modification based on parameters. Automated reminder letters
- SOX Compliance and detailed Audit Trails
- Dispute resolution and inquiry rolled out to 20,000 users
- Root Cause Analysis e.g. dispute management

THE EMAGIA EXPONENTIAL IMPACT

\$4B Receivables

300K Digital Transactions

85% Current AR

100% Customer Touch

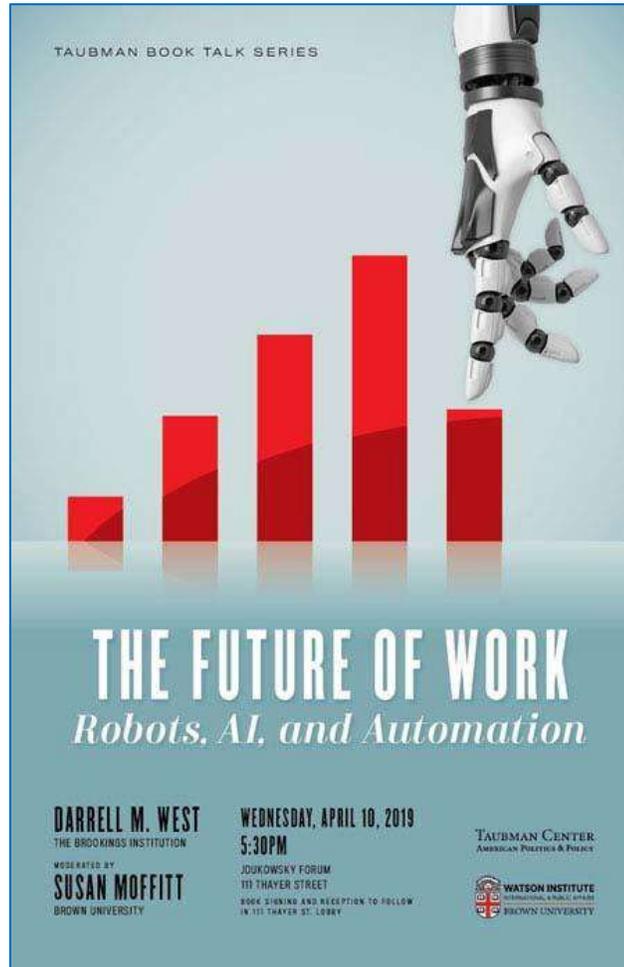
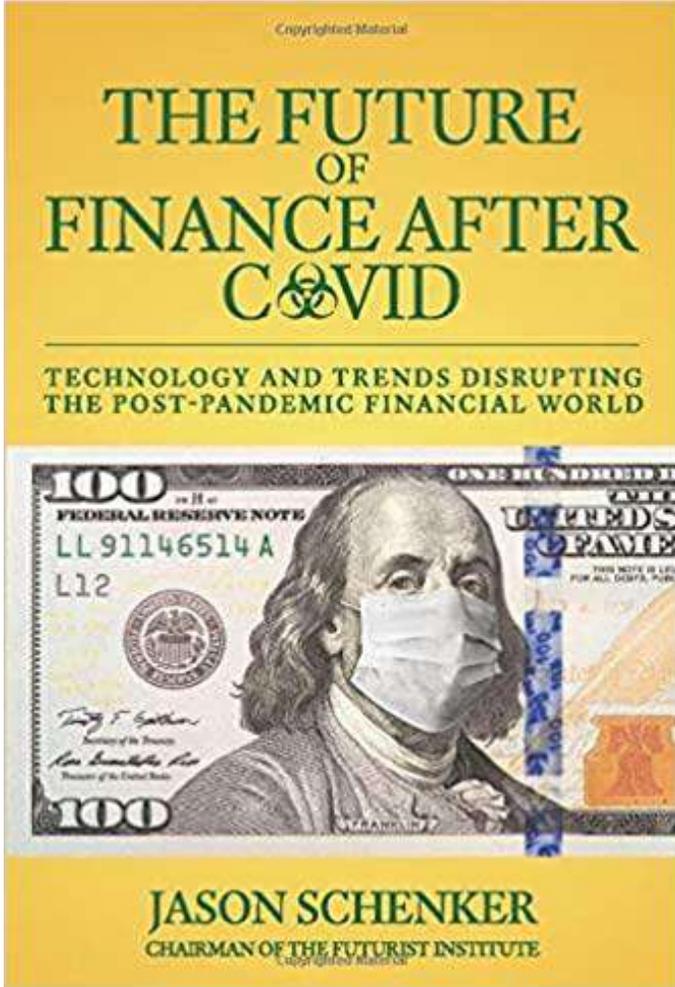
90% Automated Cash Application Rate

100% Risk Assessment



EMAGIA™

Interesting Books...



DIGITAL
ORDER-TO-CASH
LEADER
INNOVATOR



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Learn more

< www.emagia.com

