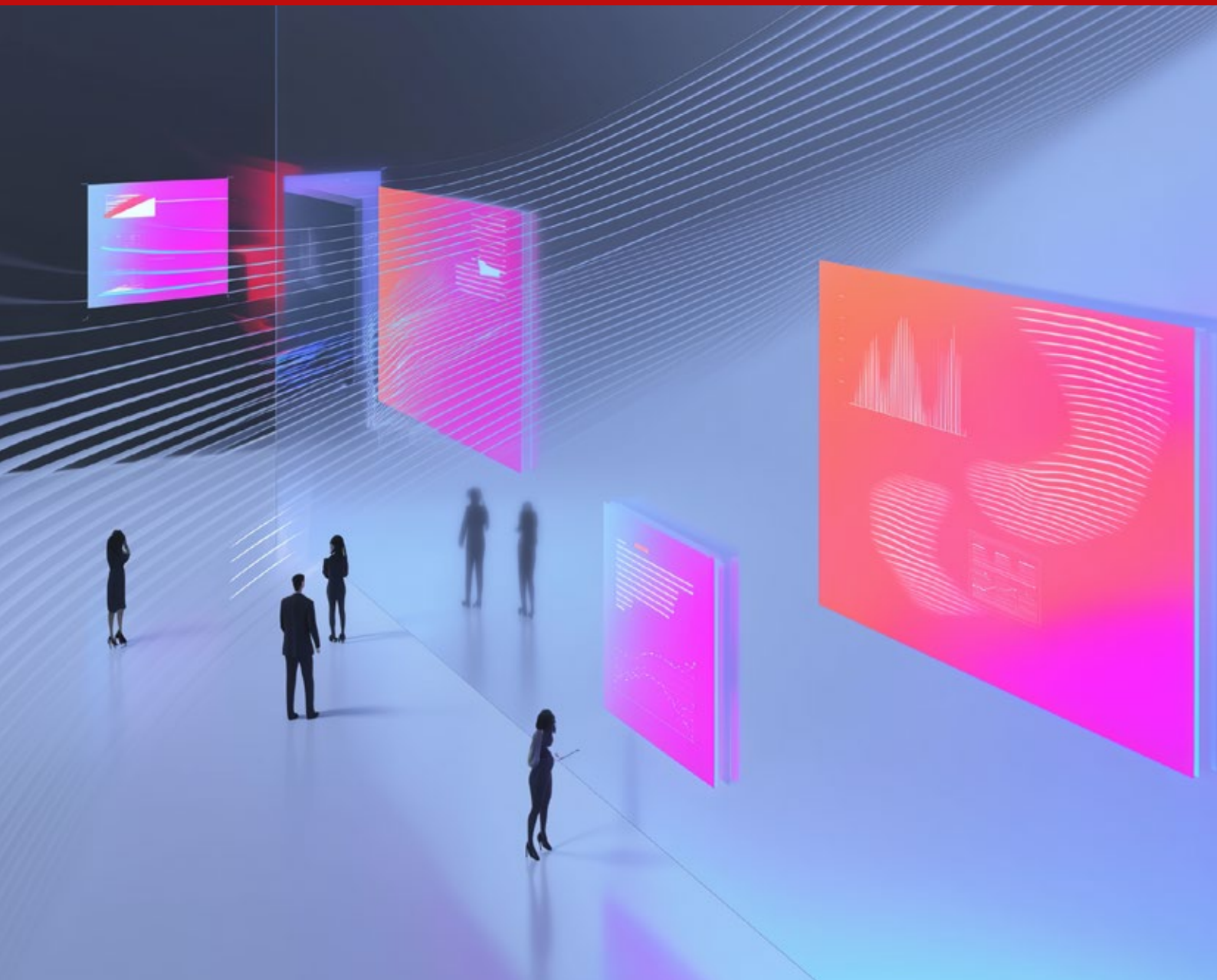


# DATAMATICS

## FINATO ORDER TO CASH (O2C)

Smarter Receivables. Faster Cash. Stronger Business



FINATO O2C is an AI-powered, end-to-end Order to Cash platform that helps enterprises streamline their receivables, optimize working capital, and reduce risk. From intelligent credit scoring and automated cash application to predictive collections and dispute management, FINATO transforms traditional O2C into an adaptive, autonomous function that delivers results.

## Why Transformation Matters

### Challenges Enterprises Face Today

High DSO due to inefficient follow-ups and dispute backlogs	↗
High cost of working capital loans due to delayed payment collections	↗
Static credit limits & manual approvals delay order processing	↗
Inaccurate cash visibility from fragmented processes	↗
Unapplied cash leads to misreporting and missed liquidity opportunities	↗
Customer experience suffers due to delayed responses and rigid processes	↗

### The Need for Change

With rising pressure on CFOs to drive both agility and financial control, digitizing O2C is no longer optional. AI-led transformation ensures faster recovery, smarter decisions, and superior customer experience.

## Why FINATO for O2C



### AI-Powered

AI powered automated for credit, collections, and cash application



### Automated Workflows

Reduce manual effort with Bot calling for collections, auto-dunning, auto-reconciliation, smart credit approvals and dispute routing



### Real-time Visibility

Dashboards for credit exposure, DSO, unapplied cash, and more



### Modular & Scalable

Plug-and-play for any ERP landscape



### Customizable

Tailored to industry and business specific needs and user roles



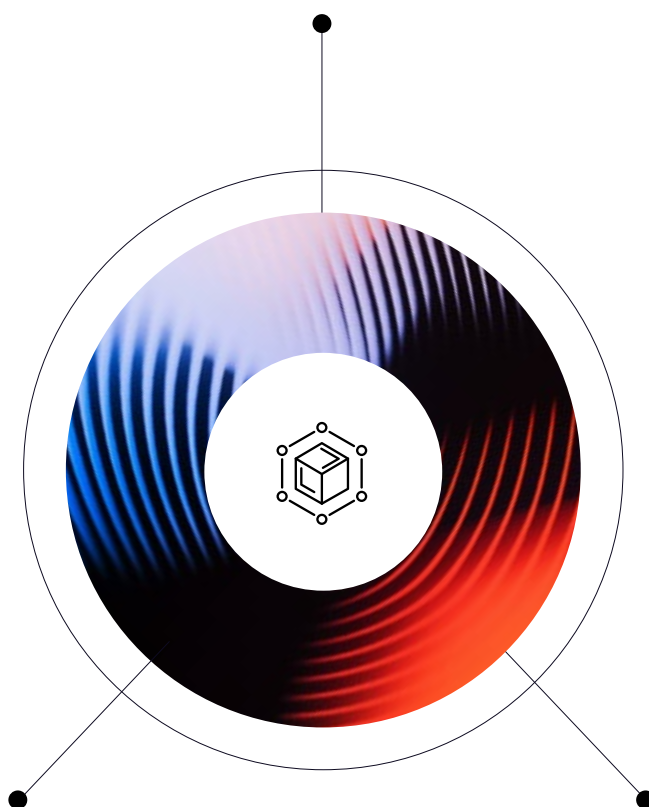
### Proven Results

Up to 40% faster Cash Conversion Cycle

# Key Modules & Capabilities

## Credit Management

- AI-based credit scoring & limit assignment
- Integration with credit bureau agencies for credit reporting
- Embedded approvals & runtime credit adjustments
- Real-time credit risk alerts and order blocking
- Increased visibility of dropped sales volumes with good payers
- Credit Risk Assessment



## Cash Application

- Real-time bank integration for remittance capture
- AI-based auto-matching and 3-way reconciliation
- Deduction coding & remittance suggestions
- Unapplied cash identification & posting
- Template free solution

## Collections Management

- AI-prioritized worklists & automated dunning
- Promise-to-pay plans
- Dispute resolution tracking
- AI-managed reminders and notifications (Calling, email and text)
- Customizable collection strategies

## AI Agents

- Credit Risk Agent: Monitors utilization, blocked orders, suggests unblocking steps
- Collections Agent: Tracks delayed payments, overdue invoices, average payment time
- Cash App Agent: Handles unapplied cash, remittance issues, touchless rates
- Portfolio Manager: Credit risk, collections, cash app, insight agent, follow-up bot, calling agent

## AI Use Cases Across O2C

### AI-Generated Worklists

Tasks ranked by urgency and aging for each collector

### Credit Scoring

Dynamic credit scores based on customer payment behavior

### AI-Powered Correspondence

Automated calling and personalized follow-ups

Payment plans tailored as per customer segmentation

### Cash Forecasting

Predict future inflows from open receivables

Automated remittance capture, tagging and posting

Runtime credit adjustment

Automated promise-to-pay plans

Calling Agents for reminders & disputes

## Business Benefits

**40–50%**

faster credit approvals

**25–30%**

DSO reduction

Upto **60%** reduction in manual collections effort

**99%+** accuracy in cash application

Upto **40%** reduction in bad-debt write-offs

Better customer experience and payment reliability

## Case Study: FINATO in Action

**Client:** Global Manufacturing Enterprise

**Challenge:** High DSO, scattered collections efforts, and delayed credit approvals

**Finato Solution:**

- Deployed predictive credit scoring and runtime adjustments
- Implemented AI-generated collector worklists and auto-dunning
- Streamlined cash application using 3-way AI matching

**Results:**

**30%**

DSO reduction

**50%**

faster dispute resolution

**25%**

increase in on-time  
payments

Improved internal  
collaboration and  
customer satisfaction

## Additional Platform Capabilities



System-based alerts  
& notifications



Complete audit  
trails



Role-based  
secure access



ERP & bank  
integrations



Highly configurable for global  
and multi-entity operations



Storage, retrieval, and  
compliance-ready



O2C Collection Cloud:  
AI worklist, auto correspondence,  
reminders, calls, emails.



O2C Cash App:  
Auto capture, ERP sync,  
AI matching, deductions, exceptions.



## ABOUT DATAMATICS

Datamatics enables enterprises to go Deep in Digital to boost their productivity, customer experience, and competitive advantage. Datamatics’ portfolio spans across three pillars of Digital Technologies, Digital Operations, and Digital Experiences. It has established products in Intelligent Document Processing, Robotic Process Automation, AI/ML models, Smart Workflows, Business Intelligence, and Automatic Fare Collection.

Datamatics caters to a diverse global clientele across Banking, Financial Services, Insurance, Healthcare, Manufacturing, International Organizations, and Media & Publishing. The Company has a presence across four continents with significant delivery centers in the USA, India, and the Philippines. To learn more about Datamatics, visit [www.datamatics.com](http://www.datamatics.com)

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