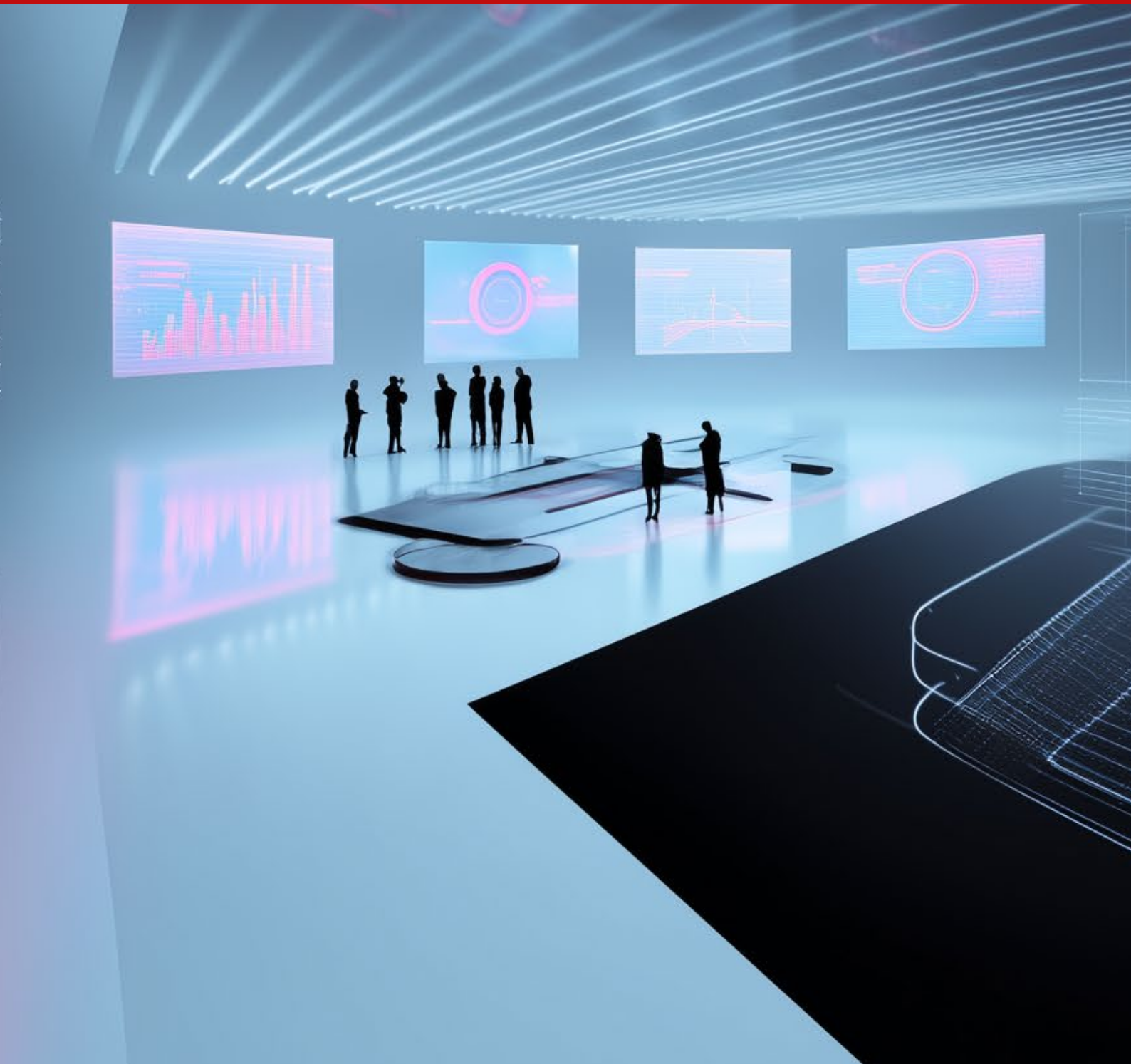# DATAMATICS

O2C CASH APPLICATION

AI-powered accuracy. Zero-touch posting. Complete visibility.

TRANSFORMING CASH APPLICATION INTO A STRATEGIC ADVANTAGE

Cash application has evolved far beyond a back-office reconciliation task, it's now a critical function that drives liquidity, operational efficiency, and customer satisfaction. Yet, manual posting, delayed remittance identification, and high exception volumes continue to strain working capital and extend DSO (Days Sales Outstanding).

Datamatics O2C Cash Application Cloud reimagines this process through **AI-powered automation, touchless matching, and real-time ERP synchronization,** enabling faster cash realization and reduced operational costs.

By seamlessly connecting **banks, customers, and ERPs,** the solution transforms cash posting into an intelligent, autonomous process. With **AI automation, advanced analytics, and workflow intelligence,** finance teams gain complete visibility and control — achieving quicker reconciliations, higher accuracy, and smarter cash management.

KEY OBJECTIVES

Accelerate payment processing through automation

Reduce manual intervention in remittance and deduction handling.

Improve visibility into unapplied cash and exception trends.

Provide a unified global platform across entities and ERPs.

KEY BENEFITS

Faster Cash Posting: Reduce manual effort by over 70%.

Improved Accuracy: 98% match rate with AI-enabled remittance reading

Lower DSO: Accelerate cash realization and improve liquidity

Enhanced Visibility: Real-time dashboards and performance metrics

Scalable Cloud Platform: Supports global operations securely

KEY BUSINESS KPIS

Metric	Before AI	After O2C Cash App Cloud
Touchless Cash Posting	45–50%	90–95%
Exception Resolution Time	3–4 days	<1 day
Remittance Accuracy	70%	98%
Deductions Processing Time	5–7 days	2 days
Unapplied Cash Volume	High	Reduced by 50–60%

PLATFORM HIGHLIGHTS

Cloud-native architecture
Scalable, secure, and ERP-agnostic

AI/ML-powered intelligence
Learns continuously for improved matching accuracy

End-to-end automation
From data capture to reconciliation

Global adaptability
Supports multiple entities, currencies, and formats

KEY CAPABILITIES

Automation & AI Matching

Auto Capture

Automatically extracts payment data from bank files, lockboxes, and remittance sources in varied formats (Excel, PDF, Email, XML)

AI Matching Engine

Machine learning algorithms match payments against invoices with high accuracy, handling partial, aggregated, and cross-customer payments

Touchless Posting

Enables 90–95% straight-through processing with adaptive intelligence for new patterns

REMITTANCE & EXCEPTION HANDLING

AI OCR/NLP Processing: Reads and classifies remittance information from diverse formats and sources.

Exception Categorization: Detects short payments, credit notes, and disputes automatically.

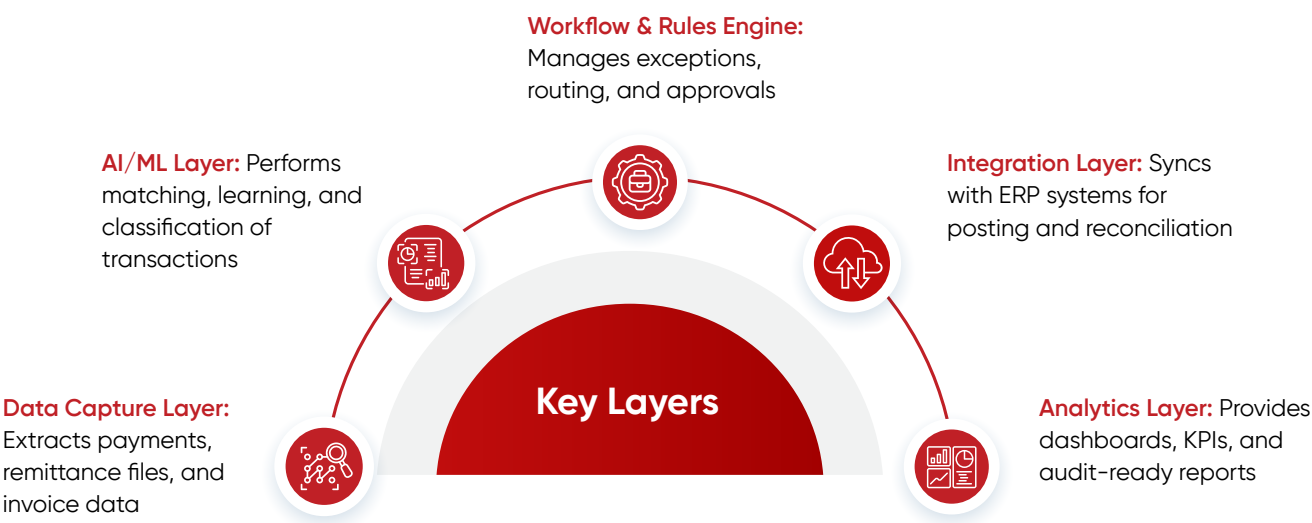**Workflow Automation:** Routes exceptions to respective owners for faster review and resolution.

ERP INTEGRATION & SYNCHRONIZATION

✓ **Real-time ERP Posting**
Seamless bi-directional synchronization with SAP, Oracle, MS Dynamics, and other ERP systems.

✓ **Automated Journal Entries**
Posts cleared transactions directly into ERP ledgers.

✓ **Unified Visibility**
Consolidates transactions across regions and entities for centralized control.

ARCHITECTURE, AI AGENTS & PROCESS FLOW

System Architecture

The O2C Cash Application Cloud is built on a modular AI-first architecture.
It connects to banking networks, customer remittance portals, and ERP systems through secure APIs

Workflow & Rules Engine: Manages exceptions, routing, and approvals

AI/ML Layer: Performs matching, learning, and classification of transactions

Integration Layer: Syncs with ERP systems for posting and reconciliation

Data Capture Layer: Extracts payments, remittance files, and invoice data

Analytics Layer: Provides dashboards, KPIs, and audit-ready reports

Key Layers

AI AGENTS IN CASH APPLICATION

Agent Name	Role	Outcome
Cash App Agent	Handles unapplied cash and performs invoice matching	Reduces manual posting, improves touchless rate
Remittance Agent	Extracts and validates remittance data	Eliminates manual entry and reduces errors
Exception Agent	Detects deductions, short payments, and mismatches	Speeds up resolution with AI categorization
Insight Agent	Monitors trends, identifies anomalies, and provides analytics	Enables data-driven process improvements
Follow-up Bot	Sends automated reminders for missing remittances	Ensures faster closure and reduces backlog

CASH APPLICATION WORKFLOW

Step 1	Auto Capture	Payment and remittance data collected automatically from banks and customer systems.
Step 2	AI Matching	AI engine matches payments with open invoices using confidence-based models.
Step 3	Exception Handling	Unmatched or short payments routed to respective teams for resolution.
Step 4	ERP Posting	Matched transactions auto-posted into ERP with full traceability.
Step 5	Reporting & Insights	Finance dashboards provide real-time visibility into KPIs and exception trends.

DATAMATICS
Deep in
Digital

SUCCESS STORIES

Global Logistics: Centralized finance operations achieved **20–35% cost reduction** and improved cash visibility

Consumer Goods: Implemented unified O2C platform, resulting in **30% faster processes** and reduced exceptions

Automotive: Achieved **60% automation in collections** and **98% accuracy in cash application**

Two-Wheeler Manufacturer: Standardized financial operations, realizing a **25% faster monthly close**

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

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