

Sidetrade Accelerates Toward AI-native with “O2C Intelligence 2030”

From SaaS Vendor to AI-native Company

3 AI-native Products on the Market by Q3 2026

- Over 50% of total Bookings from AI-native expected by 2030
- 20%-25% of total Bookings from AI-native products as early as 2027
- €18 million to €23 million in AI-native Revenue with a CAGR of 185% to 215%

Trajectory Toward 30% to 35% EBITDA Margin by 2030

April 7, 2026 | [Sidetrade](#) (Euronext Growth: ALBFR.PA), the AI-native Order-to-Cash platform recognized as a Leader in the Gartner® Magic Quadrant™, unveils “O2C Intelligence 2030,” a four-year strategic plan that repositions the Company as an AI-native enterprise dedicated to Order-to-Cash (O2C). Three new AI-native solutions will be launched by Q3 2026. Their contribution to bookings will already be significant by 2027, becoming predominant by 2030. At the end of the plan, Sidetrade is targeting an EBITDA margin of 30% to 35%.

From SaaS Vendor to AI-native Company

Sidetrade did not wait for the current breakthrough of the agentic revolution. The company already had the foundations and assets to become a successful AI-native company in its Order-to-Cash domain of expertise.

- **The Sidetrade Data Lake is the moat**

With **26 years of Order-to-Cash expertise** and more than 1,000 O2C projects deployed, the Company has assembled the world’s largest O2C Data Lake: over **\$8.8 trillion in B2B transactions, 1.3 billion payment experiences, 42 million buyer companies over the past five years**. This industry-unique asset is fed in real time at a rate of five payment experiences per second. On this foundation, Sidetrade has trained expert AI models, calibrated on thousands of collection calls, millions of O2C emails, and billions of payment experiences.

In March 2026, US-based investment firm Briarwood Chase Management doubled its position in Sidetrade, crossing the 10% share capital threshold. [Briarwood Chase Management](#) cited the [proprietary Data Lake](#) as a solid advantage that competitors cannot easily replicate and described Sidetrade as a company better characterized as AI-native than traditional software vendor.

“We have spent 10 years building the world’s largest Order-to-Cash data asset, at a time when very few technology companies were thinking about data at this scale,” said **Olivier Novasque, CEO & Founder** of Sidetrade. “This foundation is now our decisive advantage. With O2C Intelligence 2030, we are leveraging it at the speed of the agentic revolution.”

- **Proven Order-to-Cash AI models and a specialized LLM**

From the raw transactional data in its Data Lake, over the years Sidetrade has built thousands of metadata points and key performance indicators, such as SPi (Sidetrade Predictive Payment Intelligence), to feed its AI models. **A data flywheel of cumulative intelligence has taken hold.** Sidetrade's Data Lake feeds already-proven expert models (payment prediction, automated cash application through multi-criteria matching, best-action recommendation for collections), which in turn drive O2C applications spanning the entire cycle. In addition, every user call, email, action and outcome generates new data that allows Sidetrade to fine tune proprietary LLM's; a competitive advantage that general-purpose LLM's cannot replicate.

Many of Sidetrade's O2C applications, recognized since 2022 as a Leader in the Gartner® Magic Quadrant™, are already **enhanced extensively by these proprietary AI models.** Over the past ten years, Sidetrade has trained many proprietary models, each optimized for specific O2C use cases, on O2C events, data points, emails, interactions, and conversations, including more recently fine-tuned LLM's. Initially derived from open-source foundations, these models are now **state-of-the-art Order-to-Cash LLMs running on Sidetrade's own GPUs within its Private Cloud.**

- **The best of both worlds: SaaS recurrence and AI-native disruption**

These **AI-native foundations, built over ten years,** are underpinned by a large enterprise client base, deep integrations into complex processes, high switching costs, predictable subscription revenue growing by 20% in 2025 with a gross margin above 92%, and contracts with an average initial term of 46.4 months. This profile combines strong financial visibility with disruptive growth potential.

The O2C Intelligence 2030 plan capitalizes on this duality: **simultaneously operating as the O2C Intelligence platform the agentic enterprise runs on, while preserving subscription-model predictability, with high-margin AI-native products layered on top.**

Three AI-native Products on the Market by Q3 2026

Fully integrated into the Sidetrade O2C Intelligence platform, the three new products are orchestrated by Sidetrade's proprietary technology stack: its Data Lake, its domain-expert fine-tuned LLM, and its O2C dedicated knowledge base.

- **The Aimie agents, digital twins for every credit management role**

With Aimie agents, Sidetrade creates agents dedicated to each role within the credit management department. Aimie Cash Collection, the first building block in this AI-native product line, launched nearly twelve months ago, is already on the market with 24 agents in production or roll-out phase in large enterprises. Connected to Sidetrade's Data Lake, the best-action AI model, and the fine-tuned LLM, these agents determine the right collection action, the right timing, and the right channel to accelerate payment from a given buyer. Each agent conducts a complete conversation with debtors, follows up on cash receipts, qualifies invoices in Sidetrade's 'Cash Collection' application, and decides on the next action.

At least three additional building blocks will be brought to market within the next twelve months: **Aimie Cash Application Analyst, Aimie Dispute Resolver, and Aimie Credit Analyst.** The business model for these agents is a fixed monthly subscription, priced per agent, with a capped volume of executions per month.

- **Customer agents: Building custom O2C agents in Agent Builder Studio**

Large enterprises run O2C processes so complex that even specialized O2C applications sometimes fall short of the last mile. Sidetrade Agent Builder Studio fills that gap, giving Sidetrade **customers a no-code environment to design custom AI agents through visual workflows**. A client could, for example, build an agent that posts invoices directly to a corporate buyer's AP portal, or one that checks deduction legitimacy against a discount agreement with a major retailer.

Building AI agents on the Sidetrade intelligence platform carries three advantages: **1/** Native access to Sidetrade's fine-tuned O2C AI models, specialized LLM, and Sidetrade's Data Lake, making the customer agents smart by DNA, **2/** Native connectivity to all Sidetrade O2C applications (no integration layer required), **3/** Operating on Sidetrade's private AI infrastructure within a security and compliance environment certified ISO 27001, SOC Type 2, no generic public models involved. The economics compound: each agent built on the O2C Intelligence platform deepens client stickiness and raises switching costs.

"At Sidetrade, the customer agent interacts with the world's richest Order-to-Cash data asset, expert AI models built on that data, and with business applications designed for the most complex processes. This combination is what makes agents built within Sidetrade structurally superior to any agent that can be built outside," said **Novasque**.

Sidetrade has created a new role within its Customer Experience department to accelerate adoption: Cash Deployment Engineer (CDE). Embedded in Sidetrade's strategic accounts, CDEs identify high-value use cases and design AI customer agents tailored to each organization. The target: **time to value in weeks, not the months typical of traditional software deployments**.

- **Aimie IQ: the natural-language engagement layer where humans, agents, and O2C Apps meet and converge**

Sidetrade's mission with O2C Intelligence 2030 is to deliver an **O2C Intelligence that can reason, decide, act autonomously, and monitor the customer's entire Order-to-Cash process to reach the best possible financial performance**. Aimie IQ orchestrates the O2C Intelligence platform (agents + O2C applications + O2C data). As a natural-language engagement layer, it brings AI Agents, O2C software applications, and humans together in a single decision-making space. Aimie IQ reasons over data, determines optimal action plans, executes instructions autonomously, and monitors outcomes across the entire O2C cycle.

"For a decade, the situation was simple: users interacted with software. We are now entering into a new paradigm, a symbiotic relationship where the interaction between humans, software, and AI agents occurs," said **Novasque**. "The shift is from software that helps finance teams manage Order-to-Cash to Intelligence that runs it as a coordinated, real-time system governed by the customer's own policies."

In practice, **Aimie IQ guides users through their daily O2C priorities**: it identifies the right application to engage, proposes orchestrating an AI agent to handle an outbound collection call with a buyer, and frees the user to focus on other tasks in parallel. Aimie IQ also benchmarks customer performance against peers on O2C KPIs, continuously mining the Sidetrade Data Lake to detect anomalies - such as an unexpected spike in disputes on a buyer across other vendors - and surfaces alerts. A finance manager enters a prompt and receives prioritized recommendations within seconds, all powered by the Sidetrade Data Lake.

Mark Sheldon, Chief Technology Officer of Sidetrade, stated: "Our O2C Intelligence platform consists of four layers. At the base, our Data Lake and our domain-expert models: this is the intelligence foundation. Above that, private LLMs, core data processing, security and Agent Builder Studio form the platform layer. Then comes the execution layer, where Aimie Agents and Customer Agents operate alongside O2C business applications. And at the top, Aimie IQ powers the engagement layer. These four layers are not

merely stacked. They reinforce each other. The result is a system where intelligence and execution are inseparable, and where the platform gains intelligence with every interaction.”

The three new AI-native products target a global AI agent market estimated at \$139 billion by 2033, growing at a 43.8% CAGR (source: [Market.us](https://www.market.us)). Sidetrade is positioned to lead the agentic market in the O2C domain.

Agent-First Company: Sidetrade Transforms from Within

Sidetrade has launched a **36-month internal transformation program that deploys AI agents across all of its operations**. This agentic operating model is self-funding. Each phase generates efficiency gains that fund the next. Reinvestment policy: 50% of savings generated are reallocated to the next wave.

Over the first twelve months, **20 to 40 internal AI agents will be deployed, with a target of 10% to 15% operational efficiency gains**. On the R&D side, Sidetrade is embedding AI agents across code generation, testing, quality assurance, and deployment, while fast-tracking engineer upskilling. The target: **a threefold increase in R&D productivity within 36 months**.

Since April 1, 2026, Customer Success, Professional Services, and IT Support have been consolidated into a single department - Client Experience - which will be progressively augmented by AI agents. No more interdepartmental transfers for a unified client view.

This agentic transformation is expected to drive EBITDA margin from 23% in 2025 (26% without the impact of SHS Viveon and ezyCollect acquisitions) **to 30%-35% by 2030**. The stakes are also commercial. According to Gartner, 68% of enterprise buyers ask vendors whether they use their own product before shortlisting them. Sidetrade does not theorize about the agentic era; it runs it.

Financial Ambitions of the O2C Intelligence 2030 Plan

The financial model is built on long-term cumulative growth. It is designed to layer two engines: the recurrence of SaaS subscriptions and a new layer of AI revenue indexed on execution.

Metric	Target
AI-native Product Launches by Q3 2026	3
AI-native Bookings (% of total) by end of 2027	20% to 25%
AI-native Bookings (% of total) by end of 2030	> 50%
CAGR of AI-native Bookings (2027-2030)	80% to 90%
AI-native Revenue by end of 2030	€18M to €23M
CAGR of AI-native Revenue (2027-2030)	185% to 215%
AI-native Product Gross Margin (from 2028)	91% to 94%
Group EBITDA margin by end of 2030 (vs. 23% in FY 2025)	30% to 35%
GPU investment (cumulative 5-year capex, 31 to 261 GPUs)	~ €4.1M

Sidetrade Launches this Plan from a Position of Strength

In fiscal year 2025, Sidetrade reported consolidated revenue of €61.4 million (+14% at constant currency), including €53.5 million in SaaS subscriptions (+20% at constant currency), and EBITDA of €13.4 million, representing 22% of revenue. North America is now the Group's largest region with 30% of subscription revenue. Companies with annual revenue exceeding \$1 billion account for 85% of revenue. The average initial contract term reached 46.4 months, well above industry standards.

By combining the recurrence and predictability of subscriptions with the margin profile and growth potential of AI-native products, Sidetrade intends to build a self-reinforcing business model in which data, models, and client stickiness strengthen each other over time.

Gartner, Magic Quadrant for Invoice-to-Cash Applications, 6 May 2024, Tamara Shipley Et Al.
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Next financial announcements

First Quarter Revenue for 2026: April 14, 2026 (after the stock market closes)

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About Sidetrade (www.sidetrade.com)

Sidetrade (Euronext Growth: ALBFR.PA) is an AI-native Order-to-Cash company. Its platform combines enterprise applications, autonomous AI agents, and Aimie IQ, a natural-language interface that helps global organizations accelerate cash generation. Sidetrade operates the world's largest [proprietary Order-to-Cash Data Lake](#), built on more than \$8 trillion in B2B transactions and 42 million buyer entities. This data trains domain-expert AI models that reason, decide, and act autonomously across the Order-to-Cash cycle. Sidetrade serves businesses in 85 countries with 450 employees across Europe, North America, and Asia-Pacific.

For more information, visit us at www.sidetrade.com and follow us on LinkedIn at [@Sidetrade](#).

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