Real 'Business Value' is realized when you make end-to-end work autonomous

Most $ Investment

Most Business Value

Augmentation

Autonomy

Chatbots		End-to-end
Copilots		Decision Agents
Coding		

The Value Gap: Millions invested, but no tangible P&L impact

⚠️ THE ROI CRISIS

MIT MANAGEMENT SLOAN SCHOOL

95% of GenAI pilots deliver no measurable P&L impact

MIT Sloan Management Review, July 2025

"Most enterprises are not innovating; they are subsidizing expensive experiments."

Gartner | 🚫 THE ANALYST WARNING

"75% of firms building DIY agentic architectures will fail."

Forrester 'Agentic AI Opportunity', 2025

of agentic AI projects will be cancelled by end of 2027 **40%**

Gartner Predicts 2025

📈 THE AI BREAKAWAY

HFS HFS Research

1.7x Revenue Growth

1.6x EBIT Margins

vs. companies trapped in fragmented pilots.

'Widening AI Value Gap', Sept 2025

MIT report: 95% of generative AI pilots at companies are failing

STEVEN ROSENBUSH
Companies Are Struggling to Drive a Return on AI. It Doesn't Have to Be That Way.

Over 40% of agentic AI projects will be scrapped by 2027, Gartner says

Opinion Business Insight
AI returns have not yet justified investment mania

The Widening AI Value Gap

THE A.I.-PROFITS DROUGHT AND THE LESSONS OF HISTORY

Beware the AI Experimentation Trap

The world's biggest Agentic Transformation:
How Allianz Partners targets €300M in Incremental Profit

Allianz

E2E agentic transformation delivered in a single platform**.**

- **Global End-to-End Agentic Automation**
  across 5 insurance lines and >30 countries

- **No change in infrastructure required.**
  APA deployed as an intelligent layer on top of existing systems.

- **Automation instead of augmentation.**
  Moving up to 90% of manual work to computers.

- **Entirely replacing RPA as patch technology.**
  Replacing task-automation with end-to-end Agentic Automation.

Get the case study by HFS:

HFS
POINT OF VIEW

Otera helps Allianz Partners use AI to target a €300M profit increase by 2027

Author:
Sam Duncan, Practice Leader

€300M /YEAR
Incremental profit by 2027

29 → 3.5 DAYS
Average claim handling time

2.5 MONTHS
From zero to production

+30 PERCENTAGE POINTS
Increase in Net Promoter Score

Responsiveness will be the decisive change that drives both productivity and customer success. It will take our margins to a different level.

Tomas Kunzmann, CEO, Allianz Partners

Otera is your **Business Partner** to maximize **Business Value** with **Agentic AI.**

Otera Studio: Purpose-built and **native Agentic Platform** optimized to deliver the highest STP (Autonomy) rates without sacrificing control and governance.

+
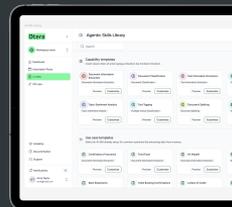
ACV Framework: Practical blueprint to drive Business Value We bring the blueprints and best practices how to maximize ROI and deliver tangible business value with AI Agents.

WHAT WE DELIVER FOR CUSTOMERS:

SIEMENS
Powering P2P, O2C and logistics processes across 130 factories worldwide.

ZURICH
Schildknecht: Zurich Germany is on the verge of an AI breakthrough
BY CHRISTIAN BELLMANN ON FEBRUARY 7, 2026
PRINT AR...

CED
Transforming Insurance TPA Services across 14 countries.

YOU?
Your Agentic AI Value Story.

e&
Transforming 40+ processes including B2B Customer Onboarding.

ERSTE
Transforming Banking Operations across CEE.

Hannover Re
Revolutionizing underwriting and technical accounting.

SAAB
8-figure P&L impact from transforming supply chain, O2C and P2P processes.

FRANÇOIS GOFFINET
CEO, CED EUROPE

Allianz
Reuters Subscribe
Allianz to cut up to 1,800 jobs due to AI advances, says source

Otera is a native Agentic Automation platform, purpose-built to deliver **Business Value.**

Autonomy
The Engine

Definition

The proportion of work genuinely **Straight-Through Processed (STP)** without human touch

Why it matters

Without this, there is no efficiency gain

X

Control
The Guardrails

The system of **policy, regulatory, and risk gates** that ensures safety and auditability

Autonomy without **Control** is chaos. We cannot scale what we cannot trust

X

Velocity
The Accelerator

How quickly we can **ship new value** and learn from live production data

Control without **Velocity** is bureaucracy. If change takes months, the model drifts and fails.

ⓘ **In a Nutshell**

An unsafe system (zero **Control**) or a frozen system (zero **Velocity**) results in zero value, regardless of how powerful the AI model is

Siemens chose Otera to automate Procure-to-Pay

*Scaling **Procure-to-Pay** automation from local pilot to global production in **<3 months***

~1.4M
Invoices Processed
VOLUME

99.8%
Global
Accuracy Rate

<3 Months
Contract → Live
SPEED

87%+
automation Rate
STP

"After evaluating many document understanding tools, we adopted Otera because of the AI accuracy, ROI, and ease of use by the team"
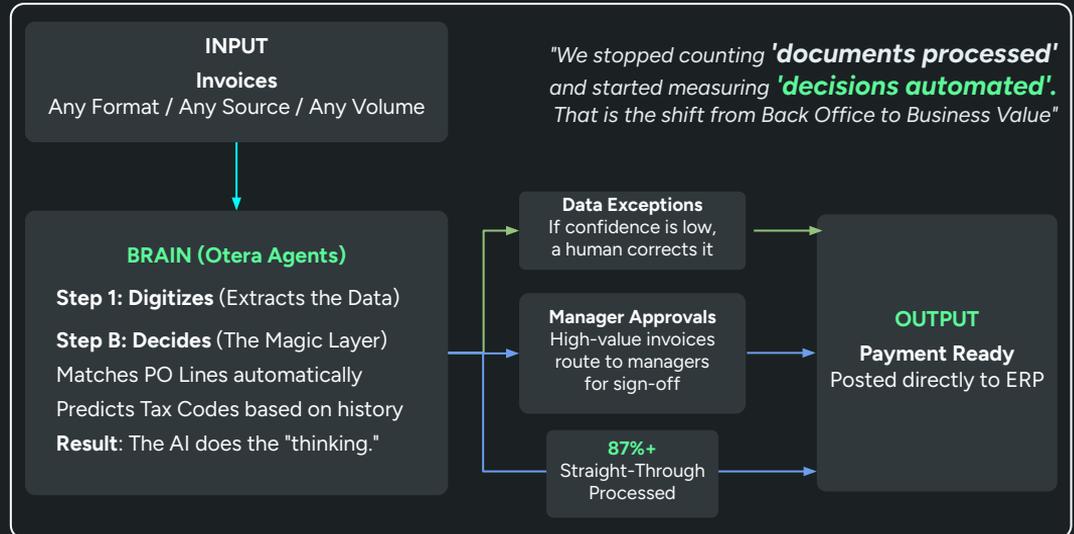- *Michael Suckert*

SIEMENS

Business Case

Old Way (Legacy OCR)

- **Creates Work**: The system reads the invoice, but humans still have to check the math, match the PO, and verify the vendor
- **The Pain: Volume = Cost**:
  (Every new invoice required more human hours)

Siemens Way Powered with Otera

- **Creates Capacity**: The system reads and checks. It autonomously validates the business logic before a human ever sees it
- **The Win: Volume ≠ Cost**: (We decoupled growth from headcount, creating a blueprint for global expansion)
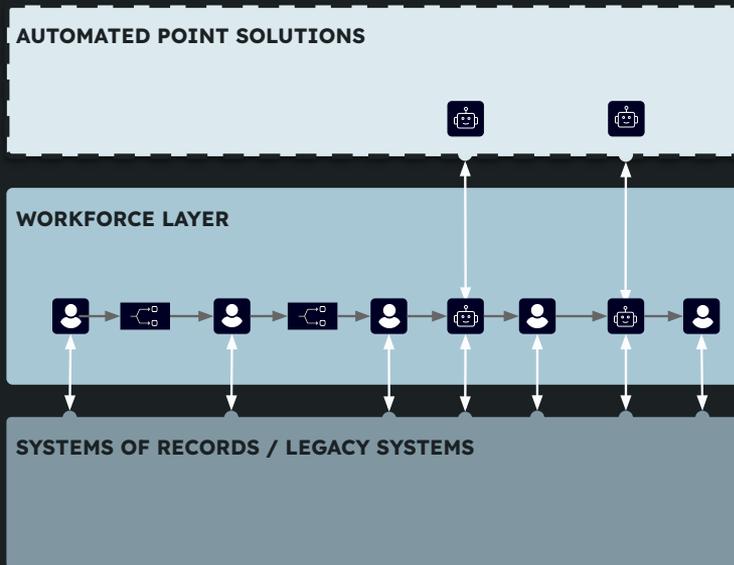
Engine

INPUT
Invoices
Any Format / Any Source / Any Volume

*"We stopped counting **'documents processed'** and started measuring **'decisions automated'**. That is the shift from Back Office to Business Value"*

BRAIN (Otera Agents)

Step 1: Digitizes (Extracts the Data)

Step B: Decides (The Magic Layer)
Matches PO Lines automatically
Predicts Tax Codes based on history
Result: The AI does the "thinking."

Data Exceptions
If confidence is low, a human corrects it

Manager Approvals
High-value invoices route to managers for sign-off

87%+
Straight-Through Processed

OUTPUT
Payment Ready
Posted directly to ERP

Transformative Business Value is only realized by shifting from human-first to agentic-first operations

Human First
Manual or <15% E2E Automation Rate
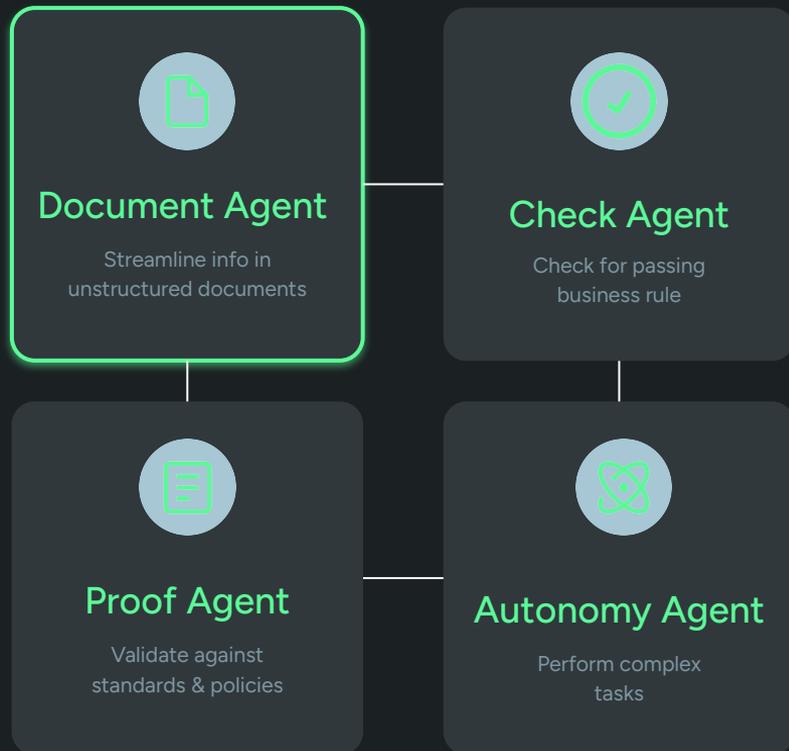
Agentic First
>80% E2E Automation Rate

AUTOMATED POINT SOLUTIONS

BUSINESS IN THE LOOP

WORKFORCE LAYER

AGENTIC LAYER (powered by Otera)

SYSTEMS OF RECORDS / LEGACY SYSTEMS

SYSTEMS OF RECORDS / LEGACY SYSTEMS
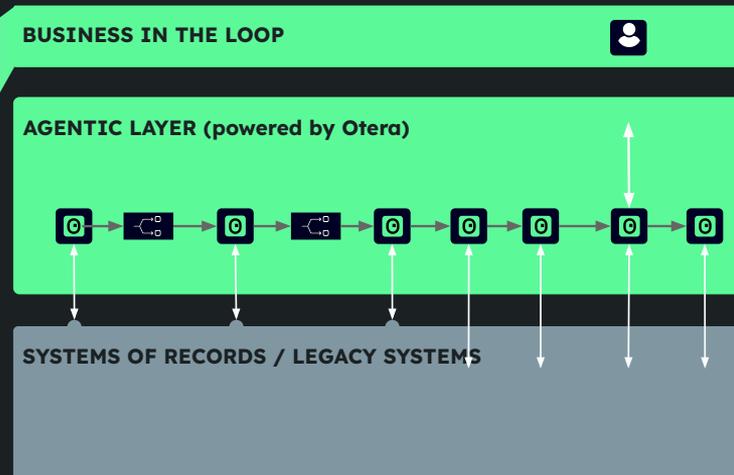
A suite of **AI Agents** pioneered for business process automation

Document Agent
Streamline info in unstructured documents

Check Agent
Check for passing business rule

Proof Agent
Validate against standards & policies

Autonomy Agent
Perform complex tasks

True Agentic-Native Technology
based on foundational research since 2018

The Intelligence Advantage™
The seismic shift from "Systems of Records" to "Systems of Intelligence" is already on the way and massively accelerating.

LLMs as the New Computing Platform
Agentic usage of LLMs allows machines to solve problems that were not possible before. They can now reason, plan and decide over messy unstructured data. The Turing Test is solved.

Strong Control via Unique Metrics
Achieving Straight-Through Processing (STP) and Autonomy is impossible without purpose-built algorithms, Performance Metrics and Confidence Scores.

End-to-End Traceability & Auditability
Seamless audit trails to comply with regulatory and compliance requirements while providing deeper insights than manual operations.

The Evolution from OCR to **Document Agents**

1.0
Paper & OCR

2.0
IDP

3.0
Document Agents

Template-based
Rigid
rules-driven

Heavily reliant on training
and manual validation

Multi-Agent Engine
Vision-LLMs
Zero-Shot
Contextual Reasoning

OCR < IDP < Document Agents
The new Standard for Intelligent Document Processing.

Classify
Document classification

Splitting
Split documents in multiple classes for better processing

Data Extraction
Extract data from a range of document types or plain text inputs

Content Analysis
Understanding complex issues in documents (e.g., contracts)

Chain Agents
Chaining AI models to combine different AI skills
+ Advanced Agents

Additional:

All Documents
- ✔ Unstructured documents/texts *(emails, contracts, letters, etc.)*
- ✔ Semi-structured documents *(Delivery Notes, Invoices, etc.)*
- ✔ Structured documents *(Forms, Checklists, etc.)*
- ✔ Multi-pages documents as a single or separate one

All Table Types:
- ✔ Nested tables
- ✔ Individual items with details
- ✔ Free flown text tables
- ✔ Multiple pages tables

Recognition of:
- ✔ Signatures
- ✔ Checkboxes
- ✔ Stamps, watermarks
- ✔ Handwriting
- ✔ Rotated documents
- ✔ Stained documents
- ✔ Low resolution

Other capabilities:
- ✔ Contextual understanding
- ✔ Confidence scores
- ✔ Detailed metrics
- ✔ Human-In-The-Loop
- ✔ Auto-Optimisation
- ✔ No Layout dependencies
- ✔ 100+ Languages

Additional features:
- ✔ Pilot in minutes
- ✔ Plain language customisation
- ✔ All file formats
- ✔ Full audit
- ✔ Batch processing
- ✔ 100+ prebuilt agentic skills

The Check Agent for complex business rules decisions

Purpose
Validating complex business rules against unstructured data from multiple sources.

Capabilities
The check agent is designed to perform complex decisions on business rules. For example, it is capable of validating the consistency of details across multiple documents or validating that the total amount on an invoice adds up to all the line items.

Example Applications
Business rules from insurance claims, customer onboarding, invoice validation, among others.
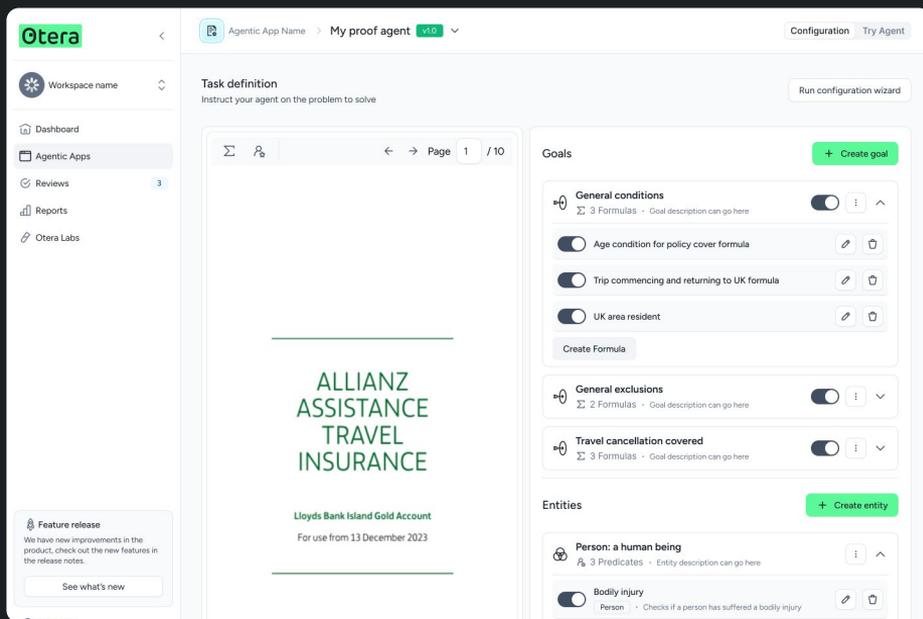
Business Value
- **Fast time to value** → Efficient capture of business rules using natural language instruction
- **Straight through processing (STP)** → validating complex cases while reducing dependency on human validation

The Proof Agent for validating against standards and policies

Purpose
Validating compliance of business transactions by comparing against sets of standards or policies

Capabilities
The proof agent can ingest complex documents such as a regulatory standard or a policy document and validate that the clauses in such a document are met by the processed business transaction.

Example Applications
Policies from insurance claims, or banking standards for customer onboarding, loan QC, among others.
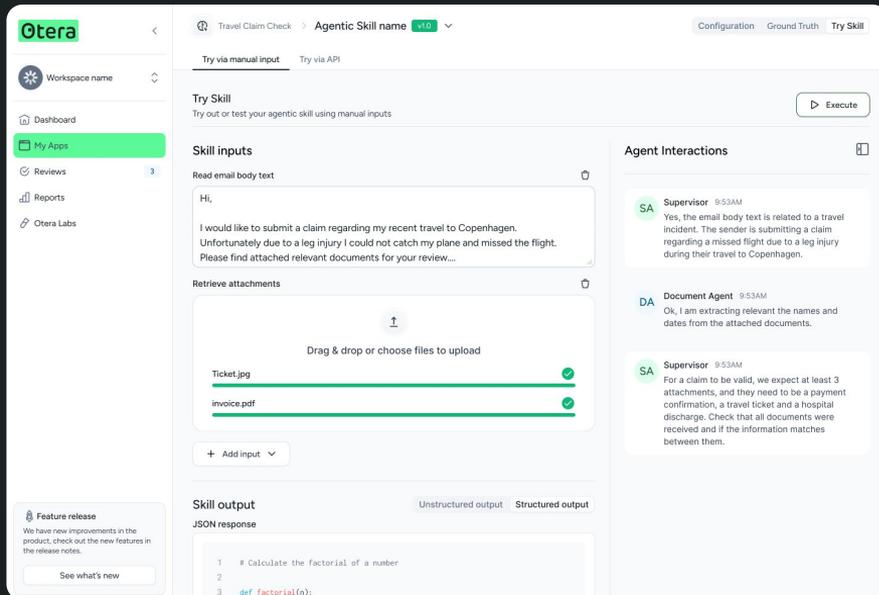
Business Value
- **Fast time to value** → Efficient capture of policies and standards by using reference documents
- **Straight through processing (STP)** → validating complex cases while reducing dependency on human validation

The Autonomy Agent for performing complex tasks

Purpose
Run process tasks that are multi-step and require leveraging external tools and multiple data sources

Capabilities
The Autonomy Agent is the capability that moves from decisions to actions. It is versatile and capable of performing tasks where output is required based on process data and leveraging tools such as a calculator, code, MCPs, and APIs.

Example Applications
Run tasks such as amount calculation on a claim, interest rate on a loan, reconciling transactions, and updating records, among others.

Business Value
- **Fast time to value** → Efficient execution of process tasks using tools and natural language instruction
- **Straight through processing (STP)** → high flexibility in executing tasks while reducing dependency on human validation