

Coca-Cola HBC AI Acceleration

Our History

1951



Nigerian Bottling Company established in Lagos, Nigeria

1981



Hellenic Bottling Company S.A. (HBC) formed in Greece

2000



Coca-Cola HBC, as known today is formed

2013

HQ moved to Switzerland and listed on **London Stock Exchange**



2020



Costa Coffee & Caffè Vergnano joined the Coca-Cola family

2023



Finlandia vodka acquisition completed

Coca-Cola Ireland acquired



1977

Listed on **Athens Exchange**



1991



BSO established in Sofia, Bulgaria

2011



Commitment to **NetZero** by 2040

2016

Coca-Cola Bottling Company of Egypt acquired



2021

Acquisition of **Coca-Cola Beverages Africa**



2025

Coca-Cola HBC BSO Organization Today



Record to Report



Market to Cash



Procure to Pay



Master Data



FP&A

Central services supplying **Oxygen** to our operations



Supporting Growth strategy and CSR
Customer & Employee experience

A not-so-Secret Recipe to Reprogram CCH BSO DNA to unlock Data & AI ROI



Coca-Cola
HBC



Opening Moments that Refresh Us All

The AI Evolution

Predictive AI / Machine Learning



Machine learning (ML) can significantly enhance finance by **analyzing vast amounts of data to identify patterns and make predictions**

Generative AI



Generative AI can assist in various areas by **creating new content and insights based on existing data**

Agentic AI



Agentic AI can make **autonomous decision-making capabilities**, can transform various fields by **taking on complex tasks and making decisions with minimal human intervention**

EXAMPLES

- Predictive intelligence for process anomaly detection and exception to compliance standards
- Credit risk scoring model that flags risky customers but requires a manual review

- AI-Based assistance for human workers to research, analyse and resolve cases
- AI chatbot for customer support that answers FAQs but doesn't take independent actions

- Replace Human Intervention with AI for tasks with low/medium complexity and high volume powered by autonomous agents
- An AI loan officer that autonomously assesses applications, verifies documents, and approves loans end-to-end

BSO AI Use Cases 2025 -2026

Aiming +60k Oxygen hours annually across Procure-to-Pay and Market-to-Cash processes



Data extraction and classification



Context and intent identification



Summarization and output generation

1

MTC Customer balance confirmation



Gen AI

Combining **automation** with **intelligent document processing**

2

MTC Price and promo disputes



Gen AI

Establishing first-cut dispute validity with the power of **LLMs**

3

MTC Language neutralisation



Gen AI

Translating emails from any local language to English leveraging **LLMs**

4

PTP Supplier support



Gen AI

Autonomous replies to supplier emails using **LLMs**

5

PTP Zero Touch invoice processing



Agentic Framework

Invoice processing powered by Genpact **Agentic AP Suite**

6

MTC Agentic cash app



AI Agent

Cash application processed by **AI Agent Crews**



BSO AI Use Case – Balance Confirmation (1/3)

Gen AI transformation

MTC Customer Balance Confirmation

Combining automation with intelligent document processing

BEFORE

- Annual Customer Balance Confirmation was **manually performed** for **80%** of the AR balance, teams had to review customer responses across inconsistent formats (PDFs, Excel, emails, images)
- **Manual comparison** with SAP data led to slow turnaround times, inconsistent documentation, and audit risk



WITH GEN AI

- GenAI **automatically interprets unstructured inputs** across all format including handwritten notes and converts them into clean, standardized data
- **This structured output** feeds rule-based automation to complete reconciliation using SAP reports, with results written back into the confirmation tracker
- **Humans remain in the loop** for final decision-making



RESULTS

- Live since Q3 2025, the solution delivers **4 FTE savings** and automates over **50%** of the end-to-end process
- Manual review workload is **materially reduced**, with improved controllership and stronger audit readiness
- Success is driving momentum to **expand** GenAI-plus-automation to additional processes across the BSO

BSO AI Use Case – Balance Confirmation (1/3)

Real business example

1. Original Polish Statement

Stan naszych zobowiązań wobec firmy Coca-Cola HBC Polska Sp. z o. o. na dzień:
30.09.2023 wynosi: ...5.69,89 PLN.....
Jest zgodny z Państwa saldem / Jest niezgodny z Państwa saldem.
Stan naszych należności z firmy Coce - Cola HBC Polska na dzień
30.09.2023 wynosi 3.690,-
Data: 30.10.2023x.



2. GenAI Extracted Statement

'Stan naszych zobowiązań wobec firmy Coca-Cola HBC Polska Sp. z o. o. na dzień: 30.09.2023 wynosi: 5.69;89 PLN Jest zgodny z Państwa saldem / Jest niezgodny z Państwa saldem. Stan naszych należności I firma Coca-cola HBC Polska na drieri 30.09.2023 agnosi 3.690,-

BSO AI Use Case - Disputes (2/3)

Gen AI transformation

Price & Promo Disputes

Establishing first-cut dispute validity with the power of LLMs

BEFORE

- **15,000** pricing & promo disputes raised in Italy in 2023, **highly manual** and **slow** to resolve
- Each case **required** cross-checking emails, documents, and multiple systems before acting in SAP
- BSO and BU teams spent **significant time** on investigation with no automation support

WITH GEN AI


- Reads and extracts data from PDFs and dispute documents **with 90%+ accuracy**, matching products even when customers use their own coding
- Automates end-to-end investigation for **40% of cases** using the same data sources and business rules as manual teams
- **Delivers** a preliminary recommendation on dispute validity while keeping humans in the loop

RESULTS


- **Impact:** automates **40%** of investigation workload and cuts customer waiting time by **30%**
- **Challenge:** scaling is challenging due to incomplete inputs and need for customer-specific AI customization
- **Next steps:** focus on leveraging technology advancements and exploring how agentic AI can overcome current challenges, increase coverage, and reduce costs

BSO AI Use Case - Disputes (2/3)

Real Business Example



GEN AI DISPUTES MANAGEMENT DASHBOARD



2/18/2026 11:06:21 AM Country Year Month Customer Dispute Status Dispute Type Case ID Invoice ID
All All All All All All All All
Last Refresh Date

1062
Total Cases

30
Closed Cases

1032
Open Cases

1438
Total Invoice

63
Closed Invoices

1375
Open Invoices

€ 1,844
Valid Disp Amt

€ 754,523
Invalid Disp Amt

Case Level

Case ID	Date of Insert	Open/Close	Invoice (#)	Disputed Amount
200000638948	18/02/2026	Open	1	€ 0
200000638659	17/02/2026	Open	1	€ 0
200000638734	17/02/2026	Open	3	€ 0
200000638735	17/02/2026	Open	1	€ 1,287
200000638890	17/02/2026	Open	1	€ 0
200000638360	13/02/2026	Open	2	€ 6,449
200000638428	13/02/2026	Closed	3	€ 0
200000636887	05/02/2026	Open	1	€ 89
200000637031	05/02/2026	Open	4	€ 29,692
200000637102	05/02/2026	Open	1	€ 15
200000636658	04/02/2026	Open	1	€ 562
200000636776	04/02/2026	Open	1	€ 52
200000636792	04/02/2026	Open	1	€ 13,868
200000636802	04/02/2026	Open	1	€ 0
200000636841	04/02/2026	Open	2	€ 0
200000636842	04/02/2026	Open	1	€ 614
200000636882	04/02/2026	Open	15	€ 0
200000636883	04/02/2026	Open	2	€ 16,286

Invoice Level

Invoice ID	Date of Insert	Open/Closed	SKUs (#)	Disputed Amount
2951233831	17/02/2026	Open	1	€ 0
2951234418	17/02/2026	Open	3	€ 0
2951234826	17/02/2026	Open	2	€ 0


SKU Level

Material ID	SKUs	Disputed Amount	GenAI Status	bso_status	Coordinator	bso_comments	Notes
175749	2.0 PET X6 COCA-COLA IT	€ 0	Invalid		Evdoxia Tserveli		Charged unit price extracted from BW, as it was not mentioned by the customer [21189.12] Disputed material could not be identified so all materials has been validated based on Invoice BW Unit price calculated by the solution [21189.12] is equal


- GenAI extracted from the dispute document received from client
- GenAI gathering all the information from master data
- Data/Information created by the GenAI

BSO AI Use Case - Disputes (2/3)

Dashboard showing GenAI Extraction & Data Enrichment from the Dispute



GEN AI DISPUTES MANAGEMENT DASHBOARD



2/18/2026 10:06:57 PM
Last Refresh Date

Country: All

Year: All

Month: All

Customer: All

Dispute Status: Valid

Dispute Type: All

Case ID: All

Invoice ID: All

1062
Total Cases

30
Closed Cases

1032
Open Cases

1438
Total Invoice

63
Closed Invoices

1375
Open Invoices

€ 1,844
Valid Disp Amt

€ 754,523
Invalid Disp Amt

Ca

Case ID	Date of Insert	Open/Close	Invoice (#)	Disputed Amount
200000635907	29/01/2026	Open	1	€ 399

Inv

Invoice ID	Date of Insert	Open/Closed	SKUs (#)	Disputed Amount
2956056633	29/01/2026	Closed	1	€ 399

SKU Level

Material ID	SKUs	Disputed Amount	GenAI Status	bsc_status	Coordinator	bsc_comments	Notes
225354	330 CAN 4X6 COCA-COLA ZERO SLK IT	€ 399	Valid		Simona Bacaoanu		Calculated after discount price [4.243004545454545] is equal to agreed unit price [4.24] and not equal to charged unit price [5.15] for the period [2025-09-09 00:00:00]

BSO AI Use Case - Disputes (2/3)

GenAI Final Note – Communication suggestion in excel repository

The screenshot shows the Microsoft Excel interface with the following data table:

AZ	BA	BD	BE	BF	BG	BH
notes	country	email_draft	date_of_insert	user_of	llm_no	
Calculated after discount price [4.243004545454545] is equal to agreed unit price [4.24] and not equal to charged unit price [5.15] for the period [2025-09-09 00:00:00]	Italy	***** Gentile Cliente, sono ad informarLa che abbiamo emesso la nota credito nr. credit_no del credit_date per un totale di â,-â,,c 399.078 in riferimento al listino prezzi errato su fattura nr. 2956056633 del 2025-09-12 In allegato invio copia PDF del documento. Cordiali saluti, Market to Cash Coca-Cola HBC Italia srl *****	1/29/2026	Pipeline	876, 2956056 633", "financial_operations": [], "dispute_type": ["TPM"], "items": [], "invoice_class": null}}]	

BSO AI Use Case – Cash Application (3/3)

Agentic AI transformation

Agentic Cash Application

Cash Application processed by AI Agent Crews

BEFORE

- **Manual** payment **allocation** based on payment details, account review and incoming customer confirmation

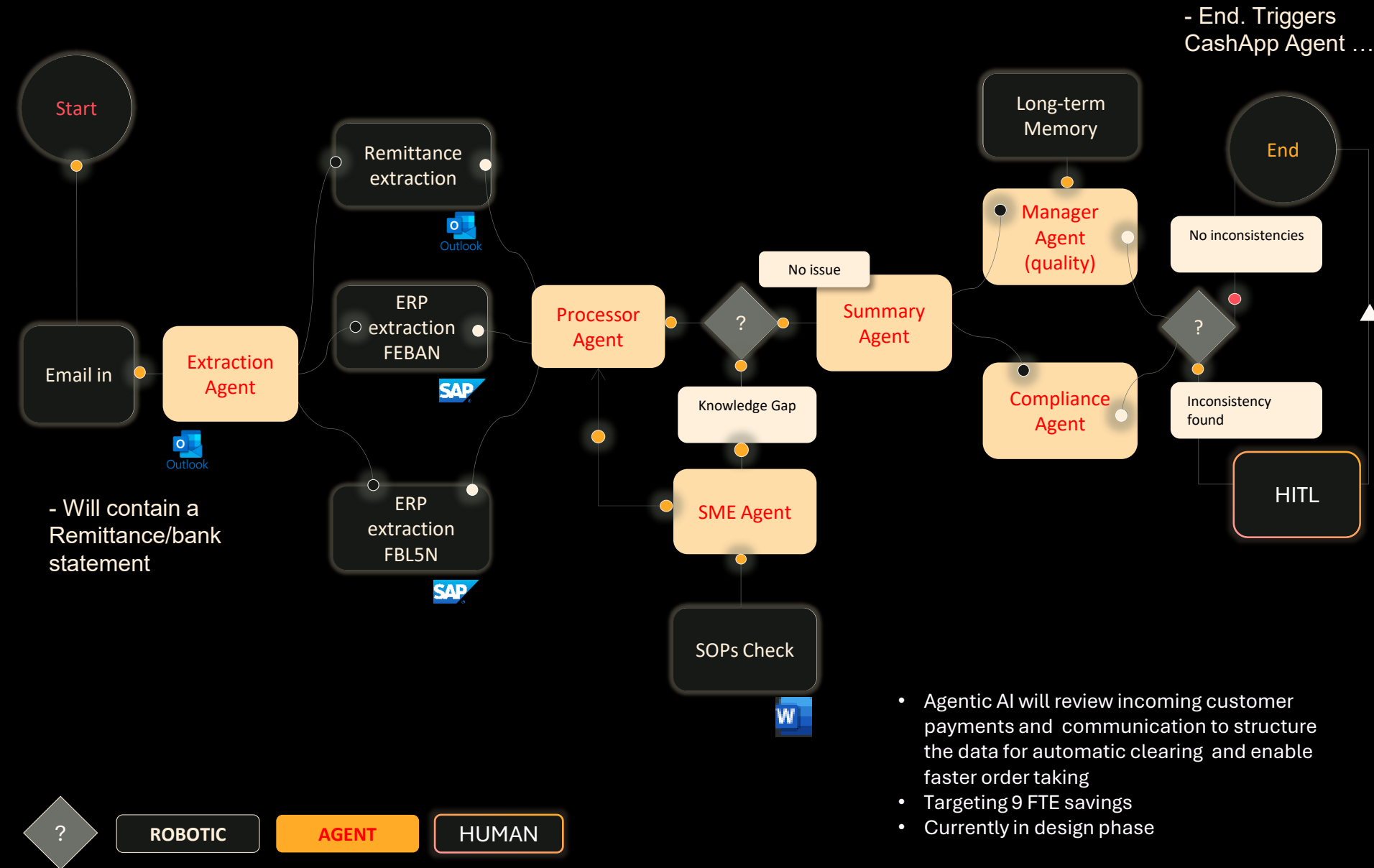
WITH AGENTIC AI

- Details available in payment notes **reviewed** by Agentic AI and **cross checked** with bank statement, master data, open receivables and customer communication for allocation
- Agentic AI will **review** incoming customer **communication** and **structure** the data for automatic clearing

RESULTS

- **Design** and business case preparation phase

MTC Cash App - Agentic Use Case example



- Agentic AI will review incoming customer payments and communication to structure the data for automatic clearing and enable faster order taking
- Targeting 9 FTE savings
- Currently in design phase

LOG (breadcrumbs)

✓	Email received. Data extraction.	3 s
✓	Extraction Agent: Retrieve necessary data	7 s
	→ Document Extraction	4 s
	→ LLM call: Context Understanding	3 s
	→ ERP data extraction - FEBAN	19 s
	→ ERP data extraction - FBL5n	17 s
✓	Processing Agent: ...	9 s
	→ Cross-checking info (4 systems)	
	→ Applying procedure steps	
	→ Reasoning error - unclear instructions	
	→ Triggering SME Agent	
✓	Processing Agent:	
	→ Triggerring Summary Agent'	
✓	SME Agent:	
	→ Querying SOPs & exception logs	
	→ Querying long-term memory	
	→ Provide recommendation to Processing Agent	
✓	Summary Agent:	
	→ Check execution steps	
	→ Recording short summary	
	→ Logging summary for traceability	
	→ Sharing summary with Manager Agent & Compliance Agent	
✓	Manager Agent:	
	→ Reviewing Processing Agent's output & Validates reasoning	
✓	Compliance Agent:	
	→ Validating regulatory and policy alignment	
	→ No inconsistencies found. Skipping HITL	
	→ Processing ended. Triggering CashApp agent...	

Our Learnings so far

Adapt and evolve

GOVERNANCE



- **Structured Governance model with IT and External vendors.** Manage Digital & Technology items through standard ways of working in CCH
- **Establish periodic updates to senior management and speed up approvals.** Innovation committee, once per month is in place with all stakeholders

DATA



- **Follow Architecture Reviewed Board** for new technology proposals and internal **Data** integration options
- **Early assessment of External data** needs and availability

CAPABILITIES

&

COST



- **Start building internal capabilities not only in IT but also in the business** in parallel with working on external vendors
- **Prepare early for user resistance** depending on magnitude of change in their ways of working. Need empathizing with each persona
- **The high running cost** of new technologies remains a challenge to accelerate progress by limiting ROI on business cases

Where are People in AI?

We realized the AI gate is open and we must enter prepared



What We Learned Early On

- Broad access to AI doesn't automatically translate into meaningful use
- Low visibility into how or where AI was helping us



The People Reality We Faced

- Adoption takes time — new ways of working require trust and experience
- Teams need awareness, mindset shift, and structured learning to unlock benefits

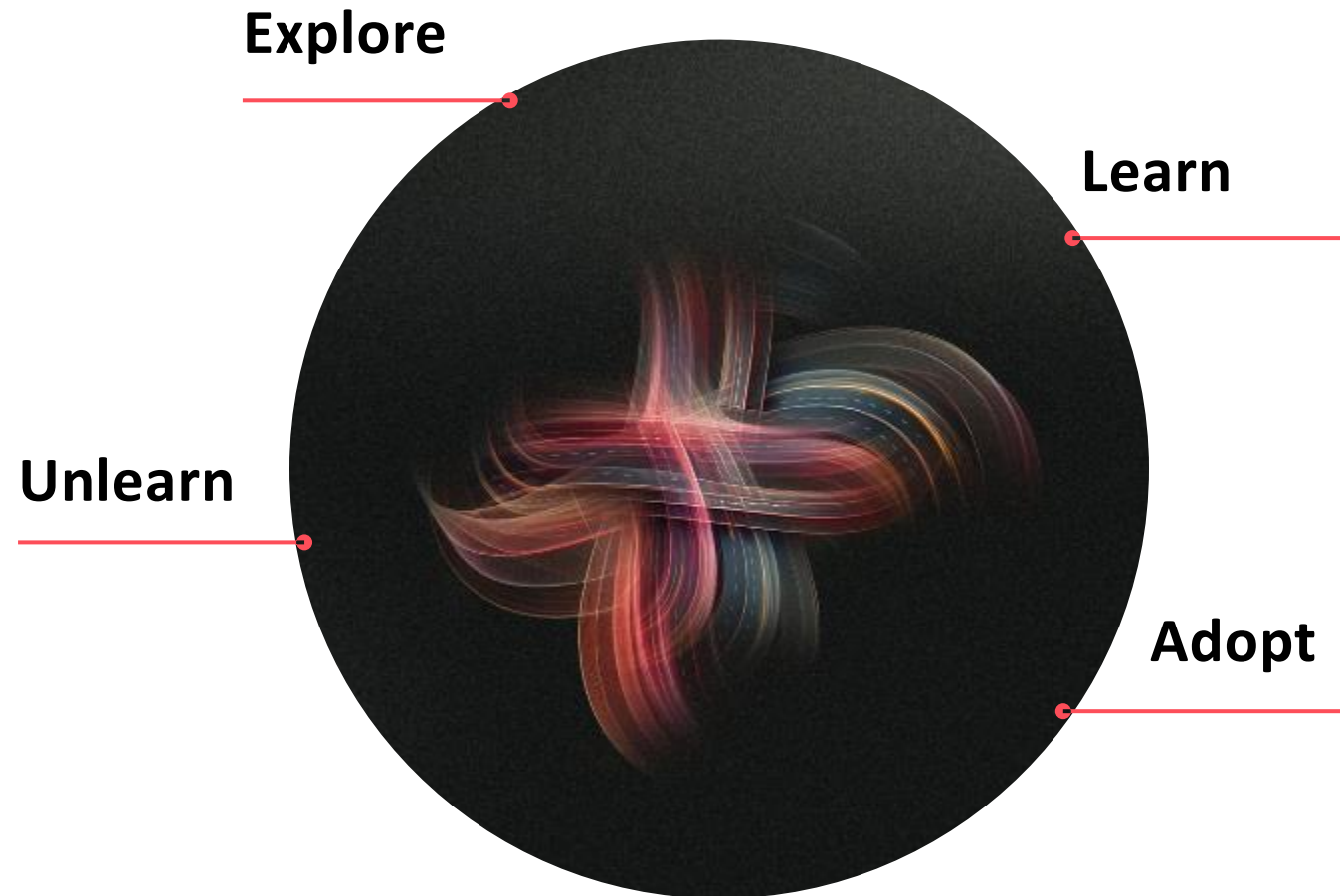


What It Means For Us?

- AI must be treated as a people transformation, not a tools rollout
- Learning from each other accelerates adoption more than formal training alone
- Once people experience AI in daily work, expectations change — “If you take it away, they will complain”
- Building capability is not a one-off effort — it's a continuous cycle

The Loop

Understanding the fundamentals



Not a Program. A rhythm
The tools will change. The loop won't.

The Plan

Planning for the future

A Dual-Track Model.
Not everyone should experiment.
Everyone should benefit.



AI Pioneers

- » Map AI opportunities
- » Pilot GenAI agents
- » Shape training & best practice

The Core

- » Build AI literacy
- » Use validated tools & workflows
- » Benefit from automation at scale

Picture of Success

End goal of AI adoption



Increased Engagement & Adoption



Visible productivity gains across streams



Piloted agents in daily use



Consistent, AI-enabled outputs



Q&A

