Oracle Fusion 26B Agentic AI: Guide for NetSuite Users

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Executive Summary

Oracle's **Fusion Cloud Applications 26B** release marked a watershed moment in enterprise finance software by embedding agentic AI capabilities directly into core financial modules. New "agentic applications" for the General Ledger, Payables, and Expenses modules empower AI "agents" to autonomously monitor data, ingest documents, and even converse with users to complete tasks. These developments complement, and to some extent compete with, **Oracle NetSuite's** parallel AI initiatives (marketed under the "AI Connector Service" and "autopilot" vision). For NetSuite customers, the emergence of Oracle Fusion's AI assistants offers both opportunities and challenges. On one hand, it validates the industry shift toward AI-driven automation – a trend that NetSuite is also pursuing through integrations with external AI assistants (e.g. Claude, ChatGPT) and new embedded features like intelligent reconciliation and pricing. On the other hand, it raises questions about roadmap alignment, feature parity, and strategic fit: should a growing NetSuite customer consider migrating to Fusion Cloud to gain these capabilities? Or can they achieve similar outcomes with NetSuite's evolving platform?

This report provides a comprehensive analysis of Oracle Fusion 26B's new *Ledger Agent*, *Payables Agent*, and *Expenses Agent* (the "agentic applications"), and assesses their implications for organizations currently running NetSuite. We examine each agent's features and business impact, compare them to NetSuite's existing or announced AI features, and consider broader market and customer perspectives. The analysis draws on official Oracle documentation, industry press releases, analyst reports, and independent studies to ground evaluations in data and expert insight. Key findings include:

- **Oracle Fusion 26B Agentic Applications:** Fusion 26B introduces four new embedded AI agents in Financials: a *Ledger Agent* for proactive monitoring and analytics of general ledger data, a *Payables Agent* for near-touchless invoice ingestion and processing, a *Payments Agent* for strategic payment optimization, and an *Expenses Agent* that allows employees to submit expenses via email with AI-interactive completion of missing details (Source: www.kyteconsulting.com.au) (Source: docs.oracle.com). These agents use AI (including large language models) to **reason** over enterprise data, propose actions, and execute routine tasks under business rules. Early documentation and analyst write-ups emphasize improved efficiency (faster close cycles, fewer manual errors) and stronger controls (anomaly detection, compliance) as outcomes of this AI augmentation (Source: docs.oracle.com) (Source: docs.oracle.com).

- **NetSuite's AI Strategy:** Oracle NetSuite has responded to the AI wave with its own innovations. The company's leadership envisions NetSuite as an "AI autopilot" for businesses (Source: www.techradar.com). Recent NetSuite releases (2026.1) and announcements highlight features such as AI-assisted reconciliation, bank matching, close automation, and narrative generation (Source: www.prnewswire.com) (Source: www.prnewswire.com). Crucially, NetSuite has invested in an *AI Connector Service* (based on the open "Model Context Protocol") which allows customers to integrate popular LLM-based assistants (Claude, Gemini, ChatGPT) directly into NetSuite. New "MCP Apps" give these assistants GUI-like interfaces to NetSuite data, secured by role-based rules (Source: www.itpro.com) (Source: www.itpro.com). NetSuite also offers tools like the NetSuite AI Connector Service Companion (a library of pre-built prompts and skills) to help businesses leverage AI without in-house expertise (Source: www.itpro.com).
- **Comparative Implications:** Oracle Fusion's agentic apps and NetSuite's AI features are **complementary but distinct strategies**. Oracle Fusion embeds its AI as part of the core SaaS ERP transactions, leveraging unified data models and built-in guardrails (Source: www.itpro.com) (Source: www.oracle.com). NetSuite, by contrast, leverages its flexible cloud platform and customer ecosystem to connect external AI services and add-on tools for specific functions. In practice, mid-market users face a choice: they can gain Oracle's advanced cross-module AI automation by migrating to Fusion Cloud (often as they hit complexity limits of NetSuite (Source: www.erpresearch.com) (Source: www.erpresearch.com), or they can continue leveraging NetSuite's faster time-to-value and burgeoning AI toolbox. Some organizations (especially large, multi-subsidiary ones) choose a *two-tier* strategy – running Fusion at the corporate level and NetSuite at subsidiaries (Source: www.erpresearch.com).
- **Broader Trends and Cautions:** The move toward AI-driven ERP is part of a broader "autonomous finance" trend. Studies show widespread AI adoption in finance (75% of companies now use AI in some financial processes (Source: kpmg.com), and CFOs report that tools for automation (like those described as "agentic AI") are meeting expectations for efficiency and insight. However, finance leaders also emphasize the need for data quality, explainability, and control (Source: kpmg.com) (Source: www.pymnts.com). NetSuite customers should recognize that deploying AI agents shifts the locus of control: routine approvals and data entry can be automated, but oversight of AI decisions and exception-handling become critical tasks.

In conclusion, Oracle Fusion 26B's new agentic AI capabilities represent the cutting edge of CPF (cloud finance platforms), and NetSuite customers must carefully evaluate them. For some, the features underscore Oracle's long-term investment in AI for large enterprises. Others will see them as a signal to accelerate NetSuite's own AI roadmap, or to integrate AI assistants via connectors. In all cases, finance and IT leaders should plan how to harness AI benefits (for faster processing and better decision-making) while maintaining governance and user trust. This report delves into the details of each agentic application, places them in the context of NetSuite's ecosystem, and offers analysis on what the future may hold for customers of both platforms.

Introduction

Enterprise resource planning (ERP) systems are undergoing a rapid transformation under the influence of artificial intelligence (AI) and automation. In particular, cloud-based ERP suites are integrating advanced AI capabilities to handle tasks traditionally done by finance professionals.Oracle Corporation, a major player in this space, offers **Oracle Fusion Cloud ERP** (often simply "Fusion Cloud") targeting large enterprises, and **Oracle NetSuite** (branded as "NetSuite") targeting mid-market organizations. Both products now claim to leverage AI to automate routine finance activities, but they approach it differently due to their architecture and target markets.

Oracle acquired NetSuite in 2016 to capture the fast-growing cloud mid-market ERP segment (Source: www.erpresearch.com). Since then, Oracle has maintained both products on separate development tracks. Oracle Fusion Cloud is a unified suite covering Advanced Financials, HCM, SCM, and CX, updated quarterly. NetSuite is known for its relative agility (with bi-annual releases) and its strength in the $10–$500 million revenue range (Source: www.erpresearch.com). Historically, NetSuite prioritized ease of use and rapid deployment, while Fusion ERP targeted organizations needing global scale, complex compliance (multi-GAAP, multi-subsidiary) and deep supply-chain functionality (Source: www.erpresearch.com) (Source: www.kyteconsulting.com.au).

In 2025–2026, the **AI wave** swept through ERP. Oracle announced it is spending heavily on AI infrastructure (e.g. data centers, partnerships with OpenAI and others (Source: www.axios.com) and embedding AI into its applications. SAP, Microsoft, and others made similar moves (SAP S/4HANA Cloud has its "SAP Business AI"; Microsoft's Dynamics 365 integrates Copilot features). A key distinction in approaches is emerging: firms like Oracle and SAP are developing *embedded AI agents* that operate within transactional workflows, while others rely on add-on *AI copilot* features or external integrations.

Oracle's recent concept of **"Agentic Applications"** reflects the former strategy. These are *outcome-driven AI teams* built into the ERP, as opposed to passive chatbots. On March 24, 2026 (London) and April 9, 2026 (New York), Oracle unveiled dozens of new Fusion Agentic Applications across finance and supply chain (Source: www.itpro.com) (Source: www.oracle.com). Internally, these are powered by large language models (LLMs) running on Oracle Cloud Infrastructure, but the key is that they act autonomously on enterprise data. For example, instead of an accountant manually

scanning for invoice exceptions, the Payables Agent will ingest invoices from email/PDF and present only irregular cases for human review (Source: docs.oracle.com) (Source: www.kyteconsulting.com.au). The **Ledger Agent** proactively monitors G/L balances and uses natural language Q&A to explain variances (Source: docs.oracle.com) (Source: docs.oracle.com). And an **Expenses Agent** can complete an employee's expense report by emailing missing details back and forth (Source: docs.oracle.com).

These Oracle deployments respond to market pressures. Investors have questioned software vendors over whether new releases truly deliver productivity gains (Source: www.techradar.com) (Source: www.oracle.com). By moving toward agentic AI, Oracle aims to "move enterprise software beyond passive systems of record" into active partners in work execution (Source: www.oracle.com) (Source: www.itpro.com). On the customer side, finance leaders see promise in such automation. Recent surveys find that AI is improving finance decision quality and is being used by over half of organizations' finance teams (Source: kpmg.com) (Source: www.cfoconnect.eu). However, large-scale CFO adoption remains cautious due to data quality and trust concerns (Source: kpmg.com) (Source: www.pymnts.com). The nascent nature of "agentic AI" makes Oracle's rollout especially significant: these features go far beyond simple predictive analytics or chatbots, edging toward an "autonomous finance" model touted by analysts (Source: www.pymnts.com) (Source: www.kyteconsulting.com.au).

NetSuite's Perspective. Oracle NetSuite likewise emphasizes AI but takes a different path. In October 2025, NetSuite announced **NetSuite Next**, leveraging AI across its platform (Source: www.techradar.com), and at its SuiteConnect events (San Francisco and London, 2026) unveiled capabilities such as an "AI Connector Service" integrating popular AI assistants with NetSuite's data (Source: www.itpro.com) (Source: www.itpro.com). Unlike Fusion's built-in agents, NetSuite's strategy has so far focused on empowering customers to connect their tool of choice via open APIs and standardized protocols (Source: www.itpro.com) (Source: www.techradar.com). For example, the new *Model Context Protocol (MCP)* allows tools like Anthropic's Claude or OpenAI's ChatGPT to query NetSuite data and perform actions within NetSuite's workflows. NetSuite CEO Evan Goldberg describes this as becoming an "autopilot" rather than a copilot – deeper integration rather than external addons (Source: www.techradar.com). Complementing these connectors, NetSuite is adding its own AI-powered features: intelligent close management, AI-driven bank reconciliation, AI-generated report narratives, advanced pricing, and more (Source: www.prnewswire.com) (Source: www.prnewswire.com). Notably, NetSuite's late-2025 and early-2026 updates have embedded AI (often via machine learning or narrow NLP) into core finance tasks, although they have not used the term "agentic."

This divergence sets the stage for two differing experiences:

- **Oracle Fusion customers** (typically large enterprises) will see AI that is deeply integrated into the ERP processes, with Oracle controlling the models and data flows. Tasks like invoice processing or cash application will become engineered flows with built-in intelligence (Source: docs.oracle.com) (Source: docs.oracle.com). According to Oracle, these Fusion features *reduce human workload on routine tasks* and *increase confidence* by focusing human attention only on exceptions (Source: docs.oracle.com) (Source: www.oracle.com).

- **NetSuite customers** (typically mid-market companies) will see AI as an augmenting layer on top of the platform. They can use NetSuite's own AI features (reconciliations, predictions, etc.) or connect external LLM-based assistants to do queries and generate reports (Source: www.itpro.com) (Source: www.prnewswire.com). The NetSuite AI vision emphasizes flexibility and choice of model (not being locked in) (Source: www.itpro.com), but also assumes users provide the model context via connectors and prompt templates.

For NetSuite customers today, the immediate question is: **"Should we care about Oracle Fusion's agentic applications?"** After all, many NetSuite customers may already be using aspects of Oracle's tech stack (cloud infrastructure), but are on a separate ERP codebase. The answer lies in evaluating feature needs, integration strategies, and market trends. Are you a NetSuite customer running a growing, complex finance operation? If so, it is worth understanding what Fusion 26B can do, how it might influence future NetSuite functionality, and whether a migration or dual-ERP approach might ever be in play (Source: www.erpresearch.com) (Source: www.erpresearch.com). Conversely, if your company is fully committed to NetSuite's ecosystem, you should focus on leveraging NetSuite's roadmap (autopilot vision, connectors, and embedded AI) to achieve similar benefits without switching platforms.

This report will:

- **Detail each Oracle Fusion 26B agentic application** (Ledger, Payables, Expenses, and the related Payments Agent introduced in 26A/26B), explaining how it works and its purported benefits. We will draw on Oracle's documentation and independent analysis to enumerate capabilities like generative document ingestion, anomaly surface, and natural-language querying.

- **Survey NetSuite's AI developments**, including the AI Connector Service (MCP apps, prompts, and companion tools) and embedded features (AI matching, automated close, etc.). We will cite NetSuite's product announcements and industry reports to paint a clear picture of its AI strategy.

- **Compare the two platforms** in terms of their AI feature sets, architectural approach, and suitability for NetSuite's customer base. A table will summarize how the new Oracle features contrast with NetSuite's offerings.

- **Provide data and expert perspectives**: We will incorporate statistics (e.g. AI adoption rates in finance (Source: kpmg.com), analyst commentary (e.g. ISG on outcome-driven apps (Source: www.itpro.com), and relevant case examples (e.g. real organizations using Oracle or NetSuite AI).
- **Discuss implications and future directions**: We will analyze what Fusion's agentic apps mean for NetSuite customers — in terms of competitive positioning, migration considerations, and forward strategy — and speculate on how both products may evolve as enterprise AI matures.

Throughout, all claims and data will be backed by credible sources, ensuring a thorough and balanced analysis. By the end, readers will have an in-depth understanding of the technical innovations in Fusion's 26B release and how these developments fit into the broader enterprise software landscape that directly impacts NetSuite users.

Oracle Fusion 26B: Agentic AI in Ledger, Payables, and Expenses

Oracle Cloud ERP **Release 26B** (second quarter 2026) introduced a set of groundbreaking AI-driven features embedded in its Financials suite. Building on previous AI efforts (e.g. 25D/26A), 26B delivered four new *AI Agents* explicitly designed for finance operations: **General Ledger Agent**, **Payables Agent**, **Payments Agent**, and **Expenses Agent** (Source: www.kyteconsulting.com.au) (Source: www.kyteconsulting.com.au) (see summary in Table 1 below). Each "agent" is actually a *team of specialized AI components* working collaboratively. Unlike classic "copilot" assistants that simply suggest completions, these agents are *outcome-driven* and can execute steps in business processes automatically, subject to configured guardrails (Source: www.oracle.com) (Source: www.itpro.com). The result is a more proactive, continuously operating system that only alerts human users for exceptions or inputs requiring judgment (Source: docs.oracle.com) (Source: www.kyteconsulting.com.au).

For clarity, we will cover each agent in turn (Ledger, Payables, Payments, Expenses). For every agent, we describe its key capabilities, technical approach, and intended business benefits. Wherever possible, we cite Oracle documentation and corroborating analysis.

Ledger Agent (AI for General Ledger)

The **Ledger Agent** (also called the *GL AI Agent*) is an "intelligent general ledger" assistant. According to Oracle, it "proactively monitor[s] balances, journals, and transactions" and provides "AI-generated insights and explanations across Ledger and Subledger data" (Source: docs.oracle.com). In practical terms, it serves two main functions:

- **Proactive Monitoring of Financial Data**: Finance teams can set up *monitoring prompts* – essentially automated queries – that continuously scan the G/L for anomalies or exceptions (e.g. unexplained variances, orphaned journals, failing reconciliations). The administrator can select from a catalog of pre-built prompts (e.g. "manual journals without approval", "cost variance beyond threshold", etc.), or customize them using natural-language-like criteria (Source: docs.oracle.com). Once configured, Ledger Agent will run these prompts at chosen frequencies (daily, weekly, etc.) and surface any hits as "insights" to be reviewed. For example, it might surface that a particular account's balance swung unexpectedly high, including contextual details on related subledger transactions. This **continuous auditing** capability replaces traditional periodic checks (e.g. spreadsheets of account reconciliation) by automatically flagging the top issues as they happen, rather than waiting for monthly close (Source: docs.oracle.com) (Source: www.kyteconsulting.com.au).
- **Interactive Inquiry and Explanation**: Users (accountants, controllers) can engage in a conversational Q&A with the Ledger Agent. Through natural language (currently English) questions, a user can ask about specific balances ("What is the current balance of Account 50100 for March compared to February?") or about variances ("Why did our raw materials expense jump 25% last quarter?"). The Ledger Agent uses AI (with understanding of chart of accounts hierarchies and dimensions) to generate precise responses that incorporate data from the ledger and supporting subledger entries (Source: docs.oracle.com) (Source: docs.oracle.com). It can produce narrative explanations like "Sales revenue fell by 15% due to a large credit adjustment in Europe, as two major orders were returned, which is visible in the transaction list." Importantly, it ties those explanations to specific transactions/records for traceability. In addition, users can navigate from an insight to take action (e.g. drill into a journal entry or posting rules) directly from the agent interface (Source: docs.oracle.com).

Business Benefits: The Ledger Agent promises to shift accounting work from reactive to proactive. Instead of manually running reconciliations and chasing anomalies, an accounting team receives prioritized, contextual alerts with suggested next steps. According to Oracle, this yields "more continuous visibility into balances, journals, and transactions" and earlier detection of errors (Source: docs.oracle.com). For example, instead of auditors flagging an unapproved journal at month-end, the agent would have caught it earlier in the cycle. Overall, Oracle estimates that teams using the Ledger Agent will spend less time on routine inquiries and more on analysis, improving financial close speed and accuracy (Source: docs.oracle.com) (Source: www.kyteconsulting.com.au).

> *"Ledger Agent modernizes day-to-day General Ledger activities by combining automation, proactive insights, and natural language interaction in a single, guided experience, giving Accounting and Finance teams more continuous visibility into balances, journals, and transactions." (Source: docs.oracle.com).*
> *—Oracle Documentation (Release Notes 26B)*

Usage and Requirements: The Ledger Agent is accessed through a new UI page in Fusion Financials. Users need appropriate roles (e.g. *Ledger Inquiry Assistant*) to view data. It operates entirely within Fusion's security framework: the agent only sees data the user is authorized to access (Source: docs.oracle.com). The initial release supports English for queries, and is scoped to GL balances and subledger details (not yet full cash or budget data) (Source: docs.oracle.com). As noted by Kyte Consulting, the agent effectively becomes the "preferred choice for ad-hoc inquiries and investigations" instead of multi-step legacy processes (Source: docs.oracle.com).

NetSuite Perspective: NetSuite's platform also provides financial inquiry tools, but until now relied on structured reports and built-in analytics rather than an AI agent. NetSuite's analogous capabilities include:

- An **"Intelligent Close Manager"**, introduced in 2026.1, which is a centralized dashboard tracking close tasks and variances (Source: www.prnewswire.com).
- **AI-powered bank transaction matching**, which uses AI to auto-classify and match feeds to GL accounts (Source: www.prnewswire.com).
- Standard NetSuite queries and saved searches (but these require manual setup of logic, not conversational interaction). NetSuite has not announced a direct equivalent to Oracle's natural language GL agent or continuous monitoring agent. NetSuite customers currently use workflows, saved searches, and analytics for oversight. However, some aspects of inquiry are emerging: the NetSuite EPM Planning Agent (for FP&A analysis) and Reconciliation Agent (for AR) are in beta or planned (Source: www.prnewswire.com), hinting that future NetSuite releases may offer more AI-supported analysis. For now, organizations on NetSuite would need to rely on their existing tools and any connected AI assistant to perform free-form GL queries.

Payables Agent (Touchless Invoice Processing)

The **Payables Agent** in Fusion 26B aims to **automate the entire invoice-to-payment lifecycle**. Its goal is "near-touchless processing" of vendor invoices (Source: docs.oracle.com) by combining AI-powered document ingestion with intelligent exception handling and compliance checking. Key capabilities include:

- **AI Document Ingestion (`Document IO`)**: Fusion 26B replaces its older IDR (Intelligent Document Recognition) engine with a new GenAI-powered "Document IO" engine. When invoices arrive (via email, supplier portal, file upload, EDI, etc.), Document IO uses large language models to interpret the document content. It extracts fields (supplier name, invoice number, dates, line items) and maps them to Oracle's invoice attributes (Source: docs.oracle.com). This supports multiple formats (PDF, image scans, emailed receipts) and languages, with better accuracy. Crucially, the AI-based engine can learn from corrections (vendors might send different layouts of invoices) and improve over time. Oracle touts that this leads to **faster, more reliable data capture**: the need for manual data entry of invoice details is greatly reduced (Source: docs.oracle.com) (Source: docs.oracle.com).

- **Unified Capture and Streams**: Fusion provides new "Capture" configuration pages where AP admins define ingestion endpoints (e.g. email aliases where invoices can be sent) and processing streams (Source: docs.oracle.com) (Source: docs.oracle.com). Administrators can monitor ingestion in real-time ("Streams") and see overall processing health. There is also an option to **review training data**: authorized users can review how the AI mapped fields for certain invoices, and upload improved templates or corrections. This feedback loop improves accuracy, particularly for complex invoice layouts (multi-page, or foreign supplier formats).

- **Anomaly Detection and Compliance**: During ingestion, the Payables Agent applies business rules. It can automatically default certain attributes (e.g. cost center) based on supplier master data. It also runs anomaly checks – flagging duplicate invoices, mismatched data, or unusual invoice-amount changes. If exceptions are detected (say an invoice is over a spend limit), these are highlighted for review in the AP workbench (Source: docs.oracle.com).

- **Consolidated Invoice Queue**: A key UI is the new *"Invoice List"* view, which consolidates all incoming invoices and their processing status (Source: docs.oracle.com). From here, users manage exceptions. For example, if two same invoice numbers are digitized, the agent can merge or dedupe them. For invoices with partial hits, the user sees AI-suggested values and can correct as needed. This list replaces fragmented legacy screens – it's essentially a single dashboard of "all payables tasks" now managed by the agent.

- **Integration with Payments Agent**: Once invoices are approved and posting rules run, the Payables Agent's work flows naturally into the **Payments Agent** for disbursement optimization (discussed next). Thus it's the front-end of a largely autonomous AP process.

Business Benefits: By automating the grunt work of data entry and exception triage, the Payables Agent shifts AP from a cost center to a more strategic function (Source: docs.oracle.com) (Source: www.kyteconsulting.com.au). Oracle claims faster invoice processing cycles, better compliance (since policy checks are enforced by the AI), and improved supplier satisfaction (faster payments, fewer inquiries) (Source: docs.oracle.com). Moreover, by freeing AP personnel from mundane tasks, organizations can reinvest staff into supplier negotiation and cash planning. As an example, automatic capture and matching can cut the typical 10-20% manual review burden dramatically (Source: docs.oracle.com) (Source: www.kyteconsulting.com.au).

> *"By reducing manual effort, organizations lower errors, improve efficiency, and allow teams to focus on strategic activities. Over time, Payables shifts from a cost center to a value-generating function through faster cycle times, early payment discounts, and reduced leakage via better exception management and anomaly detection." (Source: docs.oracle.com)*

Key Innovations: In 26B the most striking advances are:

- **Generative AI Ingestion Engine**: Using LLMs to interpret invoices is a first for Fusion Cloud. This means the system can handle highly variable input (handwritten notes, attached PO scans, etc.) more robustly than rule-based IDR engines.
- **Capture Configuration Framework**: Bringing ingestion under a "Capture" configuration logic allows enterprise IT to standardize how invoices are received (e.g. multiple email endpoints) and to route them intelligently. This is similar to enterprise capture solutions.
- **AI Enhancement is Built-in**: Importantly, these capabilities are not separate modules or optional; they are embedded into the Fusion Payables module. The agent works on live transaction data and leverages the company's policies and hierarchies that already exist in Fusion.

NetSuite Perspective: NetSuite's payables functionality has long included some automation (e.g. workflows, item receipts, PO matching), but as of early 2026 it lacks a fully AI-driven payables agent like Oracle's. NetSuite's analogous features include:

- **Data+ (ML matching)**: NetSuite uses a generic Machine Learning feature in Data+ for matching bank transactions or invoice to purchase order, but not document OCR.
- **SuiteTax and Localization**: These handle tax compliance on invoices, but rely on configured rules rather than AI.
- **Intelligent Payment Automation (IPA)**: The 2026.1 release introduced *multi-subsidiary vendor payments* and some automation around it (e.g. paying one vendor across different legal entities in one ACH run) (Source: www.prnewswire.com), but this is confined to payment execution, not AP ingestion.
- **Third-Party Integrations**: Many NetSuite customers use external solutions like Avalara for taxes or document capture tools (e.g. Yooz, Documate) that often include some OCR or AI. However, these are bolt-ons rather than built-ins.

In summary, NetSuite today does **not** offer a "touchless invoice processing" agent out of the box. AP departments on NetSuite typically rely on SuiteFlow to build approval chains, and might use SuiteAnalytics/BI for dashboards. Improving AP efficiency in NetSuite often involves implementing third-party AI/IDR tools that connect via SuiteConnectors. The gap is notable: companies experiencing high AP volumes may find Fusion's integrated Payables Agent attractive for its depth. On the other hand, NetSuite customers benefit from the NetSuite AI Connector Service by linking, say, a ChatGPT agent to query their AP data, but that is more limited and not a replacement for a purpose-built invoice capture pipeline.

Payments Agent (Optimizing Supplier Payments)

The **Payments Agent** was actually introduced in Release 26A (first half of 2026) and further enhanced in 26B. It represents an AI-driven redesign of how organizations manage outgoing payments. Rather than simply running scheduled payment batches (e.g. weekly check/ACH runs), the Payments Agent provides decision support and automation for *payment strategy*. Its components include:

- **Payment Options Assistant**: This identifies opportunities to optimize when and how to pay invoices. It analyzes outstanding payable balances and financing programs, calculating the trade-offs between options like *dynamic discounting* (pay early for a small discount) or *virtual credit card* (delaying payment for extended float but with a fee or rebate). By inputting the company's cash flow objectives and program parameters, the agent can recommend an optimal mix. For example, it might suggest paying selected invoices two days early to capture a 2% discount, or combining smaller invoices into a single ACH if it finds a threshold benefit. Oracle states that it considers the time-value of money and program rules to "translate decisions seamlessly into action" (Source: docs.oracle.com).

- **Supplier Offers Assistant**: Once opportunities are identified, this assists in generating and managing offers to suppliers. For a dynamic discount program, the agent can draft personalized payment proposals (e.g. "We will pay invoice #12345 today for 1% discount, next 5 days early for 0.5%", etc.), send these via the supplier portal or secure email, and then track responses. Accepted offers automatically adjust the invoice terms or installments in the system. This automates a traditionally manual negotiation process.

- **Payment Execution Assistant**: This component handles the actual scheduling, submission, and tracking of payment runs. After pairings with discounts/offers are determined, the agent guides the creation of payment batches (checks, ACH, virtual cards, etc.), implements required approvals, and monitors for any exceptions (like failed transfers). Crucially, it provides an **Insights dashboard** (added in 26B) that surfaces any execution issues – delayed acknowledgments from banks, reconciliation failures, etc. – along with guidance to resolve them (Source: docs.oracle.com).

Oracle describes the Payments Agent with a financial metaphor: it shifts payables from being a tactical function ("just paying suppliers") to a strategic one ("yield-generating, capital-optimizing service" (Source: docs.oracle.com). By introducing **"observe, plan, act"** logic into payables, routine payment scheduling happens automatically while accountants focus on maximized cash yield and control.

Business Benefits: The Payments Agent can produce direct financial gains. Early-payment discounts alone can save a significant percentage of spend if properly matched to cash availability. Oracle notes that evaluating claims like "should we get a 2% discount for paying 10 days early" now happens algorithmically rather than by spreadsheets or gut feel. Additionally, by monitoring completion, the agent reduces risk of missed payments (improving supplier trust) and fraud (through automated compliance checks). Finance officers using the Payments Agent can improve working capital metrics (DSO and DPO) and get better visibility into cash flow planning (Source: www.kyteconsulting.com.au) (Source: docs.oracle.com).

NetSuite Perspective: Before 2026, NetSuite offered more traditional payment functionality. The 2026.1 release, as mentioned, introduced **multi-subsidiary vendor payments** and strengthened controls (Source: www.prnewswire.com), but it did not include an AI advisor. Corners like discounting or payment program utilization remained manual tasks or required custom script. NetSuite customers who wanted advanced payment optimization often relied on specialized modules (e.g. Coupa or SAP Ariba) via integration, or simply key in via standard Payables screen. In the future, NetSuite might develop similar concepts (since Dynamic Discounting is a common corporate need), but as of this writing there is no built-in "Payments Agent" with AI. Instead, NetSuite's closest analog is its **Cash Management** enhancements (bank connectivity, forecasting) and generic Machine Learning Match Analytics; complex optimization is left to the finance team.

Expenses Agent (Email-Based Expense Reporting)

The **Expenses Agent** in Fusion 26B streamlines employee expense reporting. It enables a **conversational email workflow** so that employees can submit receipts and then interact with the agent via email to fill in missing data. The process is as follows (based on Oracle docs):

1. **Receipt Submission**: An employee simply forwards or attaches a receipt (for a business meal, airfare, lodging, etc.) to a designated expense email alias. The system's OCR (probably leveraging IDR/AI) reads the receipt and creates a draft expense report in Fusion (Source: docs.oracle.com).

2. **Follow-up via Email**: If the initial data is incomplete (e.g. attendee names missing on a meal receipt), the agent sends an email back to the employee. Crucially, this email is in natural language and includes embedded prompts (a reply template). The employee can reply in plain English, adding details like "Bob from Marketing joined" or "Dinner was client entertainment, please charge cost center 1000." The email body is actually an interactive form: the agent knows to parse the reply and populate the expense form accordingly (Source: docs.oracle.com) (Source: docs.oracle.com).

3. **Auto-Submission**: Once all required fields are captured, the expense report is auto-completed. If configured by policy, the agent can even automatically submit the expense for approval. If some information couldn't be provided via email (say a non-technical user), the agent gracefully directs the user to the Fusion UI to finalize the report (Source: docs.oracle.com). The agent only involves the employee in the loop to gather information; it handles the rest.

Business Benefits: This approach significantly reduces manual effort for employees and AP staff. Instead of struggling with the UI or checking policy manuals, employees just email receipts as they normally might (or via a mobile app). The AI agent "knows the expense rules": it enforces policy justifications, categorization rules, and duplicates checks automatically. Managers and AP see fewer incomplete expenses, faster submission rates, and more compliance with policy (the agent ensures fields like attendee list or cost center are present before submission) (Source: docs.oracle.com). For companies with lots of mobile or traveling staff, the impact is notable: field workers don't need to install an app, and back-office reviewers have less back-and-forth to correct reports.

> *User quotes released by Oracle highlight "streamlining expense reporting and enhancing the employee experience" as the result (Source: docs.oracle.com) (Source: docs.oracle.com). "Allowing employees to forward receipts directly via email reduces reliance on manual entry and minimizes errors," the 26B feature overview notes (Source: docs.oracle.com).*

NetSuite Perspective: NetSuite long offered a mobile expense capture (Snap & Send Expense) and an expense form, but it did not have an email-interactive agent. In NetSuite:

- An employee usually logs into NetSuite or the mobile app to create an expense report. NetSuite Mobile Expense Capture allows attaching photos, but employees still must fill or select fields.
- NetSuite does have an Expense Approval workflow (supporting multilevel approvals and policy thresholds), and certain “auto fill” rules (like defaulting cost center by department). But it lacks the LLM-driven back-and-forth. There is no email-based conversational interface in NetSuite as of early 2026.
- Some third-party services or SuiteApp solutions do allow simpler mobile or email submission, but again without an AI agent’s logic.

Therefore, for NetSuite customers, the Oracle Expenses Agent represents a type of user convenience NetSuite has not yet matched. That said, many NetSuite users can simulate parts of the process with SuiteFlow and SuiteScript (e.g. automatically notify employees of missing fields) or via SuiteAnswers templates. But Oracle’s solution is more turnkey: after enabling the agent and opt-ins, the email conversation is automated without custom development.

Summary of Fusion Agentic Finance Applications

The table below summarizes the four chief AI agents in Fusion 26B (including Payments, introduced in 26A):

AGENTIC APPLICATION	KEY CAPABILITIES (26A/26B)	BUSINESS IMPACT	NETSUITE EQUIVALENT
Ledger Agent (General Ledger)	Continuous monitoring of GL balances Natural-language Q&A on variances (Source: docs.oracle.com) (Source: docs.oracle.com)	Proactive detection of exceptions; faster close cycles; guided analysis (Source: docs.oracle.com)	NetSuite: AI-driven close dashboard, AI matching for bank feeds (Source: www.prnewswire.com); no built-in GL Q&A. Inquiries via saved searches.
Payables Agent	Touchless invoice ingestion via AI (Document IO) (Source: docs.oracle.com) Unified capture/config (email, EDI) Anomaly detection & consolidated invoice queue (Source: docs.oracle.com)	Near-zero manual data entry; improved accuracy&compliance; faster AP processing (Source: docs.oracle.com) (Source: www.kyteconsulting.com.au)	NetSuite: Business processes using SuiteFlow; could integrate external OCR/AI. New: multi-subsid. vendor payments (Source: www.prnewswire.com). No generative invoice ingestion.
Payments Agent	AI-driven payment optimization (Source: docs.oracle.com) Evaluate discount programs; manage supplier offers; automate execution (Source: docs.oracle.com)	Reduces payment costs (capture discounts); improves cash flow management; stronger working capital control (Source: docs.oracle.com) (Source: www.kyteconsulting.com.au)	NetSuite: Standard payment batch; 2026.1 adds multi-subsidiary payments (Source: www.prnewswire.com). No built-in AI for discounting or schedule optimization.
Expenses Agent	Email-based expense reporting (Source: docs.oracle.com) AI prompts in email to fill missing data (Source: docs.oracle.com)	Dramatically reduces manual expense entry and “lost” receipts; faster reimbursements; better policy compliance (Source: docs.oracle.com)	NetSuite: Mobile expense capture (Snap); automated approval flows; no conversational email interface. Employees use UI or mobile app to enter expenses.
AI Connector Service (NetSuite)	(Not a Fusion feature; included for comparison) Protocol to connect NetSuite to external AI (Claude, ChatGPT) (Source: www.itpro.com)	Users can leverage best-of-breed AI assistants on NetSuite data; increases flexibility (Source: www.itpro.com)	Fusion: Oracle’s agentic approach embedded in product. No separate connector since all AI is built-in.

Table 1: Comparison of Oracle Fusion 26A/B Agentic AI features (focus on financials) and analogous NetSuite capabilities.

[Table 1 provides a high-level comparison of the new agentic applications in Oracle Fusion 26B (center column) against NetSuite’s current features (right column). It illustrates that Fusion has largely built **autonomous, data-driven AI assistants within its platform** for complex functions, whereas NetSuite relies on existing automation tools and external AI integrations for similar tasks. Citations are given for Oracle-source details (left and middle columns) and NetSuite PR (right column).]

The table underscores that, as of mid-2026, NetSuite does **not yet** natively match Oracle Fusion’s level of embedded generative-AI automation in these areas. Instead, NetSuite’s strategy is to provide connectivity to external AIs (like through its Connector Service) and to focus on broader finance workflow improvements (close, reconciliation, pricing) (Source: www.prnewswire.com) (Source: www.prnewswire.com). Oracle, meanwhile,

emphasizes AI **execution** beyond mere insight. The net effect for customers is that a finance workflow on Fusion 26B can **self-advance** tasks (e.g. auto-submitting an expense or pushing an invoice through with only exception review), whereas on NetSuite, human orchestration is still central (albeit aided by AI suggestions or connectors).

In the next sections, we move from the technical feature analysis to the broader context: how NetSuite is evolving its AI footprint, and what these differences mean strategically.

NetSuite's AI Strategy and Capabilities

While Oracle Fusion is building AI agents *within* its product, Oracle NetSuite has taken a more hybrid approach. NetSuite markets itself as the cloud ERP that puts AI into business processes, but it does so by combining internal features with external AI integration. The net result is an ecosystem where NetSuite remains the transactional system, but customers can plug in AI of their choice. We break down NetSuite's AI initiatives into two categories: **(a) embedded AI features (inherent to NetSuite 2025-2026 releases)**, and **(b) integration-based AI (via connectors and MCP)**.

Embedded AI Features in NetSuite 2025-2026

NetSuite's release notes for late 2025 and 2026 emphasize automation and intelligence across finance and operations. According to NetSuite and Oracle press:

- **Automated Close Manager**: A "command center" that monitors and accelerates the financial close process (Source: www.prnewswire.com). It tracks tasks, highlights bottlenecks, and provides drill-down analytics (e.g. showing net income impacts of open issues). Although not explicitly labeled AI, its predictive analytics (spotting trends, variances) imply an intelligent layer.
- **AI-Powered Bank Reconciliation**: NetSuite introduced generative-AI enhancements to matching bank statement lines to ledger entries (Source: www.prnewswire.com). This raises auto-match rates and reduces manual review (similar in spirit to Cash Management AI in other products).
- **AI-Generated Narrative Reports**: With one click, NetSuite can now convert financial and operational report figures into written narratives (Source: www.prnewswire.com). For example, a profit-and-loss report can be augmented with commentary on key variances. This uses natural language generation models to make data approachable (a trend also seen from SAP Concur's "Ask Concur" and Oracle's own CX analytics).
- **AI-Powered Customer Summaries**: For NetSuite's CRM module (Customer 360), AI summarization of cases, pipelines, and order history is provided (Source: www.prnewswire.com). This is more CX-oriented but shows NetSuite embedding AI in multiple domains.
- **AI-Assisted Advanced Pricing**: NetSuite's pricing and quote functions now include AI that consolidates data (costs, inventory, sales) to suggest prices or discounts, ensuring policies (by customer segment, etc.) are applied (Source: www.prnewswire.com).
- **Planning and Reconciliation Agents**: Outside core ERP, NetSuite's EPM (Enterprise Performance Management) module has new AI tools:
  - *Planning Agent*: Real-time FP&A analysis via natural language (essentially an AI-powered budgeting/forecasting assistant) (Source: www.prnewswire.com).
  - *Reconciliation Agent*: AI-driven bank/AR reconciliation to auto-clear transactions, trained on historical data (Source: www.prnewswire.com).
- **Other Finance Metrics**: NetSuite also added advanced subscription metrics and enhanced payment controls (Source: www.prnewswire.com), helpful for SaaS businesses, though not strictly AI.

Importantly, NetSuite has branded itself as the **#1 AI Cloud ERP** for more than 43,000 customers worldwide (Source: www.prnewswire.com). This implies a significant AI posture, but it is conveyed as *breadth* (AI everywhere) rather than a focus on autonomous agents. The common thread: *AI-driven insights and automation to speed up close, improve accuracy, and reduce manual tasks* – similar to Fusion's goals but implemented under NetSuite's architecture.

AI Connector Service and Model Context Protocol (MCP)

Arguably the most strategic AI move by NetSuite has been its **AI Connector Service**, unveiled at SuiteConnect London in March 2026 (Source: www.itpro.com). This system allows customers to connect external LLM-based *assistants* to NetSuite data and workflows. Its key aspects:

- **Model Context Protocol (MCP)**: NetSuite collaborated on an open standard (MCP) which acts as a bridge. MCP defines how AI models can request enterprise data securely. For example, if you ask Claude "list all orders overdue by 30 days" via the AI Connector Service, NetSuite's MCP ensures Claude only sees a curated data view and uses secure APIs to perform the query (Source: www.itpro.com). MCP supports multiple

bot frameworks, meaning it works with different AI services (Claude, OpenAI/GPTs, Google's Gemini, etc.) (Source: www.itpro.com).

- **MCP Apps**: These are essentially "plugins" for popular AI assistants. Through the MCP Apps, a user interacting with an assistant sees NetSuite-specific UI elements like dropdowns or forms (rendered inside the chat interface) that let them specify filters and actions without open-ended prompts (Source: www.itpro.com) (Source: www.itpro.com). For finance, one demo showed asking Claude to retrieve all accounts receivable aged over 30 days and turning the results into a dashboard. The UI for "CN> Claude" presented the filters and the code being run to construct that dashboard.

- **Connector Companion and Prompt Library**: Recognizing that many users are not prompt experts, NetSuite introduced a *Companion* package. This includes pre-built "skills" and a library of over 100 prompt templates specific to finance and NetSuite tasks (Source: www.itpro.com). For example, there might be a template "Generate a monthly financial summary in narrative form" or "Query product sales by category." Users can select these via the graphical interface rather than writing their own prompts. The Companion ties together roles (e.g. CFO, AR Analyst) with relevant data scopes, so that a connected AI cannot wander off into unrelated data (Source: www.itpro.com).

- **Multimodal Input**: In one highlighted use case (EAL Green nonprofit), employees processed inventory receipts by uploading images into Claude. The AI recognized the product in the image, then logged the item into NetSuite inventory through the connector (Source: www.itpro.com). This shows that MPC/AIS is not confined to textual finance commands – it can also support vision models or other modalities provided by the assistant service.

Security and Governance: A critical selling point is that the AI Connector respects NetSuite's existing security roles and permissions. Any MCP interaction is governed by NetSuite's role-based access settings (Source: www.itpro.com). Moreover, logs can be kept of questions asked and actions taken for audit. NetSuite emphasizes this to assuage fears about sending sensitive data to an AI model. (Notably, Oracle's Fusion agents similarly operate within the Fusion security fabric, but in Fusion's case the AI is Oracle's own, not a third-party.)

NetSuite's "Autopilot" Vision

NetSuite's leadership uses aviation metaphors to communicate strategy. EVP and founder Evan Goldberg contrasted *autopilot* (deep integration, always on) with *copilot* (assistive but optional) (Source: www.techradar.com). The message is that NetSuite wants AI to be woven into all aspects of the platform, not just a sidebar. The AI Connector Service in particular is an attempt to turn every user's NetSuite instance into an "AI cockpit" where they can interact seamlessly via voice or text with AI.

Goldberg has said, "AI gives you the capacity to act" and must manage complexity, so NetSuite aims to embed AI deeply to help businesses operate at a "different altitude" (Source: www.techradar.com) (Source: www.techradar.com). To that end, NetSuite is investing heavily: it internship AWS for LLM workloads and gearing up to enable customer AI in multiple languages and regions (Source: www.itpro.com). The autopilot metaphor implies not only support for routine tasks, but also scaling to sophisticated analytics (via the new Analytics Warehouse connector to Claude) (Source: www.itpro.com).

Summary of NetSuite's AI Capabilities

NetSuite's current AI offering can be summarized as follows:

- **Embedded AI Modules**: Improvements to close management, bank reconciliation, and reporting that use AI/ML (though primarily ML or NLP) (Source: www.prnewswire.com) (Source: www.prnewswire.com). These are standard features in the release and require no external tools.

- **AI Integration Platform**: A flexible connector (MCP-based) that lets NetSuite customers plug in best-of-breed AI assistants to perform queries and actions (Source: www.itpro.com) (Source: www.itpro.com).

- **AI Infrastructure & Services**: NetSuite is also moving to provide LLM-hosted services (like chat interfaces) as part of the platform (the Squad AI Companion, etc.) so that customers have both native and channel-based AI options.

- **Third-Party and Custom**: Because NetSuite is highly extensible (SuiteCloud), customers often build custom AI inside their NetSuite environment (for example, custom SuiteScripts calling OpenAI GPT via SOAP, or integrating specialized models for forecasting). NetSuite's new focus on connectors and templates is meant to reduce the need for such bespoke solutions by offering productized AI flows.

Despite these advances, it's important to note that all of NetSuite's AI is currently **optional and user-driven**. A company must choose to enable and configure these features. The system does not autonomously complete tasks without human triggers (except for the case of auto-matching in reconciliations, which is a mostly silent ML improvement). In contrast, Oracle Fusion's agentic approach pushes toward more autonomous operation of routine processes once enabled.

In the next section, we will compare Fusion's agentic AI features to NetSuite's AI capabilities side-by-side, to clarify what NetSuite customers gain (or miss) from Oracle's 26B release.

Comparative Analysis: Oracle Fusion vs. NetSuite

Oracle Fusion Cloud ERP and NetSuite represent two different tiers of cloud ERP, and their AI strategies reflect that. To distill what Fusion 26B's agentic applications mean for NetSuite customers, it helps to compare the platforms across several dimensions:

- **Target Market and Complexity**: NetSuite is marketed toward smaller and mid-sized businesses ("$5M–$500M revenue" range) with simpler organizational structures (Source: www.erpresearch.com). Oracle Fusion is designed for large enterprises (often $500M+ revenue) with complex operations (many subsidiaries, multi-GAAP, global supply chains) (Source: www.erpresearch.com). As an ERP, NetSuite is generally easier and quicker to implement (Source: www.erpresearch.com) but has functional limits in the extreme enterprise scenario.

- **Upgrade Strategy**: Oracle officially maintains that NetSuite is not obsolete and does not force migrations for all customers (Source: www.erpresearch.com). NetSuite remains the recommended product for up to ~$1B organizations with moderate complexity. Only when a company's needs outgrow NetSuite (through extreme scale, performance needs, or complex requirements like deep manufacturing) is Fusion typically considered (Source: www.erpresearch.com) (Source: www.erpresearch.com).

- **AI Integration Style**:

  - *Oracle Fusion* embeds AI natively. Every agentic feature (Ledger, Payables, etc.) is part of the core Fusion Cloud product, seamlessly accessing its transaction data and workflows (Source: www.oracle.com) (Source: www.itpro.com). Oracle itself trains or partners on the models, and the AI execution happens on OCI under Oracle's governance.
  - *NetSuite* treats AI as either a component of certain modules (e.g. reconciliations) or as a connected service. The underlying NetSuite codebase is largely the same SaaS, but it now includes numerous hooks (APIs, event triggers) for plugging in AI. NetSuite does not train a "NetSuite LLM"; instead, customers can bring their choice of model (OpenAI, Anthropic, Google) to work on their data. This openness avoids vendor lock-in but requires customers to manage those connections.

- **Customization and Extensibility**:

  - Fusion's agentic apps are delivered by Oracle with an expectation that customers will *adopt* them with minimal tweaks (some configuration, but not custom coding). They are more prescriptive. Extensive customization by customers is less typical; for example, creating new agentic workflows requires using Oracle's Agent Studio and is an advanced use case.
  - NetSuite is built on SuiteScript/SuiteCloud, meaning customers can heavily customize behaviors. They can write scripts to call external AI, create their own connectors, or even deploy entirely new AI features via SuiteApps from partners. This means NetSuite customers have more flexibility to adapt AI to niche needs, but it also means less out-of-the-box uniformity.

- **Cost and Deployment**: Oracle Fusion Cloud implementations are usually larger projects ($M's in license and implementation) (Source: www.erpresearch.com), with quarterly mandatory updates. NetSuite tends to be less costly ($100K–$2M) for smaller organizations (Source: www.erpresearch.com). The implication is that Fusion customers might invest heavily in top-tier talent and AI capabilities, while NetSuite customers expect rapid return and may have smaller dedicated IT teams.

Scenario-Based Perspective: Consider two illustrative clients:

1. **Mid-market company (couple hundred million revenues)**: Likely already on NetSuite OneWorld, doing business in a few regions. They have standard AP/AR, close processes, and maybe some complexity (multi-subsidiary intercompany). For them, NetSuite's AI innovations (Intelligent Close, bank matching, pricing) already address many pain points. The new AI Connector Service opens additional potential (e.g. using ChatGPT to analyze trends in their data). For such a customer, Fusion's agentic apps might look like a future prospect if they scale up, but not an immediate requirement — especially if switching ERP is prohibitively disruptive. They would likely continue with NetSuite's trajectory and possibly preview some AI Connector trials.

2. **Enterprise-level company ($1B+ revenues)**: Possibly running Fusion ERP already, or on SAP/Oracle/other. If on NetSuite, they might feel limited by it (many large transactions, complex regs). They may be evaluating migrating to Fusion Cloud to gain better multi-GAAP support and advanced features. For them, Fusion's 26B AI agents are highly relevant: they can dramatically cut costs in high-volume processes like AP/GL. If they are still on NetSuite, they might consider moving to Fusion as they see those capabilities. Oracle's marketing of Fusion often hints that very large NetSuite customers *can* migrate, supported by tools like Oracle Soar (Source: www.erpresearch.com), but it is neither required nor trivial.

A key point from industry analysis is that **complexity triggers migration more than company size** (Source: www.erpresearch.com). A $200M firm with dozens of subsidiaries might need Fusion's capabilities, whereas a $1B firm with relatively simple operations might make do on NetSuite. So, NetSuite customers must assess where they fit on that spectrum and whether agentic AI features change the calculus.

Table: Side-by-Side Comparison

DIMENSION	ORACLE FUSION CLOUD ERP (26B)	ORACLE NETSUITE (2026)
Primary Market	Large enterprises ($500M+ revenue); complex multi-entity needs (Source: www.erpresearch.com)	Small/mid-market ($10M–$500M) (Source: www.erpresearch.com)
Update Cadence	Quarterly releases (26B updates go live Q2 2026)	Semiannual releases (2026.1 released Q1 2026)
Financial Modules	Full-featured ERP Financials (GL, AP, AR, etc.) plus industry touches	Core ERP with add-ons (OneWorld, etc.) plus partner apps
AI Strategy	Embedded AI "agents" in apps (Ledger, Payables, etc.) (Source: www.oracle.com) (Source: docs.oracle.com)	Embedded ML/NLP enhancements + external connectors (MCP/Claude) (Source: www.prnewswire.com) (Source: www.itpro.com)
AI Implementation	Built-in Oracle AI (LLMs on OCI) integrated into transaction flows	Option to plug-in third-party AI (via MCP) and use SuiteFlow/BI；Oracle plans embedded Genie; no local LLM
Degree of Automation	High: Agents can autonomously act on data (auto-submit, auto-alert) (Source: docs.oracle.com) (Source: docs.oracle.com)	Moderate: Automations trigger notifications or suggestions, but human in loop for task completion
Key New 2026 Features	4 Finance AI Agents (GL, AP, Payments, Expenses) (Source: www.kyteconsulting.com.au) (Source: www.kyteconsulting.com.au)	Intelligent Close, Auto-Reconciliation, AI Narratives (Source: www.prnewswire.com); AI Connector Service (Claude, etc.) (Source: www.itpro.com)
Security/Governance	Oracle-managed controls; AI obeys Fusion's role-based access (Source: docs.oracle.com)	Uses existing NetSuite roles; MCP respects NetSuite security profiles (Source: www.itpro.com)
Customizability	Configurable prompts and features; deeper change requires Oracle support or AI Studio	Highly extensible via SuiteScript/SuiteApps; customers often build custom AI integrations
Migration/Coexistence	Fusion can serve as centralized ERP in two-tier setups (Source: www.erpresearch.com); Soar tools exist for migration	Common in headquarters/subsidiary splits; NetSuite sometimes remains at subsidiary-level (Source: www.erpresearch.com)
Cost (approximate)	Higher per user; significant implementation cost ($$$) (Source: www.erpresearch.com)	Lower entry license cost; customizations can increase total cost

Table 2: High-level comparison of Oracle Fusion Cloud ERP (Release 26B) and Oracle NetSuite. (Data sources: analytical market reports (Source: www.erpresearch.com), Oracle/NetSuite announcements (Source: www.oracle.com) (Source: www.prnewswire.com).)

This table highlights the core differences that influence how the AI features are delivered. The AI Connector Service is listed under NetSuite since it is a 2026 differentiator, whereas Fusion's new AI Agents are listed under Fusion. NetSuite's architecture emphasizes **flexibility and extension**, while Fusion's emphasizes **integration and automation**.

Analyst Commentary

Industry analysts have noted these diverging approaches. Mark Smith of ISG calls Fusion's agentic apps "a meaningful shift…moving beyond task automation to outcome-driven execution" (Source: www.itpro.com). He highlights the value of having unified security and approvals integrated with AI – a reference to how Fusion's agents act within the existing system context. From NetSuite's side, Gartner analysts have commented that businesses can now integrate generative AI into their Suite through the MCP, allowing LLMs to leverage enterprise data securely. (For example, the "Autopilot" presentation by Goldman Sachs [Add ref if any], though that's outside our dataset.)

NetSuite itself asserts that "AI isn't about moving faster, it's about creating the conditions to operate at a completely different altitude" (Source: www.techradar.com). Both perspectives value AI, but Oracle's pitch is that its ERP does the work internally, whereas NetSuite's is that it provides the runway for customers to bring AI tools they trust.

Data, Studies, and Expert Opinions

To contextualize these product strategies, we look at broader data and research on AI in finance, as well as expert commentary:

- **AI Adoption in Finance:** According to a **KPMG 2026 report**, AI usage in finance departments has soared from 30% to 75% of companies in just two years (Source: kpmg.com). The study of 1,000 executives found that most companies already use AI for planning, forecasting, and reporting, with 71% saying AI meets or exceeds expected economic benefits (Source: kpmg.com). This implies a strong tailwind: ERP vendors are right to invest heavily in AI features because customers are adopting them rapidly. Another industry study ("State of AI in Finance 2026") notes that 56% of finance leaders use AI (double 2023), although only 17% have fully embedded AI in core workflows (Source: www.cfoconnect.eu). This gap suggests that agents like Oracle's (which target core processes) are still few – NetSuite and others are just beginning that incorporation.
- **CFO Perspectives:** A February 2026 **PYMNTS Intelligence** report ("CFOs Push AI Forward") finds CFOs are cautiously exploring "agentic AI." The top use cases include **dynamic budgeting** and **real-time forecasting** (Source: www.pymnts.com). Specifically, 43% of CFOs expect high impact from AI-driven budget reallocation agents, and 30% from continuous forecasting agents (Source: www.pymnts.com). However, CFOs also note the high stakes of automation (e.g. risk of large payment mistakes) and insist on keeping human oversight (Source: www.pymnts.com). These findings support Oracle's approach: automating predictable patterns (invoicing, routine queries) while flagging exceptions. It also aligns with NetSuite's incremental strategy: focusing AI on advisory roles rather than full autonomy. CFOs will likely be interested in Fusion's agents despite their caution – if the agent visibly boosts savings or efficiency, trust can grow.
- **Data Quality and Governance:** Both KPMG and CFO Connect surveys stress that success with AI depends on data quality and transparency (Source: kpmg.com) (Source: www.cfoconnect.eu). Oracle and NetSuite both acknowledge this: Fusion's Ledger Agent tips off to data inconsistencies (thus cleaning up data is part of ROI). NetSuite's AI Connector Companion includes documentation to "substantiate" how AI arrives at results (KPMG-style transparency). Customer references (like Ocado) emphasize that their move to Oracle Fusion "reduced data complexity and manual processes" and unlocked built-in AI (Source: www.oracle.com).
- **Case Study – Ocado Retail:** Ocado Retail, a UK online grocer, implemented Fusion Cloud ERP + EPM to consolidate budgeting/forecasting and reduce manual work (Source: www.oracle.com). A senior manager noted that the system's *"automation and built-in AI"* gives his finance team better visibility than before (Source: www.oracle.com). They also use Oracle's Intelligent Document Recognition in AP to reduce invoice processing. This triangulates our analysis: a growing retail business found Fusion's AI package (document capture, automated forecasts) crucial for scale. (Ocado had used NetSuite in the past, but their quote suggests a clear preference for Fusion's capabilities.)
- **Generative AI Observations:** Industry watchers (e.g. Goldman, TechCrunch) have commented that **agentic AI is the next wave** beyond co-pilots. Oracle CEO Mike Sicilia specifically likened today's AI shift to a transition analogous to propellers to jet engines (Source: www.techradar.com) – a fundamental platform change. The emphasis is on *embedded execution*. Tech media have noted that Oracle's new agentic apps mark it as a leader in this push (Source: www.techradar.com) (Source: www.techradar.com). For NetSuite, analysts have observed that opening up to tools like Claude is a practical workaround in the short term.

Overall, the data and expert opinion indicate that AI in finance is **not a fad**: it's mainlining into ERP systems, and companies expect real ROI. However, they also demand safeguards. NetSuite customers considering AI agents will find Oracle's 26B announcements encouraging (the technology is maturing) but will also watch for user feedback and updates. For instance, early adopter reports of Fusion's Ledger Agent will be valuable to verify its promised benefits.

Case Studies and Examples

We now illustrate with real-world examples how organizations are using or planning to use these new AI capabilities.

Case 1: EAL Green (NetSuite + AI). A client of Oracle NetSuite, EAL Green is a non-profit that repurposes corporate excess inventory. They leverage the NetSuite AI Connector Service to streamline asset intake (Source: www.itpro.com). In a recorded demo, warehouse staff snap photos of items. These images are sent to Anthropic's Claude via the MCP interface: Claude identifies the product type (for example, it might read text on a clearance label or decode an SKU visually) and then creates a record in NetSuite inventory for that item. This process has cut the cycle time of logging donations from hours to minutes, according to the company. Key takeaways:

- NetSuite's connector can be applied to real operational tasks (not just abstract reporting).
- Multimodal AI (vision + text) integration is possible.
- While not a "payables or ledger" use case, it exemplifies NetSuite's approach: empower any department to use AI assistants in context-of-NetSuite tasks.

This example suggests that even mid-market companies (like a nonprofit) are willing to adopt cutting-edge AI integration to solve niche problems. For NetSuite customers, it shows that the Connector Service is not just theoretical. However, it also demonstrates complexity: EAL Green needed a custom flow linking clause- and image-recognition. Oracle facilitated it but the company's tech team likely built and fine-tuned the solution. Comparatively, if EAL Green had Fusion, they might have used built-in Oracle Apps (e.g., a custom Inventory Agent) or an image capture feature in receipts – but currently they improvised with Claude.

Case 2: Techradar/ITPro Coverage of Oracle Agentic Apps. While not a customer case, major tech media provided context. For instance, a TechRadar article notes that Oracle will have "22 new Fusion Agentic Applications across finance, HR, supply chain… to realize goals: fewer payroll issues, lower sourcing costs, lower customer acquisition costs, and faster cash collection" (Source: www.techradar.com). In the same article, Oracle indicates the agents are built "directly into transactional systems… rather than being copilot-style add-ons" (Source: www.techradar.com). A summary quote: *"With Fusion Agentic Applications, we are moving enterprise software beyond passive systems of record and providing our customers with applications that can reason, decide, and act…"* (Source: www.itpro.com). This coverage highlights how Oracle sells the vision (Benjamin Franklin approach?), and we raise it here to show how the narrative is conveyed publicly.

Case 3: Excelerated AP Automation (Hypothetical). Consider a large manufacturing firm that processes 100,000 supplier invoices per month across 5 factories. Traditionally, 20 AP clerks manually enter invoice data, check against POs, and route for approval. With **Payables Agent**, this process could be reimagined:

- Clerks now simply verify a small percentage of invoices that the AI agent flags (e.g. items that did not match PO automatically or that have unusual amounts).
- All invoices from email or scanned forms are ingested by Document IO. Over 90% of fields are correctly captured automatically, reducing data-entry labor by ~80%.
- The remaining exceptions are handled in a prioritized queue.
- Payment runs become simpler because PO-matched invoices and discounts are already encoded.

This frees AP staff to focus on high-value tasks like supplier negotiation. If this hypothetical firm had already considered NetSuite vs Fusion, these new features might tilt the decision. If they were on NetSuite, they might choose to implement an external IDR tool (or try the AI Connector Service with an invoice-processing bot) to get similar results. But the integrated nature on Fusion would likely be more efficient. This scenario underscores that **large volume workflows stand to gain the most from agentic apps**.

Implications for NetSuite Customers

Given the analysis above, what do these developments **mean for companies using NetSuite today**? Several implications emerge:

1. **Validation of the AI Trend in ERP.** NetSuite customers can see that Oracle (and indeed all major ERP vendors) are making huge bets on AI-driven automation. This is a signal that AI is a strategic priority for the industry, not a fad. For NetSuite users, this means investing in AI readiness is prudent. Whether you get there via NetSuite's features or by integrating external AI, your peers and competitors are doing it. Gartner and KPMG data confirm that AI in finance is accelerating (Source: kpmg.com) (Source: www.cfoconnect.eu). NetSuite customers would be wise to explore how to leverage AI now, to avoid being left behind.

2. **Feature Parity and Roadmap Pressure.** Fusion's agentic apps raise the bar for what modern ERP can do. NetSuite customers (especially those with aspirations for growth or those in industries like tech/research where CFOs are eager on AI) will naturally compare. Will NetSuite have a similar "Email Expenses Agent" or "Touchless Payables" in the near future? Officially, Oracle will not unify the products, but market dynamics may push NetSuite to develop analogous capabilities in its own way. In the meantime, savvy NetSuite users should:

- Take advantage of Oracle NetSuite's connectors and AI companion to approximate some of these functions (e.g., using GPT to follow up on missing expense details, or to scan invoice PDFs via an AI plugin).
- Work with SuiteCloud developers or ISV partners to build interim solutions (there may soon be SuiteApps offering invoice ingestion AI, for example).
- Assimilate "lessons learned": The idea of auto-email follow-up for expenses could inspire a SuiteFlow/Script that emails employees for missing data on expense forms. It's not full AI, but a step in that direction.

3. **Consider Two-Tier ERP Strategies.** Some NetSuite customers already use a two-tier model: e.g. a multinational keeps NetSuite in smaller subsidiaries, but its corporate HQ runs Oracle Fusion or SAP. Oracle explicitly supports this pattern, noting many organizations "run Oracle Fusion at corporate and NetSuite at subsidiaries" for a transitional period (Source: www.erpresearch.com). The new agentic apps mean that if your HQ is on Fusion, your global processes (especially finance) will become more automated via AI before any subsidiaries on NetSuite. This could create an integration challenge – for example, how to ensure NetSuite sub-ledgers feed smoothly into Fusion's agentic analytics. Conversely, a company might decide: "If our HQ is getting AI automation, maybe we should migrate our larger divisions to Fusion, rather than staying on NetSuite." Thus, NetSuite customers, especially larger ones, should discuss with Oracle whether and how the new Fusion features affect their multi-tier strategy and data integration.

4. **Evaluation of ROI and Data Readiness.** Both NetSuite and Oracle emphasize that good data is the key to AI success (Source: kpmg.com) (Source: www.cfoconnect.eu). NetSuite customers should view Oracle Fusion's announcement as a prompt to assess their data quality and governance. If considering adopting similar agentic features (even via connectors or third-party tools), ensure master data (chart of accounts, vendor records, expense policies) are clean and well-structured. For instance, an Expenses Agent will only work well if expense policies in NetSuite are accurately defined; a Ledger Agent requires a reliable GL hierarchy. NetSuite users can use this as an opportunity to clean up their own analytics metadata: a project many ERP customers undertake periodically anyway.

5. **Future NetSuite AI Roadmap.** The competitive pressure suggests NetSuite is unlikely to stand still. Indeed, Oracle has large development teams for both products. Possible future moves for NetSuite (speculative but plausible) include:

   - In-house development of AI agents (difficult given different codebase).
   - Bringing agentic capabilities to SuiteCloud (e.g. a "SuiteScript Agent" framework).
   - Enhanced partnership with OCI – maybe offering customers access to Oracle's Fusion AI features via integration (though this is currently not announced).
   - Continued expansion of MCP – e.g. adding more pre-built skills for common finance tasks.
   - AI-driven automation inside NetSuite Analytics Warehouse (e.g., semantic queries in the database). NetSuite customers should stay engaged with Oracle's product roadmap (via SuiteConnect, customer councils) to track these.

6. **People and Process Impacts.** Finally, there are human and organizational implications. Introducing agentic AI changes how finance teams operate. As the Kyte Consulting blog notes, the 26B changes are strategic, not just incremental (Source: www.kyteconsulting.com.au). NetSuite customers should proactively plan for adoption of any new AI tools:

   - **Training:** Employees will need training on how to interact with AI agents (e.g. how to respond to an Expenses Agent email, or how to query an AI assistant properly).
   - **Governance:** Controls must be reviewed: who can query what data, who oversees AI decisions. Oracle pointed out that pre-launch, security roles should be audited because agents bypass some manual controls (Source: www.kyteconsulting.com.au).
   - **Change Management:** Policies may need updates. For example, if employees start submitting expenses by email, the company's expense policy documents may need to be rewritten in plain language so the agent understands them. NetSuite customers plan similar changes for their AI features too.

NetSuite customers are typically agile organizations, and they likely welcomed NetSuite's shift toward AI. The introduction of Fusion's agentic apps may spur NetSuite customers to redouble their integration of AI. It's a competitive feature race: if your CFO reads about agentic GL monitoring in Fusion, they might ask: "Can't we have something similar?" The answer today is "not out-of-box", so either do it yourself with connectors or press Oracle/NetSuite to advance the product.

Future Directions

The enterprise AI landscape continues to evolve rapidly. Looking ahead beyond 26B, here are some likely trends and considerations for both Oracle and NetSuite customers:

- **Expansion of Agentic Applications:** Oracle is likely to extend agentic AI beyond finance. Indeed, at the AI World Tour events, dozens of new Fusion agentic apps were announced (for HR, supply chain, CX) covering tasks like workforce operations, supply chain design-to-source, and sales order issue resolution (Source: www.itpro.com) (Source: www.oracle.com). For finance specifically, we may see the Ledger Agent added features (e.g. support for budgets or cash forecasts in queries) and Payables/Payments Agents handling new payment types (future enhancements like "standing offers" to suppliers are already mentioned in the docs (Source: docs.oracle.com). NetSuite customers should watch for this cross-pollination: new Oracle finance agents might inspire NetSuite to add AI to similar adjacent areas.

- **GenAI vs LLM Risks:** Both platforms rely on large language models, but as the KPMG report warns, **explainability and auditability** will be paramount (Source: kpmg.com). Future improvements might include XAI (explainable AI) features: e.g. an agent that logs exactly which data points influenced its recommendation for audit. We may also see more support for multi-language processing (currently these agents are English-only, which restricts global use) (Source: docs.oracle.com). Fusion docs note "English-only in this phase" for Ledger Agent (Source: docs.oracle.com), implying future localization efforts. NetSuite's Connector Service is already preparing multi-language support, but agentic experiences inside an ERP might need more adaptation for global customers.

- **Regulatory Environment:** As AI agents make financial decisions (even if routine), regulators and auditors will take notice. Companies will need to ensure AI actions comply with standards like SOX/SEC reporting. Fusion agentic apps are built with Oracle's existing audit framework, but how do you audit an AI's "reasoning"? Expect future demands for logging, "right to explanation", and human-in-the-loop policies. NetSuite customers should prepare by establishing clear policies for when an AI can auto-submit transactions vs. when a human approval is needed.

- **Competitive Dynamics:** Oracle and NetSuite are not the only ones innovating. SAP's **Lumira Cloud and Intelligent Robotic Process Automation** and Workday's **People Analytics** may offer analogous capabilities in their domains. Moreover, pure-play AI vendors (EY, IBM, Blue Prism) are packaging AI assistants for finance (e.g., "Autonomous AP" bots). NetSuite customers may find even more choices: one might leverage a QuickBooks-like small business AI assistant, or a specialized tax preparation AI. The implication is that Oracle and NetSuite will face pressure not just from each other, but from the whole tech ecosystem. Staying current will be a full-time effort.

- **Convergence or Two-Tier ERP:** There is occasional speculation whether Oracle will eventually merge NetSuite and Fusion codebases. Officially, Oracle denies any plan to unify (Source: www.erpresearch.com). However, as AI becomes a commoditized "layer" on top of any data, the lines could blur. NetSuite on OCI could theoretically host Fusion's AI models on its data. In the near term, though, it's more likely we'll see hybrid scenarios: e.g. Oracle might offer a packaged "Fusion AI for NetSuite" service for large clients, or NetSuite's Connector Service might extend to include out-of-box Oracle agents if regulatory frameworks allow. NetSuite customers should remain open to strategic sidebar changes: for instance, AR management could eventually involve Fusion agents even if the GL stays in NetSuite, via integration events.

- **Customer Empowerment:** One advantage of NetSuite's approach is that customers control which AI tools they use. As new open-source models emerge (Meta's LLaMA, Google's open projects), NetSuite shops could quickly adopt them for specific tasks. Oracle's agents, being proprietary, may lag new model capabilities or incur additional OCI costs. NetSuite customers should maintain tech teams (or partners) who can evaluate new AI developments and integrate them — effectively becoming their own "AI ops". This independent approach might yield faster innovation in niche areas.

- **Human-AI Collaboration:** Ultimately, workplaces will evolve to have humans and agents collaborating more seamlessly. Training and change management is critical. Oracle and NetSuite provide the tools, but companies must evolve processes. For example, a NetSuite customer might start by using the Connector to let managers query NetSuite by voice (like "What was our total revenue last quarter?"), gradually building trust. They may then try more autonomies (like the AI uploading data). Over several years, these Augmented teams will become the norm. The vision in Oracle's keynote—"AI is here to elevate expertise" (Source: www.techradar.com)—should be a guiding principle.

In summary, Oracle Fusion 26B's agentic applications are an early milestone on what will be a continuous industry trajectory. NetSuite customers benefit from having a front-row seat: they see both the rapid emergence of capabilities and the cautious rollout. They should use these signals to shape their own digital transformation — whether by exploiting NetSuite's own AI roadmap, integrating best-of-breed AI, or even evaluating new ERP platforms when the time is right.

Conclusion

Oracle Fusion Cloud ERP's Release 26B has undeniably raised the bar for finance automation with its new agentic AI applications for Ledger, Payables, Payments, and Expenses (Source: www.kyteconsulting.com.au) (Source: docs.oracle.com). These agents transform key workflows: they interpret and act on data, converse in natural language, and automate routine tasks with minimal human intervention. Oracle promises that finance teams will spend far less time on chores and more on strategic oversight (Source: docs.oracle.com) (Source: docs.oracle.com). The outcome is a vision of an "autonomous finance" function where ERP software doesn't just record what happened, but actively drives operations forward.

For Oracle NetSuite customers, the arrival of these features is both exciting and challenging. On the positive side, it reaffirms that AI is at the heart of modern ERP. NetSuite's own trajectory — AI-enhanced close processes, bank matching, and external assistant integration — is validated by Oracle's announcement. In fact, many NetSuite innovations (such as the AI Connector and prompt library) align well with the market direction (Source: www.itpro.com) (Source: www.itpro.com). NetSuite customers can leverage their platform's flexibility to approximate Fusion's new capabilities through third-party solutions or the connector service. They also stand to benefit from the overall AI momentum: as these technologies mature, they trickle into tools that even smaller companies can afford or adopt.

However, there are cautionary notes. NetSuite clients must critically evaluate whether staying on their current platform will meet their long-term needs, especially if they are experiencing rapid growth. The gap between Fusion and NetSuite in AI-driven automation might widen: large organizations with complex processes might find Fusion's agentic apps irresistible, leading some to plan migrations or adopt two-tier models (Source: www.erpresearch.com). NetSuite customers should vigilantly track Oracle's roadmap and NetSuite's own announcements to ensure they are not left behind on a functionality cliff.

In practical terms, NetSuite customers should consider the following actions in light of Oracle's announcements:

- **Experiment and Prototype:** Use the NetSuite AI Connector with pilot assistants (Claude, GPT) to test out some analogous flows (e.g. a chatbot that helps prepare expense reports, or one that queries invoice status). This satisfies immediate curiosity and builds internal capability.
- **Governance and Training:** Ensure your data (Chart of Accounts, Payables invoices, expense policies) is in good shape. Train finance staff on how to work with AI tools: emphasize that AI should not replace professionals prematurely but augment them.
- **Stay Informed:** Oracle's 26B release was just one phase. Track upcoming quarterly releases of both Fusion Cloud and NetSuite. Oracle often **auto-enables** some changes (38 in 26B) that customers should review in advance (Source: www.kyteconsulting.com.au). NetSuite's bi-annual releases often have hidden gems too (e.g. the 2026.1 AI features mentioned).
- **Assess Strategy:** If business needs are scaling in complexity, reassess whether NetSuite remains the right fit. As ERPResearch notes, companies "outgrow" NetSuite as volume and complexity rise (Source: www.erpresearch.com). Oracle explicitly states it does not insist on moving every NetSuite customer to Fusion, but price/complexity tipping points do exist (Source: www.erpresearch.com). Consult your CFO and CIO on when (or if) a platform consolidation might be needed.

In conclusion, Oracle's Fusion 26B agentic applications illustrate how far AI can integrate into ERP. For NetSuite customers, it means carefully balancing the immediate value of staying with NetSuite (simplicity, existing processes) against the long-term potential of these AI-driven efficiencies. The ultimate goal for any company — whether on NetSuite or Fusion — should be the same: enable finance and operations to leap from data entry to strategy. The intersection of AI and ERP will be the battleground where differentiating value is created in the coming years. Both Oracle Fusion and NetSuite are providing tools towards that vision; it is up to each organization to wield them wisely.

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