AI in your ERP: checklist

Built-in AI and outside connections, from each vendor's own pages, as of October 30, 2026

System	Built-in AI	Outside AI through the vendor	Where the AI processes data
QuickBooks Online	Intuit Intelligence, 8 agents	ChatGPT app, Claude connector (US)	Not stated
Xero	JAX	Claude, ChatGPT plugin	Not stated
NetSuite	Text Enhance, Ask Oracle and more	AI Connector Service (Claude Pro, ChatGPT)	May be processed globally
Business Central	Copilot, 3 agents	MCP server, read-only by default	By country; EU Data Boundary
Sage Intacct	Finance Intelligence agent and more	AI Gateway, no clients named	Not stated
SAP Business One	Ask AI (FP 2608)	MCP sample code only	SAP region the customer picks
Odoo	AI app (19.0)	None official	Not stated
DATEV	DATEV Copilot (tax advisers only)	None official	DATEV area at Azure, Europe

Seven checks before AI reads your books

1. Which AI is already switched on, and who can use it.
2. Where it processes data; ask in writing if no region is named.
3. What the connection may change: read only, or also invoices, bookings, payments.
4. Whose account it signs in with: its own, with the least access, never an administrator.
5. Which AI plan holds the data: a business plan with read terms, not a personal account.
6. Which plan or developer tier the interface needs, and whether its limits fit your volume.
7. What is metered (credits, units, allowances), and who watches it.