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Oracle and SAP put AI agents into the ledger, with approval steps and AI cost tracking

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On 26 October 2026 Oracle said 25 agentic applications are now available across Fusion Applications, including Ledger for close readiness and accounting exceptions. On 27 October SAP announced an Enterprise AI Gateway to control and audit AI traffic. ERP vendors are building agents and the controls around them.

Global reference

- Vendors: Oracle; SAP
- Events: Oracle AI World 2026, Las Vegas; SAP TechEd 2026, Berlin
- Key dates: Oracle 26 October 2026; SAP 27 October 2026
- Status: Oracle's 25 agentic applications now available. Most SAP items described as planned, with no general availability dates

Oracle: agents for the close

- Ledger: improves close readiness and resolves accounting exceptions by reconciling entries and investigating exceptions and anomalies.
- Payroll Activity Workspace: compares pay, balances and costs with prior periods, flags material variances and prepares follow-up actions for review and approval.
- Procurement Spend: detects maverick spend and contract leakage, and recommends corrective actions for team review and approval.
- Oracle's Chris Leone described "software that increasingly does the work, while people define the objectives and set the policies".

SAP: a control point for AI

- The Enterprise AI Gateway covers authentication, policy enforcement, routing, monitoring, consumption tracking and auditing.
- Third-party agents can call SAP's Joule Agents through the gateway, with enforced access controls.
- Joule Studio offers more than 70 AI models and shows agent behaviour, model consumption and spending.
- Selected customers can run custom agents on SAP's managed Joule Studio runtime free of charge through December 2026.

What to do now

- Ask your ERP vendor for a list of agents that can post or change records, and who approves their actions.
- Give each agent an owner and link it to the control it touches, such as reconciliations, journals or purchasing.

- Ask for AI consumption reports by agent before scaling, and find out what costs start when free offers end.
- Check that agent actions appear in the ERP audit log with the approver's name.

Our take

Both vendors say the same thing: agents do the work, people set the rules. That only holds if finance writes the rules. The useful parts are the control layers, approval steps in Oracle and a gateway with cost tracking in SAP. Ask for them in the contract.

Sources

- Oracle: Oracle Advances Outcome-Driven AI Across Fusion Applications (26 October 2026)
- SAP via EuropaWire: SAP Expands Enterprise AI Agent Development and Governance at TechEd 2026 (27 October 2026)

Important. This summary is for general information and is not technology, accounting or financial advice. It is based on public Oracle and SAP information and may be incomplete or out of date. The official publications prevail; check the official source before acting.

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