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**ACCOUNTS
PAYABLE 2026:
BIG TRENDS AND PREDICTIONS**

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Executive Summary

The accounts payable function enters 2026 at a critical juncture in its long-term evolution. For two decades, the journey toward a digital future has been characterized by persistent effort rather than overnight transformation, a steady push against the inertia of manual processes and paper-based legacy systems. AI has changed that entirely.

Now, amidst volatile global markets and extensive economic uncertainty, the need for AP to protect enterprise liquidity and provide timely and accurate financial intelligence has never been more important. The good news is that AP's ability to support the enterprise has never been more doable, if the right leadership, team, and tools are at hand.

AP, finance, and P2P leaders should use this report as a strategic roadmap for their immediate priorities and long-term planning. It is designed to help navigate a landscape shaped by immense technological potential and complex operational challenges. While the allure of AI is pervasive, the most successful AP organizations in 2026 will be those that balance innovation with a strong focus on operational excellence. The rise of the AP function into a professionally managed, strategic operation is no longer a prediction, it is a requirement. It has become the proverbial "table stakes" for CFOs and enterprises to maintain their resilience and competitive edge.

This report presents 10 BIG Trends and 20 BIG Predictions that will define the year ahead for AP departments around the world. From the industrialization of payment fraud and the need to own, manage, and cleanse AP data to the emergence of global invoicing mandates and the rippling effect of agentic AI, the forces shaping the AP function demand a holistic approach that integrates people, processes, and technology. By understanding these shifts and preparing for the challenges, AP teams can proactively expand their impact this year.



The 10 BIG Trends of 2026

BIG Trend #1. The Rise of the Professional AP Manager

The supervisor role in AP is undergoing a fundamental shift from clerical oversight to professional management. In 2026, leaders in this space are increasingly focused on high-level financial planning, operational excellence, and strategic alignment with the CFO's office. This trend reflects a maturing function where the ability to manage complex digital workflows and cross-functional relationships is valued as highly as technical accounting knowledge.

Key Takeaway: Elevate the AP leadership role by aligning departmental goals directly with enterprise financial performance and cash management.

BIG Trend #2: The Era of Erratic Trade: AP Navigates the Tariff Backdrop

The global trade landscape in 2026 is defined by a volatile and often unpredictable U.S. tariff policy that has moved from a series of periodic adjustments to a primary instrument of geopolitical leverage. This erratic environment has kept global supply chains in a state of perpetual flux, as sudden shifts in tariffs can turn a valuable supplier relationship into a margin-killing liability overnight. Most current AP processes are ill-equipped to track tariffs because they lack the visibility to link disparate customs broker payments and accurate duties back to original supplier contracts. This systemic blind spot has created a strategic opportunity for AP to help finance, procurement, and

supply chain get their hands around the true economic impact of tariffs. By collaborating with procurement to bridge the gap between "negotiated price" and "actual landed cost," AP is uniquely positioned to become a key cog in the enterprise's trade engine, providing the visibility needed to help navigate a world of great trade uncertainty.

Key Takeaway: Recognize erratic tariff policy as a permanent financial risk and position AP as a key player in cross-functional trade reconciliation.

BIG Trend #3. The Exciting Move to Agentic AI

While the hype surrounding autonomous systems is at an all-time high, the actual adoption within AP remains a disciplined, incremental process. To date, the focus is on utilizing intelligence for smarter exception resolution and enhanced forecasting rather than full autonomy. Most organizations are discovering that while the potential for agentic workflows is vast, the practical application requires a level of data maturity and process stability that many teams are just beginning to achieve.

Key Takeaway: Expand the number of intelligence use cases piloted; start with invoice exception management and forecasting before attempting broader autonomous transitions.

BIG Trend #4: Global Invoicing Compliance as a Continuous Discipline

The era of viewing tax compliance as an annual or episodic event has ended, and replaced by a requirement for continuous, real-time adherence to global mandates. With the expansion of regional e-invoicing frameworks, such as ViDA in Europe, CFDI 4.0 in Mexico, InvoiceNow in Singapore, and the ZATCA phase-in across Saudi Arabia and the Middle East, the AP function is transforming into a global transaction hub and regulatory gatekeeper. For AP, success in 2026 depends on the ability to integrate these diverse, structured digital formats directly into the payables workflow, ensuring that every transaction meets shifting local tax and reporting requirements in real time.

Key Takeaway: Integrate global compliance checks directly into the digital invoice capture process to mitigate regulatory risk and audit exposure.

BIG Trend #5: The Industrialization of AP Fraud: A New AI Arms Race

Ardent Partners' research highlights a staggering reality for the modern back office: Fraud attempts have spiked significantly over the last three years, creating a permanent state of high alert for finance leaders. This threat has reached a fever pitch, with a near majority of all AP teams expecting fraud attempts to increase this year. We are witnessing the industrialization of fraud, where bad actors utilize generative AI to launch hyper-realistic email compromise attacks, synthetic identity schemes, and (potentially soon) deepfake voice authorizations. While AI is becoming an essential tool for fraud defense, it is undeniably being used as a primary weapon of attack to bypass traditional manual controls. For AP teams, the "human eye" is no longer a sufficient filter; the only viable defense is an automated, intelligence-driven shield that can identify anomalies at machine speed.

Key Takeaway: Deploy AP automation and B2B payment solutions with strong, integrated, and AI-driven fraud detection capabilities to counter industrialized threats.

BIG Trend #6. AP and Treasury Convergence

Ardent Partners has long argued for a dotted-line reporting relationship between AP and treasury because B2B payments represent a strategic business process that impacts the bottom line more than almost any other function. When managed well, this convergence allows the enterprise to move beyond simple invoice processing and toward sophisticated liquidity management. In 2026, the traditional silo between these two departments is finally dissolving as the need for real-time cash visibility reaches a peak. This alignment enables treasury to leverage the granular liability data held within the payables ledger to optimize working capital and capture early payment discounts. By treating the payment cycle as a strategic lever rather than a back-office chore, organizations can ensure that every dollar spent is a deliberate contribution to enterprise financial health.

Key Takeaway: Formalize the reporting and data sharing links between AP and treasury to transform the payment process into a high-impact engine for liquidity.

BIG Trend #7: The Transformation of the AP Workflow

The evolution of AP in 2026 is defined by a fundamental shift in the nature of the work rather than a simple replacement of the workforce. As the function matures, the volume of manual, repetitive tasks is rapidly diminishing, a process that is now being accelerated by the integration of targeted artificial intelligence. This transition is liberating AP teams from the burdens of data entry and paper shuffling, allowing them to pivot toward more strategic responsibilities, such as stakeholder engagement and process orchestration. Instead of merely processing transactions, the work now centers on interpreting AI-generated insights and making high-level decisions that impact enterprise value. This shift does not signal the end of the AP professional but rather the emergence of a more sophisticated role that requires a different skill set focused on data fluency and strategic advisory.

Key Takeaway: Focus on redesigning workflows to prioritize strategic decision-making and stakeholder support as manual tasks continue to be absorbed by technology.

BIG Trend #8. Automation as the Unwavering Priority

Ardent Partners' research consistently shows that the top priority for AP over the past five years has been to pursue or advance a digital transformation. That trend continues in 2026 as organizations realize that foundational operational excellence remains the most significant hurdle to achieving strategic value. Despite the emergence of complex new technologies, the primary driver for departmental investment remains the consistent automation of the basics, such as reducing approval delays and eliminating the persistent paper tail. For most AP teams, the focus in 2026 is on achieving a stable digital core that can support more advanced intelligence functions in the future. This unwavering commitment to automation acknowledges that while progress has been made, a fully automated operation is still less commonplace than it should be.

Key Takeaway: Maintain a relentless focus on eliminating manual processes and approval bottlenecks to build a stable foundation for future AI innovation.

BIG Trend #9: The AI Innovation Boom and the New Evaluation Standard

The AP automation landscape is undergoing an unprecedented surge in innovation, as solution providers move beyond basic rule-based systems toward sophisticated, AI-driven architectures. Ardent Partners research indicates that the market has reached a tipping point where AI is no longer a futuristic add-on but a foundational requirement for modern AP infrastructure. This shift is highlighted in Ardent Partners' new [2026 AP Automation and Payments Technology Advisor report](#), which represents one of the industry's first comprehensive attempts to establish a rigorous evaluation framework

for AI in AP operations. As providers race to integrate generative and predictive capabilities, the challenge for finance leaders has shifted from finding a solution to effectively vetting the mathematical truth and sustained performance of these emerging models.

Key Takeaway: Adopt Ardent Partners' AI evaluation framework (or develop your own to navigate the current boom in solution provider innovation).

BIG Trend #10: The Data Supremacy Mandate

Ardent Partners' research has consistently shown that better reporting and data analytics are viewed as the hands-down top "game-changer" for AP departments. While the market often focuses on the "shiny object" of new software suites, the real transformation in 2026 is happening at the data layer. AP departments are realizing that their function sits on a goldmine of untapped financial intelligence, but this value is only accessible if they move beyond being passive processors and take active ownership of their data. This shift marks a move from technology rationalization to data supremacy, where the quality of the underlying information is more important than the platform that houses it. The goal for the year is not to wait for a perfect system, but to begin the rigorous work of data cleansing and management, ensuring that AP remains the enterprise's most reliable source of financial truth.

Key Takeaway: Prioritize data cleansing and management as a strategic project, taking ownership of the information to unlock AP's true analytical potential.

The 20 BIG Predictions for 2026

BIG Prediction #1: The Strategic Ascent: AP Continues to Rise

We predict that in 2026, the rise of AP will accelerate as the function shifts from a steady climb to a high-impact acceleration. This surge will be part of a decade's-long attempt to reposition AP's role within the enterprise. The acceleration will be driven by:

1. AP's increasing influence on cash management via the optimization of B2B payments
2. AP's indispensable support of complex supply chains by providing greater clarity
3. A shift in AI utilization.

Rather than focusing solely on efficiency and data entry, AP will leverage AI for strategic ends, using it as a primary engine for sophisticated exception resolution, real-time global tax compliance, and defense against industrialized fraud. By mastering these complex orchestrations, AP will prove that its value is not in the volume of invoices processed, but in the strategic intelligence it provides its functional partners.

Key Takeaway: 2026 will see AP accelerate its strategic rise by pivoting from simple efficiency to high-value domains like cash optimization, supply chain resilience, and AI-powered risk management.

BIG Prediction #2: The Great Data Cleanup of 2026

2026 will be the year AP takes full ownership of its own data destiny. For too long, AP has been at the mercy of fragmented information and inconsistent inputs, but the rising strategic demands of the enterprise mean that passive data processing is no longer an option. This "great cleanup" is not just about preparing for AI; it is about ensuring that the intelligence AP pushes to its functional partners, like treasury for liquidity and procurement for supplier risk, is accurate, timely, and actionable.

This shift moves data management from a periodic IT project to an all-day, every-day core competency within the AP department. While the goal for organizations is high-fidelity data, the takeaway is to avoid trying to achieve "perfection" before they can begin experimenting with AI or advanced analytics. Instead, the focus for 2026 is on establishing a continuous discipline of cleansing and governance, where AP sets clear goals for incremental improvement. By taking the lead on data hygiene, AP ensures that it becomes one of the most reliable sources of financial truth in the enterprise, regardless of the tools used to process it.

Key Takeaway: Stop waiting for perfect data and start owning the process of improving it; make data management an operational priority to fuel both AI and strategic partner support.

BIG Prediction #3: The Shift from Data Pull to Data Push

This year, AP will work to redefine its value proposition by transitioning from a reactive data library to a proactive intelligence hub. For decades, procurement and treasury have had to “pull” information from AP, requesting spend reports, payment statuses, or liability forecasts to do their jobs. In 2026, AP will flip the script. Leveraging advanced automation and integrated data layers, AP will begin pushing insights to its functional partners before requested.

Treasury will receive automated, cash-outflow forecasts that allow for better liquidity management, while procurement will be fed live supplier performance metrics and landed-cost anomalies to help strengthen their position in new supplier contract negotiations. The shift from a passive service provider to an active strategic partner will significantly increase AP’s prominence within the finance organization. By owning the “push,” AP can serve as a force behind faster, smarter decision-making across the entire enterprise.

Key Takeaway: AP’s prominence in 2026 will be improved by its ability to proactively push actionable financial intelligence to the business, rather than waiting to be asked for data.

BIG Prediction #4: Collaborative Tariff Management: AP as a Validation Anchor

In 2026, AP will solidify its role as a critical support pillar in the enterprise’s response to global trade volatility, specifically U.S. tariffs and those set in retaliation. AP teams have the opportunity to lead a collaborative, process-focused approach to tariff management. In this capacity, AP’s primary responsibility is to serve as the “validation anchor,” ensuring that the complex duties and shifting tax structures calculated by supply chain and customs brokers are accurately reflected, tracked, and verified during the payment lifecycle.

By partnering closely with finance and procurement, AP will help develop a smooth, cross-functional workflow that bridges the gap between the initial trade classification and the final settlement. This involves auditing invoices against established Harmonized Tariff Schedule (HTS) codes and ensuring that the organization neither overpays due to outdated duty data nor underpays and risks regulatory penalties. Success in 2026 will be defined by AP’s ability to weave itself into a unified trade compliance team, providing the visibility and verification needed to protect enterprise margins in an unpredictable geopolitical environment.

Key Takeaway: Partner with finance and supply chain teams to develop a collaborative process for tariff management, positioning AP as a vital link for tracking and validating global duty payments.

BIG Prediction #5: The Rise of the AP’s “AI Garage”

To bypass the slow cycles of enterprise IT, finance leaders will launch agile, guerrilla tech units within AP’s arena that is soon to be known as AP’s AI garage. These units are designed for mass experimentation, allowing teams to pilot agentic workflows and new technologies in a fail-fast environment and become a primary engine for AP innovation where agile teams bypass standard implementations and pilot AI agents. These teams will prioritize speed and business value over perfect integration, helping AP deliver the results expected in 2026.

Key Takeaway: Establish a dedicated experimentation unit to pressure-test new AI technologies in isolation from core financial production systems.

BIG Prediction #6: Beyond the Productivity Mirage

The successful AP leaders in 2026 will be those who refuse to succumb to an AI “productivity mirage,” which is the dangerous temptation to view AI and automation solely as a headcount reduction tool. While technology will undoubtedly shrink the time required for invoice and payment processing, moving too quickly to reduce staff is a strategic misstep. Instead, AP leaders should shift their staff toward the expanding scope of critical operations identified in this report, including global compliance, collaborative tariff management, and defense against industrialized fraud.

An AI algorithm cannot replace a decade of institutional knowledge, nor can it navigate the nuanced stakeholder relationships required to manage a supply chain crisis. We predict that leading enterprises will reinvest their efficiency “dividends” gained from automation back into the workforce. By expanding the team’s scope rather than shrinking its size, AP rises to become a multi-disciplinary unit capable of protecting the enterprise in an increasingly volatile world.

Key Takeaway: Resist the urge to cut staff in the wake of AI gains; instead, redeploy your team’s expertise to master the high-stakes domains of global compliance, trade risk, and fraud prevention.

BIG Prediction #7. Fraud Detection Team Growth

By late 2026, top-performing AP teams will allocate more resources to fraud defense than to actual invoice processing. The rise of industrialized, AI-powered social engineering has made traditional verification methods obsolete, requiring a permanent and aggressive defensive posture. This prediction sees the function becoming a primary security hub for the finance department, utilizing biometric and behavioral analytics to safeguard every dollar that leaves the enterprise ledger.

Key Takeaway: Reallocate budget and talent toward advanced fraud prevention to counter the rising threat of industrialized social engineering.

BIG Prediction #8: The B2B Payments Revolution

We predict that 2026 will be the definitive turning point where the “B2B Payments Revolution” finally breaks the back of the paper check. While the “death of the check” has been predicted for decades, several forces have converged this year to make legacy paper processes a true liability rather than just an inconvenience. Ardent Partners’ research indicates that checks now account for less than 15% of B2B payment value in North America, as enterprises flee the high costs and extreme fraud risks associated with physical mail.

This revolution is driven by the maturation of real-time payment rails, combined with the expansion of card usage. In 2026, the shift is no longer just about efficiently moving money; it is about the rich, structured remittance data that flows alongside digital payments, enabling “zero-touch” reconciliation. For AP, this will be liberation from the “payment factory” mindset. By digitizing the final mile of the transaction, AP teams will finally be closing the loop on digital transformation.

Key Takeaway: Phase out the remaining check-writing workflows; 2026 is the year to fully embrace a digital-first payment strategy to capture the triple win of security, speed, and strategic data.

BIG Prediction #9: The Multi-Disciplinary AP Talent Evolution

We predict that 2026 will see the end of the traditional “AP Clerk” profile as managers move aggressively to reskill and recruit for a more versatile, strategic workforce. This isn’t just about closing an AI skills gap; it is about evolving the team to handle the expanding complexity of a strategic AP department. As automation absorbs the transactional floor, AP leaders will transition their staff into specialized roles

focused on the high-stakes areas of the “New AP” which include global compliance, tariff validation, and industrialized fraud defense.

The hiring focus will pivot toward “analytical agility” and “cross-functional communication.” We predict that upskilling programs will become a daily operational fixture, training teams to move beyond data entry and into the role of financial investigators and trade-compliance auditors. By broadening the team’s purview, AP managers are ensuring that their staff can provide the human oversight necessary to manage complex supply chain nuances that machines cannot. This evolution turns the AP department into a high-value talent incubator for the broader finance organization, where deep institutional knowledge is paired with modern strategic capabilities.

Key Takeaway: Shift your talent strategy from “processing volume” to “managing complexity;” prioritize upskilling your current team into specialized roles that oversee the high-value domains of trade, compliance, and risk.

BIG Prediction #10. The Real-Time Audit Paradigm

2026 will mark the beginning of the end of the traditional retrospective audit, replaced by a new “real-time audit paradigm.” In this new era, AP will begin to move away from the stressful, once-a-year scramble to gather documentation for external auditors. This transformation extends beyond the annual audit to redefine the quarterly review and the monthly close of books, which frequently constrained AP operations with reconciliation fire drills. Instead, AI-driven systems will provide continuous, autonomous oversight, auditing transactions as they occur. By layering this constant validation into daily workflows, AP converts the audit from a “look-back” event into a proactive safety net that can better identify fraud, compliance issues, and other anomalies before a payment is executed. For AP leaders, this means maintaining an “audit-ready” state every single day.

Key Takeaway: Stop treating audits as a calendar-driven burden; by automating continuous oversight, AP eliminates the stress of the monthly, quarterly, and annual period closings.

BIG Prediction #11: Automated Exception Management

The rise of agentic AP, where autonomous AI agents move beyond simply flagging errors to actively negotiating and resolving invoice exceptions, will become a best practice in 2026. These agents will flag and investigate discrepancies and initiate automated dialogues with suppliers to reach a resolution. This “self-correcting” workflow will eliminate a significant portion of manual intervention, but it will not replace human expertise.

As a result, the role of the AP professional will transition from task doer to an “exception agent manager,” stepping in when negotiations reach a stalemate or require better communication or nuance. By automating the high-volume “operational noise” of routine mismatches, AI helps to free AP staffers to focus on high-stakes compliance and fraud.

Key Takeaway: Deploy autonomous agents to settle routine, low-complexity exceptions, but retain experienced staff to govern the “last mile” where human judgment and supplier relationships are paramount.

BIG Prediction #12. Sovereign Cloud Dominance

Global enterprises will increasingly mandate that financial data stay within specific national borders to comply with emerging data-sovereignty walls. This will force AP solution providers to offer localized, sovereign cloud environments that meet regional privacy and security requirements. In 2026, the ability to manage a global payment loop while respecting local data residency mandates will become a key requirement for any large-scale AP automation and B2B payments deployment.

Key Takeaway: Ensure that your AP technology partners can support regional data residency requirements to maintain global compliance.

Big Prediction #13: The Interest Rate Illusion: Easing Rates, Rising Costs

While the Fed will technically ease short-term rates, Ardent Partners predicts that borrowing costs for businesses will rise, with the yield on the 10-year U.S. Treasury approaching 5% later this year. For accounts payable, this creates a “double whammy” of competing pressures. Internally, the high cost of capital means that AP’s tech investments face higher hurdle rates, demanding faster and more certain ROIs. Externally, some suppliers will be squeezed by their own rising debt costs and aggressively push for shorter payment terms to bridge liquidity gaps. AP leaders must be prepared to manage increasing supplier financial distress even as the headline economy appears to be cooling. By mastering the intersection of payment strategy and the cost of capital, AP becomes a critical protector of enterprise cash, ensuring the organization maintains liquidity.

Key Takeaway: Prepare for the current cost of capital to persist, if not rise; prioritize AP strategies that optimize cash flow and favor high-yield automation over low-margin legacy projects.

BIG Prediction #14: The Unified “Business Spend” Command Center

In 2026, the walls between “invoice spend” and “employee spend” management will forever crumble. Ardent Partners research has shown that when T&E and AP are unified, organizations can reduce invoice processing costs by two thirds. Today, AP managers should be overseeing a consolidated operation governed by a single AI policy engine. This allows AP to apply the same rigorous real-time audit and fraud detection capabilities to employee reimbursements that it does to high-dollar supplier invoices. By integrating these flows, AP becomes a source of truth for the CFO, spotting cross-channel anomalies before the cash ever leaves the building.

Key Takeaway: Stop managing T&E and AP as separate worlds; unifying them into a single command center can eliminate blind spots in the enterprise spend profile and improve liquidity management.

BIG Prediction #15: The S2P and O2C “Circular Feedback Loop”

The era of “Circular Cash Orchestration” starts now as the industry moves away from siloed accounts payable and receivable tools. Leading platforms, which operate on both the buy-side (Source-to-Pay) and sell-side (Order-to-Cash), will create direct data links between what a company owes and what it is owed. This will help break down the final barrier between procurement and sales, synchronizing the physical movement of goods with the financial flow of data.

For AP, this means beginning to rethink traditional operations and shift from simply paying vendors to collaboratively balancing their accounts. If a supplier is also a customer, the system will automatically identify “netting” opportunities to settle balances without moving cash. By accessing real-time O2C pipeline data, AP can strategically time outgoing payments based on confirmed incoming customer cash, reducing the reliance on short-term working capital.

Key Takeaway: Link your buy-side and sell-side data to unlock “circular” liquidity; use Order-to-Cash visibility to optimize the timing of AP payments and reduce the enterprise cost of capital.

BIG Prediction #16: The Death of Labor Arbitrage & The Rise of Regional Hubs

The traditional offshore outsourcing model is entering its twilight years as the primary driver for AP savings. For decades, the goal has been “labor arbitrage,” shifting AP work to low-cost regions to save on headcount. However, a “triple threat” of geopolitical instability, trade escalations, and AI has flipped the script. As global trade barriers rise and national security interests prioritize data sovereignty, the risk of housing financial operations in distant or volatile jurisdictions can outweigh the diminishing wage savings.

AI is the final nail in the coffin for labor arbitrage. As automation matures, we are witnessing a transition from “low-cost” human operations to “no-cost” autonomous operations. When an AI agent can process an invoice for pennies, the incentive to offshore disappears. This allows enterprises to “repatriate” their AP functions to regional centers of excellence. By bringing AP back to these strategic hubs, leaders gain superior control, better alignment with local compliance mandates, and a more resilient defense against the geopolitical shocks that define 2026.

Key Takeaway: Stop chasing lower wages in distant markets; reinvest in AI-driven autonomy to regionalize your AP operations, achieving highly efficient processing while insulating the business from global trade volatility.

BIG Prediction #17: Metrics Shift to Cycle Time Variability

The traditional focus on average processing time will be replaced by a more sophisticated metric: cycle time variability. In 2026, the ability to deliver a consistent, predictable payment loop is valued more highly than sheer speed. Leading organizations are tracking the standard deviation of their processing times to identify hidden friction and ensure that their payment commitments to suppliers are met with 100% reliability every time.

Key Takeaway: Expand your AP “Metrics that Matter” to include cycle time consistency to ensure predictable and reliable payment execution.

BIG Prediction #18. The Next-Gen RFP: Sourcing for Intelligence, Not Just Interface

In 2026, the standard RFP (request for proposal) for AP automation and payments will undergo its most radical transformation in a decade. Procurement and AP leaders will move away from “feature-checklist” sourcing and toward AI-capability assessments. The traditional focus on UI and basic integration will be

(and should be) replaced by a rigorous evaluation of a provider’s AI “model maturity,” which includes data security, hallucination rates, and the ability to autonomously resolve complex exceptions.

This shift brings a significant hurdle: an AI literacy gap. AP teams must now collaborate deeply with IT and internal AI Councils to ensure that new tools align with broader enterprise tech stacks. Success in 2026 requires AP leaders to become more active students of innovation, tracking the rapid evolution of agentic AI and large language models (LLMs) specifically tuned for finance. The challenge is no longer just finding a tool that works today, but vetting a partner whose AI roadmap can keep pace with the market’s speed of technological change.

Key Takeaway: Revamp your legacy RFP templates; recruit a cross-functional team with IT to evaluate solution providers and their AI offerings and plans.

BIG Prediction #19. Mobile First Approval Culture

A majority of AP approvals will occur on mobile devices, reflecting the reality of a distributed and always-on workforce. Organizations have realized that the primary bottleneck in the payment cycle is the time spent waiting for managers to sit at a desk. By making approvals a mobile-first experience, teams can maintain the velocity of the payment loop regardless of where their stakeholders are located, ensuring that “work from anywhere” does not mean “approval from nowhere.”

Key Takeaway: Prioritize mobile-first approval workflows to eliminate bottlenecks and maintain payment velocity in a distributed work environment.

BIG Prediction #20. The Harvest Year: Looking Toward 2027

The year 2026 will be defined as a period of intense preparation and foundational work, setting the stage for a fully autonomous harvest in the following year. While pilots and experimentation are widespread, the majority of the benefits from agentic systems will remain just over the horizon. Success in 2026 is measured by the quality of the groundwork laid, ensuring that the organization is positioned to capture the full value of digital transformation as the market matures.

Key Takeaway: View the current year as a foundational investment period designed to enable a fully autonomous transition in 2027.

Accounts Payable 2026:

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About the Author

Andrew Bartolini is the founder and chief research officer of Ardent Partners. He has spent the past 25 years analyzing how technology, talent, and intelligence are reshaping the business of accounts payable, procurement, and the future of work..

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