IDC MarketScape

IDC MarketScape: Worldwide AI-Enabled Accounts Payable Automation Software for Large Enterprise 2026 Vendor Assessment

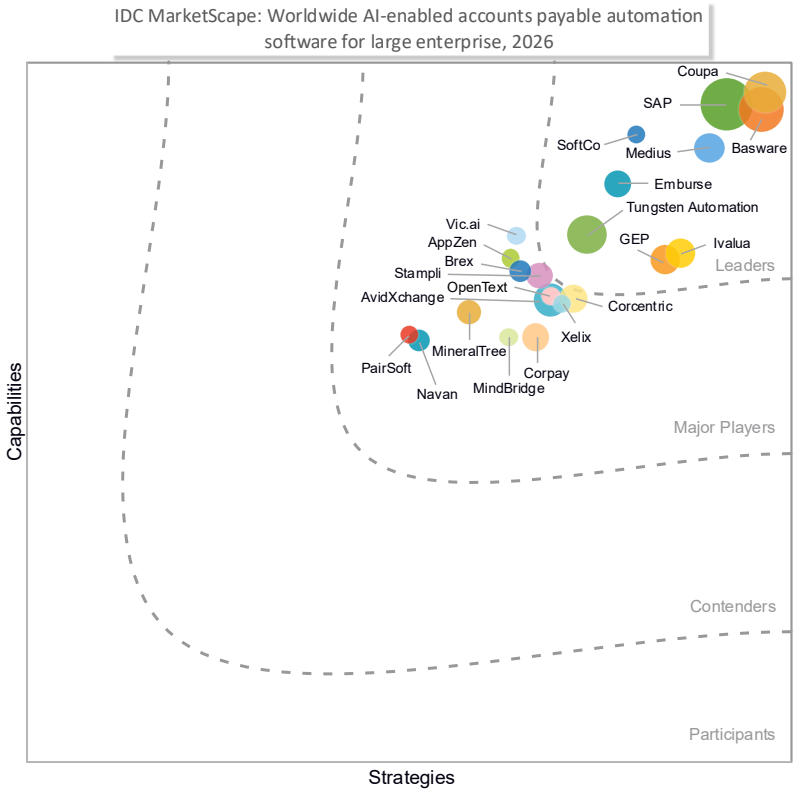
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THIS EXCERPT FEATURES COUPA AS A LEADER

IDC MARKETSCAPE FIGURE

FIGURE 1

IDC MarketScape: Worldwide AI-enabled accounts payable automation software for large enterprise vendor assessment



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Please see the Appendix for detailed methodology, market definition, and scoring criteria.

ABOUT THIS EXCERPT

The content for this excerpt was taken directly from IDC MarketScape: Worldwide AI-Enabled Accounts Payable Automation Software for Large Enterprise 2026 (Doc # US54134226).

IDC OPINION

For years, much of the accounts payable (AP) automation market focused on eliminating manual invoice processing.

That work remains important, particularly in organizations where invoice handling is still fragmented or heavily manual. But large enterprises increasingly face a harder problem.

They must coordinate AP across systems and organizational boundaries.

One region may operate on one ERP while another uses a different ERP. An acquired company may remain on its existing ERP for years. Procurement may be standardized in some business units and decentralized in others. Shared services may process invoices centrally while approvals remain distributed throughout the organization.

The challenge is not simply getting an invoice from receipt to payment.

It is maintaining consistent execution across an environment that may never become completely consistent underneath.

Enterprise AP platforms increasingly need to accommodate:

- Multiple ERP systems and instances
- Numerous legal entities and business units
- High and variable transaction volumes
- Global supplier populations
- Different languages and document formats
- Complex purchase order (PO) and matching requirements
- Regional tax and regulatory requirements
- Distributed approval structures
- Shared services and outsourced operations
- Multiple payment methods and banking relationships
- Acquired businesses and legacy systems

- Different levels of procurement maturity

This is why architecture matters, but architecture claims alone are insufficient.

The real measure is whether the platform can operate reliably across this complexity at scale.

The control plane is emerging

- As AP environments become more distributed, enterprises need a consistent layer for deciding what should happen next.
- An invoice enters the organization. It needs to be identified, interpreted, validated, matched, coded, routed, approved, recorded, and ultimately prepared for payment. At every stage, the system must determine whether the transaction can continue automatically or requires intervention.
- Historically, much of that logic was distributed across ERP configurations, workflow tools, shared service procedures, spreadsheets, email, and employee knowledge.
- Modern AP platforms increasingly centralize more of it.
- This creates the beginnings of an AP control plane: a layer that coordinates execution across underlying systems while providing finance with consistent visibility and governance.
- The concept should not be confused with replacing the ERP.
- ERP systems remain systems of record for core financial information. Procurement platforms remain important systems for purchasing activity. Banks and payment providers continue to execute financial transactions.
- The AP platform increasingly has a different job.
- It determines how work moves across those systems.
- That distinction becomes more important as enterprises add AI agents and autonomous workflows. If different applications and agents can initiate or execute financial activities, finance needs a place where policies, permissions, decisions, exceptions, and actions can be governed consistently.
- The competitive battle in enterprise AP is therefore moving beyond who owns the invoice.
- Increasingly, it is about who coordinates the work around it.

IDC MARKETSCAPE VENDOR INCLUSION CRITERIA

The vendor inclusion list for this IDC MarketScape was designed to represent accounts payable automation software providers relevant to organizations with 1,000 or more employees.

IDC considered market presence, product maturity, enterprise customer adoption, functional depth, global capabilities, integration breadth, operational scalability, governance, and the ability to support complex AP environments across multiple systems and organizational structures.

Vendors included in this study must meet the following criteria:

- The vendor offers a commercially available accounts payable automation software application with an established presence in the market.
- The software has meaningful adoption among organizations with 1,000 or more employees.
- The offering provides native AP functionality and can be purchased as an identifiable software application or offering rather than existing only as a custom service.
- The platform supports core AP processes, including invoice ingestion and capture, processing and coding, validation, matching, approval workflow, exception management, and accounting or ERP integration.
- The offering demonstrates the ability to automate AP activity beyond basic document capture or storage.
- The vendor can demonstrate active customer usage in production environments.

IDC also considered competitive relevance, including the frequency with which vendors appear in enterprise evaluations and competitive situations.

ADVICE FOR TECHNOLOGY BUYERS

Buy the control layer, not another island

- Enterprise AP technology decisions are rarely made in a clean environment.
- The organization already has systems, processes, integrations, policies, and transformation initiatives underway. The AP platform must operate within that reality.
- The goal should not be to add another application to an already complicated architecture.
- It should be to make the architecture easier to operate.

Map fragmentation before you map features

- Begin with the AP environment rather than the vendor landscape.
- Identify where AP processes differ across the enterprise and why.
- Consider:
  - ERP systems and instances
  - Legal entities

    - Business units
    - Countries and regions
    - Shared service centers
    - Procurement applications
    - Supplier systems
    - Approval models
    - Payment infrastructure
    - Banking relationships
    - Outsourcing arrangements
    - Acquired companies
    - Reporting environments
- Then distinguish between complexity that is necessary and complexity that is simply historical.

Not every variation should be eliminated.

But technology buyers should understand which variations the AP platform must accommodate and which ones it can help remove.

Test orchestration across systems

A successful demonstration inside one ERP environment proves relatively little for a global enterprise. Furthermore:

- Ask vendors to demonstrate how their platform behaves when AP spans multiple systems.
- Test scenarios such as:
    - An invoice received centrally but posted to a regional ERP
    - A supplier operating across multiple entities
    - Different approval policies across business units
    - An acquisition using a different accounting platform
    - Master data inconsistencies
    - Cross-system reporting
    - Integration failures
    - Different matching requirements
    - Regional workflow variations
- Ask what is configured once and what must be recreated for each environment.

The objective is repeatability.

A platform that technically supports multiple systems but requires substantial custom work for every deployment may not provide true enterprise scale.

Follow the exceptions, not the automation percentage

- Do not allow a high automation-rate claim to end the discussion.
- Ask what remains manual.
- Then determine why.
- As a technology buyer, understand which suppliers, entities, transaction types, and processes create the greatest amount of human work.
- Evaluate whether the platform merely identifies these exceptions or actively helps resolve them.
- Ask:
  - Does the system provide the information required for resolution?
  - Can it determine the appropriate owner?
  - Does it learn from prior resolutions?
  - Can it communicate with suppliers or internal users?
  - Can recurring exception patterns be identified?
  - Can underlying process problems be surfaced?
  - Which resolutions can be executed autonomously?

At enterprise scale, exception management is often where the economics of AP automation are won or lost.

Decide what you are comfortable delegating to AI

The AI conversation should become more rigorous as automation becomes more autonomous.

Begin by defining levels of authority.

Some activities may be appropriate for full automation. Others may require approval above certain financial thresholds. Some decisions may always require human judgment.

Do not leave these questions entirely to the technology vendor.

Finance should establish what it is prepared to delegate.

Then evaluate whether the platform can enforce those boundaries.

Technology buyers should understand:

- What AI recommends

- What AI decides
- What AI executes
- Which guardrails apply
- What financial limits can be established
- What happens when confidence is low
- How decisions are explained
- How actions are audited
- How humans intervene
- How authority can be changed over time

Also, ask vendors to separate what exists today from what is planned.

An enterprise should not design its future operating model around an impressive road map presentation.

Evaluate the platform as part of the finance architecture

AP should not be selected in isolation from the broader finance technology strategy.

Technology buyers should determine how the platform fits alongside ERP, procurement, treasury, payments, supplier management, data, and emerging AI infrastructure.

This is particularly important when comparing suite and specialist approaches.

Ask:

- Which system owns each important piece of data?
- Where should workflow logic reside?
- Where should AI decisions be governed?
- Which integrations are strategic versus temporary?
- How will the architecture change during ERP modernization?
- Can the AP platform support acquisitions before systems are consolidated?
- What happens if the enterprise changes procurement or payment providers?
- How portable are workflows, data, and controls?

The objective is not simply integration.

It is architectural durability.

Demand evidence of scale and repeatability

Enterprise buyers should distinguish between a vendor that can support complexity and one that routinely does.

Ask for evidence from customers with comparable environments.

Relevant dimensions include:

- Invoice volume
- Supplier count
- Number of entities
- ERP diversity
- Geographic footprint
- Languages
- Shared service structure
- Integration complexity
- Acquisition activity

Then, investigate how those environments were implemented.

A platform that achieves enterprise scale through extensive customization and services may produce a very different operating model from one that achieves it through repeatable product capabilities.

Technology buyers should understand that difference before making the decision.

Questions to put to every vendor

Enterprise technology buyers should be able to get clear answers to questions such as:

- How does your platform operate across multiple ERP environments?
- Which capabilities are configured globally, and which must be configured locally?
- What are the largest and most complex production environments you currently support?
- How do you measure automation across those customers?
- What are the most common sources of AP exceptions?
- How does the platform help eliminate recurring exceptions rather than simply route them?
- Which capabilities are native, and which depend on partners?
- Which AI capabilities are generally available and operating in production today?
- What decisions can AI make autonomously?
- What actions can it execute without human approval?
- How are those decisions explained and audited?
- How are policies and guardrails applied across entities and geographies?

- How does the platform handle integration failures?
- How quickly can an acquired entity be incorporated?
- How does reporting work across multiple ERP environments?
- How does the platform interact with procurement, treasury, and payment infrastructure?
- How much customization is typical for customers of our complexity?
- What resources are required to administer the platform after implementation?
- How does the platform scale during volume spikes?
- Can we speak with customers with comparable transaction volume, ERP diversity, and geographic complexity?
- Where does your platform typically require the most customer-specific configuration?

Enterprise buyers should be skeptical of easy answers.

At this scale, almost every platform can demonstrate a successful invoice.

The meaningful difference is what happens across millions of transactions, thousands of suppliers, multiple systems, and years of organizational change.

VENDOR SUMMARY PROFILES

This section briefly explains IDC's key observations resulting in a vendor's position in the IDC MarketScape. While every vendor is evaluated against each of the criteria outlined in the Appendix, the description here provides a summary of each vendor's strengths and challenges.

Coupa

After a thorough evaluation of Coupa's strategies and capabilities, IDC has positioned the company in the Leaders category in the 2026 IDC MarketScape for worldwide AI-enabled accounts payable automation software for large enterprise.

Coupa is a Foster City–based provider of a Total Spend Management platform that encompasses AP, procurement, contracts, supplier management, expenses, and payments within a unified data model. Its AP capabilities are delivered as part of this broader suite rather than as a standalone product, which both broadens the platform's appeal to organizations seeking end-to-end spend visibility and shapes how AP is positioned relative to procurement-led buying motions. Coupa reports over $1.1 billion in annual billings and serves customers across all major industries and geographies.

Strengths

- '**Agentic AI framework purpose built for AP and spend management:** Coupa has moved beyond task-level automation with a full agentic AI architecture that includes an orchestration layer and an agent studio where organizations can configure and deploy their own AI agents across AP workflows. This gives customers a governed, extensible framework for building process-specific intelligence without external development resources. Coupa's AI is trained on community transaction data that helps AP teams identify gaps and optimize performance in ways that narrower, single-tenant deployments cannot replicate.
- **Unified spend platform reduces integration complexity:** Coupa connects AP to procurement, contracts, supplier information management, and payments within a single data model, eliminating the reconciliation gaps and data latency that arise when organizations stitch together multiple point solutions. For buyers seeking a single vendor across the source-to-pay life cycle, this unified architecture is a consistent differentiator, particularly for organizations that want working capital and spend intelligence to flow directly from AP data without additional integration work.

Challenges

- **AP depth can be overshadowed by procurement identity:** Coupa is widely recognized by procurement leaders, but awareness of its standalone AP and payments capabilities among CFOs, controllers, and AP directors remains more limited. The platform is often evaluated as part of a broader S2P initiative rather than on the merits of its AP functionality alone, which can put Coupa at a disadvantage in evaluations led by finance or AP teams that are not already in a procurement transformation.
- **Standardization preference limits fit for complex or specialized invoice types:** Coupa is optimized for standardized, configurable AP workflows and complements these capabilities with partner solutions for specialized use cases, including freight invoicing and other niche invoice types. Coupa's recent acquisition of Rossum alleviates some of these gaps. Rossum's AI-native, agentic platform with real-time learning can understand, validate, and enrich complex invoices and supporting documents across use cases in industry verticals such as energy and utilities, industrials and manufacturing, real estate, and more. While organizations with significant volumes of industry-specific or nonstandard invoices may have found the platform's configurability insufficient without additional workarounds, they should validate coverage for specialized use cases during evaluation by taking the Rossum-powered capabilities into account.

Consider Coupa when

Consider Coupa if your organization is pursuing a broader source-to-pay transformation and wants AP to be natively connected to procurement, supplier management, and payments within a single platform. Coupa is particularly well suited for upper midmarket and enterprise organizations that want community-benchmarked AI, embedded fraud detection, and global compliance coverage delivered as part of a unified spend management architecture rather than a dedicated AP deployment.

APPENDIX

Reading an IDC MarketScape graph

For the purposes of this analysis, IDC divided potential key measures for success into two primary categories: capabilities and strategies.

Positioning on the y-axis reflects the vendor's current capabilities and menu of services and how well aligned the vendor is to customer needs. The capabilities category focuses on the capabilities of the company and product today, here and now. Under this category, IDC analysts will look at how well a vendor is building/delivering capabilities that enable it to execute its chosen strategy in the market.

Positioning on the x-axis, or strategies axis, indicates how well the vendor's future strategy aligns with what customers will require in three to five years. The strategies category focuses on high-level decisions and underlying assumptions about offerings, customer segments, and business and go-to-market plans for the next three to five years.

The size of the individual vendor markers in the IDC MarketScape represents the market share of each individual vendor within the specific market segment being assessed.

IDC MarketScape methodology

IDC MarketScape criteria selection, weightings, and vendor scores represent well-researched IDC judgment about the market and specific vendors. IDC analysts tailor the range of standard characteristics by which vendors are measured through structured discussions, surveys, and interviews with market leaders, participants, and end users. Market weightings are based on user interviews, buyer surveys, and the input of IDC experts in each market. IDC analysts base individual vendor scores, and ultimately vendor positions on the IDC MarketScape, on detailed surveys and interviews with the vendors, publicly available information, and end-user experiences in an effort to provide an accurate and consistent assessment of each vendor's characteristics, behavior, and capability.

Market definition

Accounts payable applications support the tracking, analysis, and administration of the money owed to the business vendors. Core functionality for AP software includes invoice entry/processing, payment approvals, vendor management, reconciliation, and reporting capabilities. AP software must be able to execute partial and complete payments and manage vendor terms and other payment execution activities alongside enterprise resource planning, human resources (HR), and other financial management systems.

LEARN MORE

Related research

- *Market Share: Worldwide Accounts Payable Applications Shares, 2025 — AI-Driven Automation and E-Invoicing Redefine AP Competitive Dynamics* (IDC #US54092326, July 2026)
- *IDC Market Glance: Accounts Payable, 1Q26* (IDC #US53453326, March 2026)
- *From Cost Center to Profit Driver: Transforming Accounts Payable into a Strategic Asset* (IDC #US53454326, March 2026)
- *Reframing Accounts Payable: Enabling Cash Control and Supplier Stability* (IDC #US54357126, March 2026)

Synopsis

This IDC study provides an assessment of accounts payable automation software providers serving enterprise organizations with 1,000 or more employees. The study evaluates the capabilities and strategies of vendors in the market and examines the most important criteria for technology buyers selecting an enterprise AP automation platform. At enterprise scale, the AP technology decision is increasingly about orchestration rather than invoice automation alone. Organizations need platforms capable of coordinating processes, systems, data, controls, suppliers, exceptions, and emerging autonomous workflows across complex and often fragmented financial environments.

"Enterprise AP is becoming a control layer for financial operations. The leaders will be the platforms that can coordinate complexity across systems while giving finance confidence that every automated action remains visible, governed, and accountable." — Kevin Permenter, research director, Financial Applications, IDC

ABOUT IDC

International Data Corporation (IDC) is the premier global market intelligence, data, and events provider for the information technology, telecommunications, and consumer technology markets. With more than 1,300 analysts worldwide, IDC offers global, regional, and local expertise on technology and industry opportunities and trends in over 110 countries. IDC's analysis and insight help IT professionals, business executives, and the investment community make fact-based technology decisions and achieve their key business objectives.

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