The Ultimate Buyers Guide

Rillet

Evaluating AI-Native ERP Solutions

How to evaluate modern accounting platforms built for automation, intelligence, and scale

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Section 1

Why the ERP Is Being Rewritten for the AI Age

The ERP market is at an inflection point.

Despite decades of innovation and billions in investment, Gartner research found that up to **75% of ERP initiatives still miss time, budget, or value goals.** At the same time, pressure on finance leaders is intensifying – PwC reports that 61% of CFOs are actively implementing cost-reduction initiatives, even as they're expected to deliver faster closes, deeper insights, and greater strategic impact.

Traditional ERPs were built for the cloud era. Systems like NetSuite, QuickBooks, and Sage Intacct were designed when the primary job of accounting software was to record transactions and generate reports.

The role of the accountant has changed. Finance and accounting teams are expected to be strategic partners and thoughtful operators. That requires a system that integrates with your entire tech stack and surfaces what matters: anomalies, recommended accruals, variance explanations and more. Legacy systems were not designed for this.

The feature set may have changed, but the underlying architecture remains fundamentally unchanged.

AI-native ERPs like Rillet operate differently. They use financial data as an active "machine learning" loop, where every transaction, reconciliation, and close process trains the system to become more accurate.

This is an architectural difference: when AI is built into the foundation of the system rather than bolted onto a 20-year-old platform, it learns to reason about your business, understand your patterns, and automate workflows that previously required manual judgment.

64% of finance teams are looking to leverage AI for ERP operations. But not all AI is created equal.

Finance teams evaluating ERP platforms in 2026 need a new framework that isn't merely based on features, but architectural truth.

> "We built Rillet to be AI-native from day one. That means we use AI where it actually helps: reading unstructured documents, extracting context from transactions, analyzing contracts. But for the core accounting calculations, we use deterministic code that gives you the same result every time."
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>
> **Stephen Hedlund**
> Head of Finance at Rillet

Section 2

Why Integrations Matter More Than You Think

AI Loves Structured Data

AI loves structured data. With a robust integration stack, clean data flows directly from source systems into your ERP without manual transformation or cleanup. Starting with good data means your AI operates with high accuracy from day one. Starting with messy data means you're fighting errors and possible hallucinations.

When AI can work with well-structured, properly contextualized data from your entire tech stack, it can:

- Make accurate predictions and recommendations based on complete information
- Understand the relationships between different business processes
- Learn your specific operational patterns and vendor behaviors
- Reduce false positives and the need for manual intervention

That's why Rillet built its own integrations to tools like Stripe, Salesforce, Ramp, Rippling, Brex, and other source systems, so they can control the metadata which enters the system and ensure it's useful for AI from day one.

> "We build our own integrations across the modern tech stack because we need data flowing into Rillet at exactly the right level of detail. When the data comes in clean and structured, our AI can work with it immediately."
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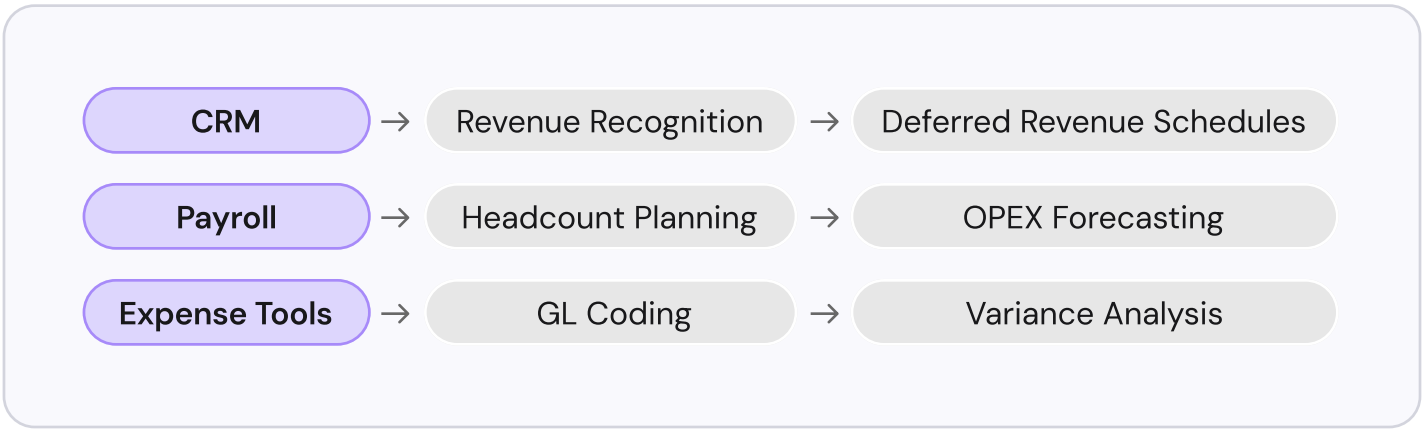
>
> **Kristen Pascoe**
> Head of Product at Rillet

Integration Quality Drives AI Performance

Use cases where integrations enable AI accuracy



AI-Native vs. AI-Enhanced: An Architectural Difference

The quality of your integrations determines whether you have an AI-native system or an AI-enhanced system. Here's the fundamental difference:

AI-Native Architecture

An AI-native ERP is built with AI as a foundational component from day one. The system is designed so AI can understand your transactions, learn your business patterns, and continuously improve based on your specific operational context. Here's how this architectural advantage plays out in practice:

In an AI-native system:

- AI understands your complete transaction history and business patterns
- Every workflow (journal entries, approvals, reconciliations) is easy to understand and traces back to each relevant detail
- The system trains continuously on your operational context
- Strong integrations flow clean, structured data that AI can reason on

AI-Enhanced Architecture

AI-enhanced systems bolt AI onto existing architecture. The AI is added as a feature layer on top of legacy systems, which means:

- Limited understanding of your business context and transaction patterns
- Lower accuracy (the AI can't learn from your complete operational history)
- Poor data quality from third-party integrations (metadata gets lost in translation)
- Hallucinations (without full context, the AI makes assumptions)
- No auditability (you can't trace how the AI reached its conclusions)

This creates "AI washing"—features marketed as AI-powered but actually running deterministic scripts or relying on third-party models with no understanding of accounting workflows.

AI-Native Built on Native Integrations	AI-Enhanced Bolted on
Deep understanding of your transaction patterns	Limited context and business understanding
Clean, structured data from native integrations	Metadata loss from third-party middleware
95%+ accuracy on reconciliations	70-85% accuracy requiring manual review
Explainable reasoning with audit trails	Black box decisions with no traceability
Continuous learning from your patterns	Static rules requiring reconfiguration

Section 3

Questions Buyers Should Ask

Not all AI-native ERPs are created equal. As you evaluate vendors, these questions will help you separate true AI-native platforms from AI-enhanced systems that have simply added features on top of legacy architecture.

Ask these questions directly to vendors and request specific, measurable answers—not marketing language. The best platforms will provide transparent data and real-world benchmarks.

Implementation & Time-to-Value

- How long does implementation typically take, and when will we see measurable value?
- What percentage of your customers go live within 60 days? Within 90 days?
- How much of my team's time will be required during implementation?
- Do you have a list of responsibilities during implementation for what our team is responsible for vs. yours?
- Where will my implementation team be located?
- How many CPAs are on your implementation team?

Integrations & Data Quality

- How long does it take to setup the integration? Can we walk through the flow together?
- How do you ensure data flows automatically without requiring manual transformation or cleanup?
- Can you show me how the integration works within your system?

Accuracy & Explainability

- What is your accuracy rate for reconciliations, classification, and anomaly detection? Provide real benchmarks.
- Can your AI explain its decisions with audit trails that satisfy external auditors?
- What confidence scoring mechanisms do you use to trigger human review when needed?
- Is my accounting information/GL in real time, including revenue, intercompany eliminations and revaluations?
- Are billing and revenue recognition decoupled or is one dependent on the other?

Security & Governance

- What role-based access controls exist for AI features?
- How is data encrypted at-rest and in-transit, and what are your data residency options?

Continuous Learning & Scalability

- Does your AI continuously learn from our operational patterns, or is it static after implementation?
- How does system performance scale as transaction volume and entity complexity grows?
- What happens when we add new entities or expand internationally?

Section 4

Four Critical AI Capabilities for Modern Accounting

01

Autonomous Agents (Not Copilots)

Copilots assist. Agents act. Although they sound similar, the difference between the two is night and day.

An autonomous agent can run accruals based on historical patterns, perform bank reconciliations with 95%+ straight-through processing, generate first-pass close packages, and detect anomalies before they become audit findings.

02

Explainable Decision-Making

Every AI decision should come with:

- The reasoning chain showing how the conclusion was reached
- Source data references for validation
- Confidence scores indicating when human review is needed
- Audit trails that satisfy external auditors

03

Continuous Learning from Your Data

Generic AI models trained on public data don't understand your business. AI-native ERPs train continuously on your operational patterns—vendor behaviors, approval workflows, reconciliation patterns unique to your business, and forecast drivers that actually matter.

04

Human-in-the-Loop Workflow Controls

Automation without control is dangerous. AI-native ERPs build governance directly into workflows with approval routing, pre-close anomaly summaries, suggested-but-not-final journal entries, and materiality thresholds that trigger validation.

Section 5

Evaluation Red Flags

Core Evaluation Categories

Implementation Speed

How long until you see value? Is implementation measured in days or months? Leading AI-native platforms implement in weeks, not quarters, and deliver measurable value within the first close cycle.

Total Cost of Ownership

Include hidden legacy costs: customization, consultants, maintenance, workarounds. Factor in opportunity cost of manual processes.

Accuracy Benchmarks

Bank reconciliation matching rate (leading platforms: 99%+), journal entry classification accuracy, accrual modeling accuracy. Be wary of vendors who won't share real metrics.

Agent Autonomy & Guardrails

Rollback mechanisms, approval routing that can't be bypassed, explainability logs, confidence scoring that triggers human review.

Red Flags

Signs of AI Washing

- "AI-powered" features with no accuracy metrics
- Requires extensive training or data uploads just to become usable
- AI cannot show its reasoning steps
- AI appears to be bolted on rather than built into the system's foundation
- No continuous learning / the AI is static after implementation

Section 6

ERP Evaluation Checklist

Integrations & Data Quality

- [ ] Native integrations with your existing modern tech stack
- [ ] Data flows automatically without manual transformation
- [ ] Supports bidirectional sync with CRM, payroll, expense, billing tools

Security & Governance

- [ ] Human-in-the-loop controls for material transactions
- [ ] Approval workflows that can't be bypassed by AI
- [ ] Data encryption at-rest and in-transit
- [ ] Role-based access controls for AI features

Accuracy & Explainability

- [ ] Vendor provides real accuracy benchmarks
- [ ] Every AI decision includes explainable reasoning
- [ ] Confidence scoring triggers human review when needed
- [ ] Audit trails satisfy external auditor requirements

Scalability & Performance

- [ ] Handles multi-entity consolidation and complex structures
- [ ] Performance doesn't degrade as transaction volume grows
- [ ] New entities onboard quickly
- [ ] Implementation measured in days/weeks, not months

Conclusion

Making Your Choice

Selecting an ERP platform is one of the most consequential technology decisions a finance leader makes. The right choice accelerates your close, scales your operations, and frees your team to focus on strategy. The wrong choice creates years of technical debt, manual workarounds, and operational friction.

Now and the years to come, the choice is increasingly clear: AI-native platforms built from the ground up for automation and intelligence, or legacy systems retrofitted with AI features that can't deliver on the promise.

Use this guide's framework to systematically evaluate platforms. Ask hard questions about architecture, accuracy, and auditability. Request real benchmarks, not marketing claims.

The future of finance operations is autonomous, intelligent, and built on clean data. Make sure your ERP choice reflects that reality.

> **"AI-native means we architected the entire system to take advantage of what AI does well while keeping proven accounting logic where you need reliability. Finance teams spend less time on manual work and more time on strategic analysis. As AI continues to improve, that advantage compounds."**

Nicolas Kopp
CEO and Co-Founder, Rillet

Ready to see how Rillet's AI-native ERP works?

Book a demo to explore how finance teams are closing faster, scaling efficiently, and spending more time on strategy.

Book a demo today

rillet.com