AI in Business Central

Copilot, Agents and What Comes Next

Every AI capability in Dynamics 365 Business Central today, what's in preview, and what Microsoft has announced for 2027, with what each one costs and how to get ready.



Copilot helps on every page

Suggestions, summaries and answers in plain language, inside the screens people already use.

Agents take on whole tasks

Sales orders, vendor invoices and expenses handled in the background, with people reviewing the result.

Available Now	In Preview	Coming Next	Getting Ready

AI IN BUSINESS CENTRAL, NOVEMBER 2026

21	3	v29	None
AI capabilities on Microsoft's list for Business Central	ready-made agents for sales orders, payables and expenses	brings Microsoft Copilot into Business Central (preview)	of your data is used to train Azure OpenAI models

AI in Business Central has moved from suggesting to doing. Copilot helps people on every page; agents now take whole tasks off their desks.

Microsoft now lists 21 AI capabilities in Dynamics 365 Business Central, from Copilot suggestions on sales lines and bank reconciliations to agents that read the mailbox, draft documents and wait for a person to approve them. Copilot features come with Essentials and Premium licenses; agents are paid for as you use them, in Copilot Credits.

The pace is quick. Version 29 (October 2026) began replacing Chat with Copilot with Microsoft Copilot in Business Central, and Microsoft has signaled more for 2027. This paper sorts what you can use today from what's in preview and what's only announced.

THREE MOVES FOR THE NEXT 90 DAYS

Use what's included

Switch on and teach the Copilot features you already own

Pilot one agent

Start where the volume is: invoices, orders or expenses

Set the guardrails

Permissions, data movement and a credit budget

Key takeaways

Copilot is in the license

Microsoft describes Business Central as coming "with Microsoft Copilot included".

Agents bill per use

Each processed invoice, receipt or order request consumes Copilot Credits.

People stay in control

Agents draft and propose; a person reviews before anything is posted.

Statuses matter

Several features are in preview. Check the status before you build a process on one.

Who this paper is for

Finance, operations and IT leaders running Business Central online, or planning a move to it, who want a clear view of what AI can do for them now and what to prepare for.

From prediction to delegation

Business Central's AI capabilities fall into five groups. Each step up hands the AI more of the work, so each step needs a little more setup and oversight.

MORE AUTONOMY

Predict
Machine learning that scores and forecasts

Late payment prediction, cash flow analysis, inventory forecasting, page search

Control: Built in

Assist
Copilot suggestions inside the page you're on

Sales lines, autofill, bank reconciliation, item substitutes, marketing text

Control: You accept each suggestion

Ask
Natural-language questions and analysis

Chat, Microsoft Copilot in Business Central, analysis assist, summaries

Control: You read and act on answers

Delegate
Agents that run tasks in the background

Sales Order Agent, Payables Agent, Expense Agent

Control: You review the agent's drafts

Extend
Your own agents and outside AI tools

Agent designer, AL agent code, MCP server, Copilot Studio

Control: You design the rules

How to read the status labels

Microsoft releases AI features in stages. We label every feature in this paper with one of three statuses.

AVAILABLE Generally available

PREVIEW Public preview, not for all production use

ANNOUNCED Announced or targeted, not yet released

Preview means try, then decide

Preview features are subject to supplemental terms and can change. They're often switched on by default, so decide which ones your teams should use for real work and which stay in testing.

Grouping is Brightpoint's; features and descriptions from Microsoft Learn: Business Central AI (updated 2 October 2026), accessed 16 November 2026.

Copilot in the flow of everyday work

These capabilities work across Business Central, for any user whose role and permissions allow them. Admins switch each one on or off on the Copilot & agent capabilities page.

CAPABILITY	WHAT IT DOES	STATUS
Microsoft Copilot in Business Central	From version 29, the Chat capability controls the new Microsoft Copilot experience inside Business Central, replacing the earlier Chat with Copilot.	PREVIEW
Chat with Copilot	Ask in plain language to find company data or learn how to do something in Business Central.	AVAILABLE
Analysis assist	Describe what you want to see and Copilot arranges list records into an analysis view with grouping, pivots, filters and totals.	PREVIEW
Summarize	Condenses a record into a few key points tailored to your role, shown beside the data.	PREVIEW
Autofill	Suggests values for fields as you create or change records, for you to review before saving.	PREVIEW
Item insights	Advanced KPIs and an AI summary for items, from 2026 release wave 1.	AVAILABLE
Search for pages and reports	AI matches what you type to the right page or report, even when your words differ from its name.	AVAILABLE

What changes with Microsoft Copilot

One Copilot, many apps

The side pane experience follows Microsoft 365 Copilot, so Business Central help feels like Copilot elsewhere in Microsoft 365.

Microsoft 365 commitments

Microsoft Copilot in Business Central is governed by Microsoft 365 Copilot's privacy and data residency commitments.

Languages

The side pane supports the languages Microsoft 365 Copilot does. If your display language isn't one, it shows in English.

General availability

Coverage of Directions EMEA 2026 reports general availability planned for January 2027. Microsoft's docs list it as preview.

Sources: Microsoft Learn: Business Central AI; What's new in update 29.0 and 29.1; Configure Copilot and agent capabilities; Copilot data movement; Region and language availability; 2026 wave 1 planned features; accessed 16 November 2026.

Two agents and a set of finance assistants

Payables Agent

AVAILABLE

- Watches a dedicated mailbox for vendor invoices and credit notes in PDF
- Identifies the vendor and drafts lines from invoice history, account mappings and item references
- Proposes matches to purchase orders and receipts
- Explains its reasoning in tooltips; a supervisor reviews every draft
- Creates an unposted invoice or credit memo. It never posts.
- New in 2026: Known Senders, credit notes, better order matching, and a free trial without email setup

Expense Agent

PREVIEW

- Captures receipts, mileage and allowances, and reads merchant, amount, date and category
- Checks expenses against policy before they're submitted
- Works in Business Central, Outlook, a web app and on mobile
- No Business Central license needed to submit expenses from outside Business Central
- Version 29 previews: VAT and withholding tax, AI-driven approvals, trip-based reports
- General availability targeted for December 2026 (reported)

Finance assistants

CAPABILITY	WHAT IT DOES	STATUS
Bank reconciliation assist	Proposes matches between bank statement lines and ledger entries, and suggests accounts for lines that don't match.	AVAILABLE
E-document matching	Proposes matches between vendor e-invoices and purchase order lines, and flags exceptions.	PREVIEW
Finance in Microsoft Copilot	Microsoft 365 Copilot solution (formerly Copilot for Finance) for variance analysis, collections and payment matching.	AVAILABLE
Late payment prediction	Machine learning scores open sales invoices by how likely they are to be paid late.	AVAILABLE
Cash flow analysis	Projects cash in and out from historical and open documents.	AVAILABLE

Where finance teams usually start

If your team keys in PDF vendor invoices by hand, the Payables Agent is a natural first pilot: high volume, clear rules, and a person still approves every draft. Bank reconciliation assist is the quickest win, at no extra cost.

Sources: Microsoft Learn: Business Central AI; Payables Agent overview (updated 6 November 2026); What's new 29.0 and 29.1; Microsoft blog: Expense Agent (27 April 2026); Expense Agent GA target from Directions EMEA 2026 coverage; accessed 16 November 2026.

From customer email to confirmed order

Sales Order Agent

AVAILABLE

Reads customer requests that arrive by email, prepares a sales quote for review, and turns the quote into an order once the customer confirms. Since July 2026 you can run several Sales Order Agents in one company, with smarter item matching and simpler setup.

Request arrives › Agent finds customer and items › Quote drafted › You review and send › Order on confirmation

Copilot for sales, inventory and sustainability

CAPABILITY	WHAT IT DOES	STATUS
Sales line suggestions	Finds the items to add to a quote or order from a few words, a pasted conversation or an uploaded file.	AVAILABLE
Marketing text	Drafts product descriptions from item attributes in the tone you choose, and can publish them to Shopify.	AVAILABLE
Shopify tax matching	Maps unmatched Shopify tax lines to tax jurisdictions before the sales document is created. US version only.	AVAILABLE
Item substitutes	Suggests alternative items when a product is out of stock or discontinued.	AVAILABLE
Inventory forecasting	Machine learning predicts demand to support replenishment planning.	AVAILABLE
Greenhouse gas suggestions	Estimates emissions in sustainability journals from descriptions and inputs, and refines emission factors.	AVAILABLE
Number series suggestions	Proposes prefixes, formats and lengths for consistent numbering during setup.	AVAILABLE

Check language support

Sales line suggestions, autofill, item substitutes, number series and e-document matching are supported in English. Others, such as marketing text and analysis assist, support about 20 languages.

Sources: Microsoft Learn: Business Central AI; Region and language availability; 2026 wave 1 planned features; accessed 16 November 2026.

Example: the Payables Agent and one vendor invoice

Agents work through Business Central's own pages, with their own permissions and profile, like a new team member who reads the inbox and prepares the paperwork.

Invoice arrives
Vendor emails a PDF to the agent's mailbox

Agent reads it
Extracts the data; invoice or credit note?

Agent matches
Vendor, purchase order lines and receipts

Person reviews
Checks the draft and the agent's reasoning

Ready to post
Unposted invoice for your normal approvals

Controls built in

A person approves

Agents prepare drafts. The Payables Agent never posts; it stops and asks a supervisor when it can't identify a vendor confidently.

Permissions and profiles

Each agent runs with the permissions and role profile an admin gives it, so it sees only the pages and data it needs.

One task pane

Tasks from all agents appear in a dedicated pane, with notifications on lists when actions need review.

Review on the page

Reviewers check what an agent generated directly on the page where it appears, before accepting it.

Stop at any time

Stop all active tasks for an agent in one action, or turn the agent off.

Sensible limits

The Payables Agent handles up to 100 emails and 500 invoices a day, from a dedicated mailbox.

Start with a supervisor, not a switch

Name supervisors for each agent and keep its mailbox for its use only. Microsoft advises a dedicated, non-public mailbox for the Payables Agent, not shared with the Sales Order Agent, and handled only from Business Central.

Before you switch one on: agents need the capability enabled, a billing model for Copilot Credits, supervisors and a mailbox. Pages 9 and 11 cover building your own agents and the costs.

Sources: Microsoft Learn: Payables Agent overview (updated 6 November 2026); What's new 29.0; 2026 wave 1 planned features; accessed 16 November 2026.

Microsoft's agents, side by side

AGENT	TAKES ON	WORKS FROM	STATUS	COPILOT CREDITS
Sales Order Agent	Customer quote and order requests	Email inbox	AVAILABLE	**Mostly 2 or 5 per action**
Payables Agent	Vendor invoices and credit notes	Dedicated mailbox, PDF	AVAILABLE	**50 per invoice + 5 per line**
Expense Agent	Receipts, mileage and expense reports	Business Central, Outlook, web app, mobile	PREVIEW	**50 per receipt**
Your own agent	Tasks you describe in instructions	Agent designer, in a sandbox	PREVIEW	**To be announced**

Credit rates from Microsoft's consumption billing page. Billing for the agent designer will be announced in a future update.

What's new for agents in version 29

2026 release wave 2 (October 2026, with update 29.1 in November) focused on making agents easier to manage and trust.

- **Tasks from every agent in one pane** — AVAILABLE
- **Review agent content on pages** — AVAILABLE
- **Review notifications on lists** — AVAILABLE
- **Simpler agent permissions** — AVAILABLE
- **Better purchase order matching (Payables)** — AVAILABLE
- **Vendor credit notes (Payables, 29.1)** — AVAILABLE
- **VAT and withholding tax in expense reports** — PREVIEW
- **Expense reports per trip (29.1)** — PREVIEW

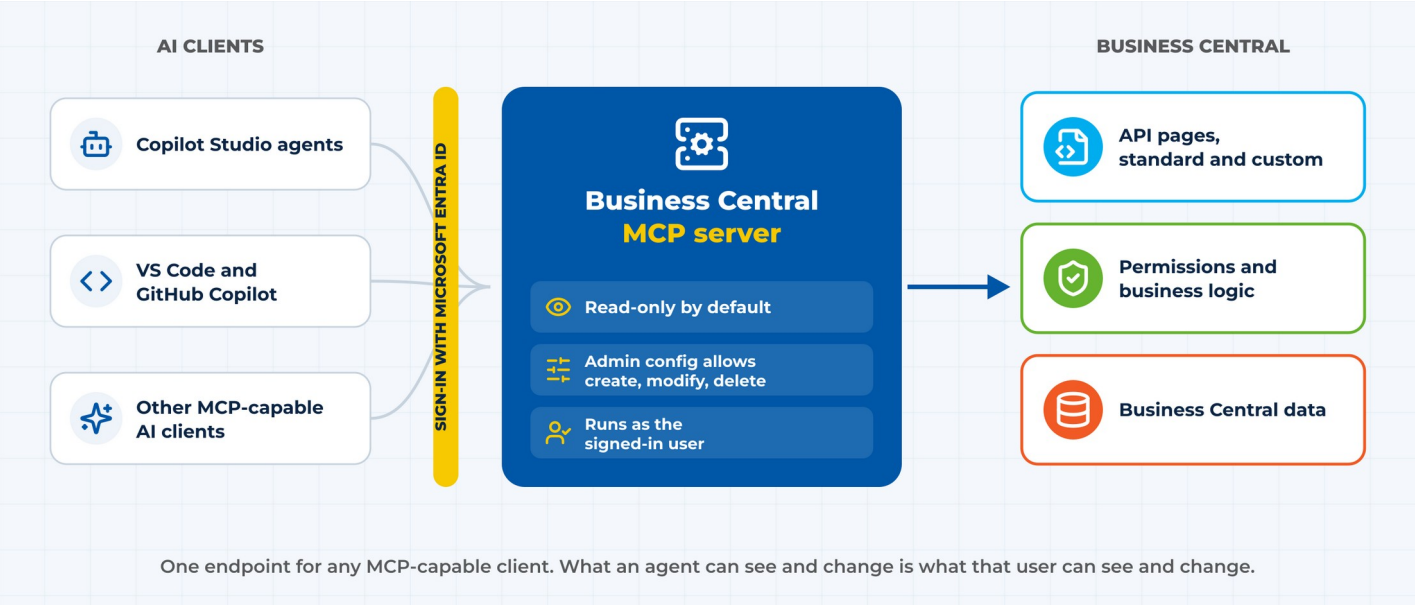


Languages differ by agent

Microsoft's availability page lists around a dozen languages for each agent, but the lists differ, and the Payables Agent page says that agent is validated and supported in English only. Plan a pilot in English and confirm before using another language in production.

Sources: Microsoft Learn: What's new 29.0 (updated 1 October 2026) and 29.1 (updated 6 November 2026); Manage consumption billing for agents; Region and language availability; Payables Agent overview; accessed 16 November 2026.

Business Central is open to AI you design or already use



One endpoint for any MCP-capable client. What an agent can see and change is what that user can see and change.

MCP server

AVAILABLE

Gives AI clients access to standard and custom API pages. Read-only by default; an MCP server configuration allows writes. Data queries became generally available in version 29.

Agent designer

PREVIEW

Build an agent without code: give it a name, a profile, permissions and instructions, test it in a task playground, then export it or convert it to AL. Sandboxes only, from version 27.2.

Agents in AL code

PREVIEW

Developers define and register agents in AL with the agent SDK, in sandboxes and, from version 28.1, in production environments.

Copilot Studio

AVAILABLE

Build agents in Copilot Studio that use the Business Central connector or the MCP server, then publish them to Teams, Microsoft Copilot or websites.

For developers: AI tools for AL, generally available in version 29

- Use AL language intelligence from AI agents and other editors, and let agents allocate free object IDs
- Debug recorded Business Central failures, and profile slow sessions, with an AI agent
- Configure AL MCP workspaces dynamically and log AL MCP server activity to file

Note on Copilot Studio

Copilot Studio lists the Business Central MCP server tool as preview, and needs a Copilot Studio license with Copilot Credits.

Sources: Microsoft Learn: Create an agent (agent designer, updated 2 October 2026); Designing and coding agents (preview); Copilot Studio agents for Business Central (updated 3 May 2026); What's new 29.0; Manage consumption billing; accessed 16 November 2026.

2026 to 2027 at a glance

Dates up to November 2026 come from Microsoft's release plans and release notes. Later dates come from coverage of Directions EMEA 2026 (Paris, October 2026) and can change.

APR 2026 — **Version 28 (2026 release wave 1)** — AVAILABLE

Enhanced MCP server; one task pane for all agents; review agent content on pages; item insights with KPIs and summary

MAY 2026 — **Expense Agent public preview** — PREVIEW

Starts in the United States, in English

JUL 2026 — **Agents grow up** — AVAILABLE

Several Sales Order Agents per company; Payables Agent trial without email setup; Expense Agent in German, Danish, French and Spanish (preview)

AUG 2026 — **Known Senders** — AVAILABLE

Payables Agent processes invoices faster from trusted senders

OCT 2026 — **Version 29 (2026 release wave 2)** — PREVIEW

Microsoft Copilot in Business Central (preview); MCP data queries; agent management updates; AI tools for AL developers

NOV 2026 — **Update 29.1** — AVAILABLE

Payables Agent processes vendor credit notes; Expense Agent creates reports per trip (preview)

DEC 2026 — **Expense Agent general availability** — ANNOUNCED

Targeted, as reported from Directions EMEA 2026

JAN 2027 — **Copilot in Business Central GA** — ANNOUNCED

Also: Business Central with Microsoft 365 Copilot Business bundles, and public preview of Business Central in Copilot Cowork

APR 2027 — **Edit with Copilot preview** — ANNOUNCED

Create and change records by typing instructions. Also reported: Business Central agents in Cowork, and broader preview of business skills

In partner early access, no customer date yet: business skills (company rules that guide Copilot and agents), Customize with Copilot (extensions from plain-language requirements) and interoperability with external AI agents. Version 30 is already in early access preview, and Microsoft now publishes new Business Central capabilities on its AI at Work roadmap.

Sources: Microsoft Learn: 2026 wave 1 planned features; What's new 29.0 and 29.1; Microsoft blog: Expense Agent; Directions EMEA 2026 coverage (Dynamics101, 3 November 2026; Tecvia, 30 October 2026); accessed 16 November 2026.

Copilot is included; agents are paid as you go

Included with your license

- Copilot capabilities in Business Central: Microsoft describes Essentials as coming "with Microsoft Copilot included", and Premium includes everything in Essentials
- Machine learning features such as late payment prediction and cash flow analysis

Billed per use in Copilot Credits

- Sales Order Agent: 2 or 5 credits for most actions
- Payables Agent: 50 credits per invoice, plus 5 per invoice line
- Expense Agent: 50 credits per receipt
- Emails without a valid invoice attachment cost nothing

Microsoft's worked examples

6,500

credits a month

100 vendor invoices, three lines each

(50 + 3 × 5) × 100

1,650

credits a month

100 sales requests, half with an attachment

[2 + 5 + 5 + 2 + (5 × 0.5)] × 100

Two ways to pay for credits

Prepaid capacity

Copilot Credit packs bought in advance through your partner or the Microsoft 365 admin center. Prepaid credits are used first, and pre-purchased commit units can save up to 20%.

Pay-as-you-go

Monthly charges for what you use, through an Azure subscription linked to your Power Platform environment. You can combine both models.

Watch consumption

See usage in the Power Platform admin center, Azure Cost Management and Application Insights telemetry. When credits run out, agents stop until capacity is added.

Bundles from January 2027

Reported at Directions EMEA 2026: Essentials or Premium with Microsoft 365 Copilot Business at $95 or $125 per user per month (US), through CSP. Agent use is still expected to be billed in credits.

Estimate before you pilot

Microsoft's agent usage estimator turns expected volumes into credits. Credit prices vary; ask your CSP partner.

Sources: Microsoft Learn: Manage consumption billing for agents (updated 8 July 2026); Business Central pricing page; bundle prices from Dynamics101 and Tecvia coverage of Directions EMEA 2026; accessed 16 November 2026.

What happens to your data

Not used to train models

"Microsoft doesn't use your data to train, retrain, or improve Azure OpenAI Service foundation models."

Same access as the user

Copilot retrieves data through Business Central's standard access, so it can only see what the user operating it can see.

Only what the task needs

Your company database isn't transferred. Only prompts and the data each task needs are sent for processing.

Short, limited retention

Prompts and outputs may be stored for up to 24 hours for abuse monitoring, and reviewed only if automated systems flag them.

Where Copilot and agents process data

ENVIRONMENT HOSTED IN	AI PROCESSING	DATA MOVEMENT CONSENT
United States	In the United States	Not needed
Europe, France, Germany, Norway, Sweden, Switzerland	Within the EU Data Boundary	Needed (on by default)
United Kingdom	Copilot in the UK; agents in the EU Data Boundary	Needed (on by default)
Australia, India	Copilot in the same geography; agents elsewhere (see Microsoft's table)	Needed (on by default)
Canada, UAE, Japan, Korea, Asia, Brazil, South Africa	In the United States	Needed (on by default)

Turning off "Allow data movement" makes most Copilot features unavailable outside the US. In the UK, Australia and India you can leave it on and turn off only the agents. Microsoft Copilot in Business Central follows Microsoft 365 Copilot's commitments instead.

Controls for admins

Copilot & agent capabilities

Turn each capability on or off. Preview and available features start switched on.

Data movement and Bing

Consent to cross-geography processing, and Bing search, are set separately.

Permission sets

Grant capabilities to the roles that need them, using the permission objects Microsoft lists.

Responsible AI notes

Microsoft publishes a transparency FAQ for each feature, setting out its limits.

Sources: Microsoft Learn: Azure OpenAI Service and Business Central data (updated 3 May 2026); Copilot data movement across geographies (updated 2 October 2026); Configure Copilot and agent capabilities; accessed 16 November 2026.

A practical sequence

DAYS 1–15

Foundations

- Confirm you're on version 29 online
- Review the Copilot & agent capabilities page
- Decide on data movement consent
- Map who gets which capability

DAYS 15–45

Quick wins

- Train teams on Copilot features you already own
- Start with bank reconciliation, sales lines and analysis assist
- Agree which preview features are for real work

DAYS 45–75

Pilot one agent

- Pick the highest-volume task
- Set up billing, a mailbox and supervisors
- Measure time saved and credits used

DAYS 75–90

Extend

- Connect Copilot Studio or other AI through MCP
- Prototype your own agent in a sandbox
- Plan for 2027: bundles and Copilot GA

Readiness checklist

- **Process** Which task has the volume and the rules an agent could follow?
- **Data** Are vendors, items and customers clean enough for good matches?
- **People** Who supervises each agent, and who approves its drafts?
- **Access** Which roles get which capabilities and permission sets?
- **Budget** How many Copilot Credits a month, and prepaid or pay-as-you-go?
- **Compliance** Is cross-geography processing acceptable for your data?

How Brightpoint helps

AI readiness session

We review your processes and data and pick the right first agent.

Setup and governance

Capabilities, permissions, data movement and credit billing configured.

Custom agents and MCP

Agents and integrations designed, tested in sandbox and rolled out.

Start where the volume is

The best first agent matches your biggest pile of repetitive work: vendor invoices for finance, emailed orders for sales, receipts for teams that travel.

The 90-day path is Brightpoint's suggested sequence, not a Microsoft requirement. Adjust it to your processes and version.

Where the facts in this paper come from

Statuses and dates are as published on 16 November 2026. Microsoft updates these pages often, so check them before you plan.

Microsoft Learn, Business Central AI (updated 2 October 2026)
learn.microsoft.com/dynamics365/business-central/ai-in-bc
The 21 capabilities and their descriptions

Microsoft Learn, Configure Copilot and agent capabilities (updated 2 October 2026)
learn.microsoft.com/dynamics365/business-central/enable-ai
Admin settings, defaults, Chat capability in version 29

Microsoft Learn, What's new in update 29.0 (updated 1 October 2026) and 29.1 (updated 6 November 2026)
learn.microsoft.com/dynamics365/business-central/dev-itpro/whatsnew
Version 29 features and statuses; AI at Work roadmap; version 30 early access

Microsoft Learn, 2026 release wave 1 planned features (updated 1 September 2026, archived)
learn.microsoft.com/dynamics365/release-plan/2026wave1/smb/dynamics365-business-central
Release dates April to September 2026

Microsoft Learn, Payables Agent overview (updated 6 November 2026)
learn.microsoft.com/dynamics365/business-central/payables-agent
How the agent works, controls and limits

Microsoft, "Expense Agent in Dynamics 365 Business Central" (27 April 2026)
microsoft.com/dynamics-365/blog
Expense Agent scope, channels and licensing

Microsoft Learn, Manage consumption billing for agents (updated 8 July 2026)
learn.microsoft.com/dynamics365/business-central/dev-itpro/administration
Copilot Credit rates, examples and billing models

Microsoft, Business Central pricing page
microsoft.com/dynamics-365/products/business-central/pricing
Copilot included; Copilot Credits and commit units

Microsoft Learn, Create an agent; Designing and coding agents (preview)
learn.microsoft.com/dynamics365/business-central/dev-itpro/ai
Agent designer and agent SDK

Microsoft Learn, Copilot Studio agents for Business Central (updated 3 May 2026)
learn.microsoft.com/dynamics365/business-central/dev-itpro/ai/create-agent-in-copilot-studio
Connector, MCP server, read and write access

Microsoft Learn, Azure OpenAI Service and Business Central data; Copilot data movement across geographies
learn.microsoft.com/dynamics365/business-central
Privacy, retention and processing locations

Microsoft Learn, Region and language availability
learn.microsoft.com/dynamics365/business-central/copilot-agents-region-language-availability
Languages per agent and feature

Dynamics101, "Directions EMEA 2026: Business Central Copilot bundles and AI updates" (3 November 2026); Tecvia, "Directions EMEA 2026" (30 October 2026)
dynamics101.com; tecvia.co.uk
Announced items and bundle prices (third-party reports)

Microsoft, Dynamics 365, Business Central, Copilot, Copilot Studio, Teams and Azure are trademarks of the Microsoft group of companies. Prices are US list prices shown for information.

Put AI to work in Business Central, with control

Brightpoint Infotech is a Microsoft Solutions Partner with offices in the USA, Canada, the UAE, Kenya and India. We help businesses implement Dynamics 365 Business Central and put its Copilot and agent capabilities to work.

AI readiness session

Where AI fits in your processes.

Copilot enablement

Capabilities, roles and training.

Agent pilots

Sales, payables or expenses.

Governance

Permissions, data and credit budgets.

Custom agents & MCP

Built for how you work.

Licensing through CSP

Business Central and Copilot.



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