

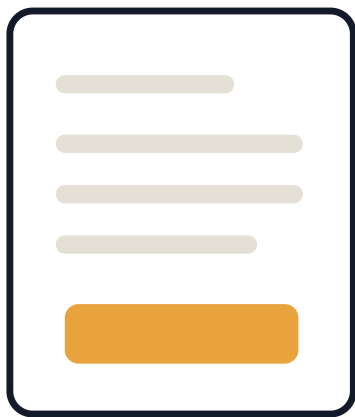


CONSULTIPLY DAILY BRIEF • SMB

COSTS

Half of small businesses paying for AI got a surprise bill. Here's what to check before yours.

Pax8's Q3 2026 survey of 1,150 small and mid-sized businesses found AI's hidden costs show up twice: on the bill and in your week. Five checks to run before the next invoice.



ILLUSTRATION, NOT A PRODUCT SCREENSHOT

What Pax8 found

Pax8, a cloud software marketplace, published its SMB AI Pulse Report for Q3 2026, a survey of 1,150 owners, executives and managers who make technology decisions at companies with 5 to 499 employees in the US, UK, Germany and Sweden.



49%

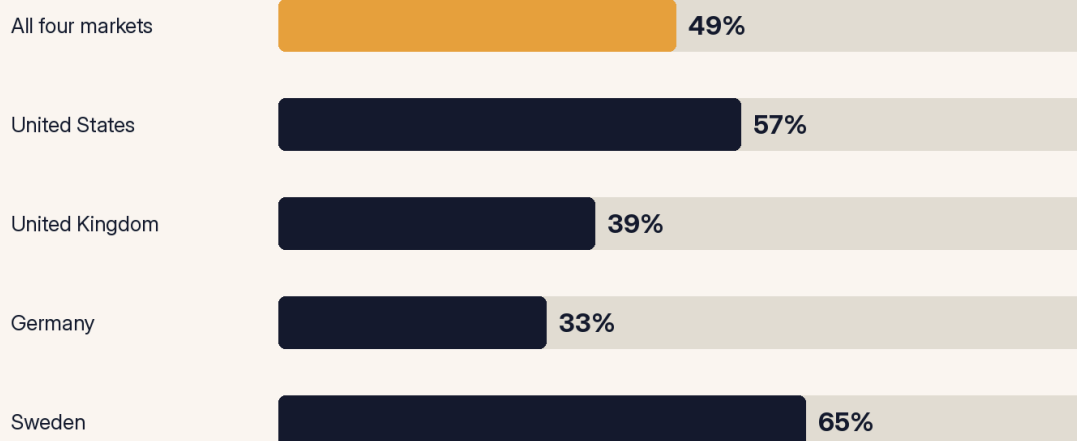
AMONG BUSINESSES THAT PAID FOR AI IN THE PAST YEAR

got at least one bill or usage charge higher than they expected

In the US it was 57%, and 25% got more than one.

49% of AI buyers got a bill higher than expected

AI purchasers with at least one unexpectedly high bill or usage charge, past year



Source: Pax8 SMB AI Pulse Report Q3 2026 · n=1,150 SMB decision-makers, US/UK/DE/SE · ±2.9 pts overall

SOURCE: PAX8 SMB AI PULSE REPORT Q3 2026

Why the bills surprise people

First, many businesses pay for AI in several ways at once.

US businesses in the survey report usage-based pricing (46%), fixed subscriptions (41%) and per-seat pricing (40%) in roughly equal measure.

46%

usage-based
pricing

41%

fixed subscriptions

40%

per-seat pricing



Usage-based charges are the hardest to forecast, and they grow as you add automations.

Second, visibility is uneven: 79% can separate AI spending in their technology budget, but the rest can't, which makes a surprise charge hard to catch and hard to explain.

AI saves time, and most can see what it costs

AI-engaged SMBs, all four markets

69%

say AI has freed up
at least some time

79%

can separately identify
AI spend in their
technology budget

Source: Pax8 SMB AI Pulse Report Q3 2026 · n=1,150 SMB decision-makers, US/UK/DE/SE · ±2.9 pts overall

SOURCE: PAX8 SMB AI PULSE REPORT Q3 2026

The second cost: your time

AI does save time. In the survey, 69% of AI-engaged businesses say it freed up at least some capacity.

But 55% of decision-makers personally spend three or more hours a week reviewing, editing or fact-checking AI-generated work, and 7% spend ten hours or more.

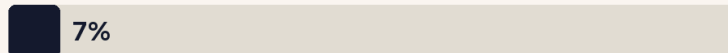
The review tax: hours spent checking AI's work

Decision-makers who personally review, edit or fact-check AI-generated work each week

3 hours or more a week



10 hours or more a week



Source: Pax8 SMB AI Pulse Report Q3 2026 · n=1,150 SMB decision-makers, US/UK/DE/SE · ±2.9 pts overall

SOURCE: PAX8 SMB AI PULSE REPORT Q3 2026

PAX8 SUMS IT UP

“ less time producing, more time checking.

Five checks before your next AI bill

01



List every AI tool you pay for

Include the ones on a card someone else holds. Next to each, write how it charges: per seat, flat subscription, or by usage.

02



Find the usage-based ones

These are the bills that move. Check whether the tool offers a spending cap or usage alert, and turn it on.

03



Give AI its own line

If AI charges are mixed into general software, split them out so a jump is visible in the month it happens.

04



Ask who connected what

Pax8 found 35% of AI-engaged businesses discovered AI tools or automations nobody had approved. Ask your team what they've connected, without blame, and add it to the list.

05



Time one week of checking

Note how long you spend reviewing AI drafts, reports and replies. If it's three hours or more, you're in the majority, and it tells you which tasks need a clearer prompt, a template, or a person instead.



KEEP EXPLORING

This week

- 01** Pull last month's card and invoice statements, mark every AI charge, and note the pricing model for each.
- 02** Turn on any usage alerts the tools offer.
- 03** Keep a simple log of review time for five working days.

Read the full guide

consultiplify.ai/blog/pax8-pulse-surprise-ai-bill-smb

SOURCES

Pax8 SMB AI Pulse Report Q3 2026

<https://www.pax8nebula.com/asset/60fef162-013e-435d-9620-37ce44809870/Pax8-Pulse-Report-2026-Q3.pdf>