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FREE GUIDE

AI invoice generator for small business: Wave, Zoho Invoice and Invoice Ninja, from each company's own pages

What Wave, Zoho Invoice and Invoice Ninja show on their own pages for invoicing, what each costs, where the AI is (it is not listed), a prompt for writing your invoice text with ChatGPT or Claude, and the check to run before you send the first invoice. Free PDF, no sign-up.

WHAT THIS ADDS

Most lists of AI invoice generators repeat marketing. This guide takes only what each company shows on its own pricing page, opened on November 3, 2026, says plainly that none of the three lists an AI feature there, and adds the part no tool does for you: sending a test invoice to yourself before a customer sees one.

Why people are searching for this

On November 3, 2026, typing *ai invoice* into Google autocomplete suggested *invoice generator*, *invoice generator free*, *invoice maker*, *invoice processing* and *invoice app*. Owners want the paperwork to write itself, and they want it free.

Important: this guide was written from each company's own pricing pages, opened on November 3, 2026. None of the tools was tested on a live account for this guide, and plans, prices and limits change often.

Step 1: Wave

Wave's pricing page shows two plans. **Starter** is $0 and lists unlimited estimates, invoices, bills and bookkeeping records, an option to accept online payments, invoicing on the go with the mobile app, and one dashboard for cash flow and customers. **Pro** is $190 USD per year, billed annually, and lists everything in Starter plus items including automated late payment reminders and online payments at a discounted rate.

Plan	Price shown	Card payment fee shown
Starter	$0	2.9% + $0.60 per credit card transaction; 3.4% + $0.60 per Amex transaction
Pro	$190 USD per year, billed annually	2.9% + $0 per credit card transaction; 3.4% + $0 per Amex transaction (the page marks this with a footnote; read it before relying on it)

So the software is free on Starter, but taking a card payment through it is not. The Starter column on the page does not list automated late payment reminders.

Step 2: Zoho Invoice

Zoho Invoice's pricing page shows one plan: **$0**, under the headline "$0 for Seamless & Dependable Invoicing", and calls it forever free. On that page Zoho says that with Zoho Invoice you can add up to two users, create a maximum of three projects and send up to 500 invoices per year, and that Zoho Invoice includes "Powered by Zoho Invoice" branding.

500 invoices a year is about ten a week. If you send fewer than that you may never hit the limit; if you bill many customers every month, you might.

Step 3: Invoice Ninja

Invoice Ninja's pricing page shows four options.

Option	Price shown
Free	$0, forever free
Ninja Pro	$14 per month, billed monthly
Enterprise	$18 per month for 1-2 users, billed monthly
Premium Business	Custom, from $280/year

The **Free** plan lists 5 clients with unlimited invoicing, 11 professional invoice templates, invoices branded with your logo, online payments, auto-billing and recurring invoices, deposits and partial payments, and a client-side invoice and payment portal. Ninja Pro adds, among other things, removing the "Created by Invoice Ninja" line, fully customized invoice designs and automatic late-payment reminder emails.

The limit here is clients, not invoices: five regular customers is plenty, many different customers will hit it fast.

So where is the AI?

I looked for AI features on all three pricing pages and found none listed: not on Wave, not on Zoho Invoice, not on Invoice Ninja. That does not mean these companies have no AI anywhere in their products. It means that on the pricing pages opened for this guide, AI is not listed as a feature you can buy. Most of what people call an AI invoice generator is a normal invoicing tool with templates. When a tool calls itself one, open its pricing page and look for the word AI next to a plan name.

Step 4: write the invoice text with ChatGPT or Claude (my suggestion)

This step is not a company's feature; it is a way to get a first draft of the words around your invoice. The numbers come from your own records. Paste this into ChatGPT or Claude:

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Write the text for my invoices. My business is [what you do]. Write a clear one line
description for each kind of job I do, which I will list below. Write a short,
friendly message to send with the invoice. Write payment terms in plain language, and
a polite reminder for an invoice that is a week late. Keep every message under sixty
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words. Do not invent prices, due dates, late fees or policies. If anything is
missing, put it in [square brackets].
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Two examples I wrote, not from any tool. Sent with the invoice: *Thank you for choosing us. Your invoice is attached, and you can pay it with the link. If you have any questions, just reply to this message.* Late reminder: *Hi, a quick note that this invoice is now a week past due. Here is the link to pay it. If something is wrong, please tell me and I will fix it.*

Why the rules: an AI helper may invent a late fee you never charged, promise a discount, or sound cold when you want to sound kind. You are the one who has to stand behind what it writes.

Step 5: the check before you send the first invoice

1. Send a test invoice to yourself and open it on your phone.
2. Check your business name, address and contact details.
3. Check the tax and the total by doing the sum yourself once.
4. Check the payment link, and pay a small test amount if the tool allows it.
5. Check the due date is one you really intend.
6. Read the message out loud.

Ten minutes, once. A wrong invoice costs a phone call, an apology and sometimes a week of waiting to be paid.

What it costs

Option	List price on the page
Wave Starter (card payments 2.9% + $0.60)	$0
Wave Pro	$190 per year, billed annually
Zoho Invoice (up to 500 invoices a year)	$0
Invoice Ninja Free (up to 5 clients)	$0
Invoice Ninja Pro	$14 per month, billed monthly

Prices are list prices before tax from each company's page on November 3, 2026, and can change.

Honest limits

- None of these tools was run on a live account for this guide.
- This guide cannot rate how well any AI feature writes, because none was listed on the pages opened.
- Plans and prices change often, so open the page before you decide.
- No software knows which customers pay late. That part is yours.

DO THIS

Do not buy anything this week. Send your first invoice from a free plan, write the words with the prompt above, and run the check. If you hit the 500 invoice limit, the five client limit, or you need late payment reminders, then look at a paid plan. If a company will not show a price before a sales call, ask yourself whether you need it.

What Fynl.io is

One portal a small business runs itself on, instead of five subscriptions that do not talk to each other.

- A CRM and pipeline that shows every lead and where it stopped
- A calendar clients can book straight into
- Quotes, contracts and invoices, with deposits taken up front
- A website and form builder, so the enquiry lands in the same place
- Your Gmail connected, so the whole thread sits on the contact
- Automations for the follow-up you keep forgetting to send

The AI runs on **your own Claude or ChatGPT API key** — no markup on it. No SMS or phone calls yet. $49/month per business, $149 Agency, and we move your contacts over for you.

Fynl.io is for the business around the invoice: one portal for your contacts, calendar, quotes, invoices and email, with AI that runs on your own key. Fynl is not a replacement for the invoicing tools compared in this guide.

Sources

- Wave pricing — https://www.waveapps.com/pricing
- Zoho Invoice pricing — https://www.zoho.com/us/invoice/pricing/
- Invoice Ninja pricing — https://invoiceninja.com/pricing/