

Bill360 Launches Invoice Insights, Delivering Unprecedented Qualification Rates Under Visa's CEDP

AI-native capability helps keeps commercial card transactions at the lowest cost tier as Visa® tightens data-quality standards across the B2B payments ecosystem



TAMPA, FL, UNITED STATES, June 8, 2026 /EINPresswire.com/ -- [Bill360](#)®, the accounts receivable (AR) automation and embedded B2B payments platform, today announced Invoice Insights, a new capability that uses a combination of artificial intelligence (AI) and in-depth human invoice analysis to qualify commercial card transactions under Visa's Commercial Enhanced Data Program (CEDP). Early results show B2B transaction qualification rates approaching 100%, a benchmark virtually no other payment solution can match in SMB and mid-market.

As CEDP raises the bar for commercial card transaction qualification, companies across the B2B payments ecosystem are experiencing very large cost increases. Bill360's Invoice Insights is designed to help companies meet Visa's stricter standards and avoid these large increases.

CEDP represents a fundamental change in how commercial card transactions are evaluated. Visa has moved beyond asking whether enhanced invoice data was submitted and are now using AI to rigorously validate whether that data is complete, accurate, and properly formatted, every single time. Transactions that fall short are downgraded to higher-cost categories. Industry experts believe that Mastercard has a similar AI product in development to reward meeting enhanced data standards.

Across the broader B2B payments market, downgrade rates on commercial card transactions have been rising. Bill360's own data tells a different story: while competitors struggle with Visa's stricter requirements, Bill360's downgrade rate has fallen by approximately 20 percentage points over the past year. Bill360 transaction costs declined while the B2B payment industry as a whole experienced significant increases. In most cases, these increased costs pass directly to merchants.

How Invoice Insights Works:

Invoice Insights uses AI to analyze invoice data before it is transmitted with a payment. Bill360's unique technology validates every required field including structured PO references, tax indicators, freight and duty as separate line items, SKU/commodity codes, unit of measure, and ship-to details.

Rather than relying on merchants to manually structure their invoice data or catch every error themselves, Invoice Insights helps ensure qualification, directly from the merchant's existing accounting system. One system. One platform. No ongoing maintenance burden.

The Competitive Advantage:

For Bill360, Invoice Insights is a direct driver of platform economics. Higher qualification rates translate to lower acceptance costs on eligible commercial card transactions and Verified Merchant status under CEDP positions Bill360's customers for Visa's best commercial pricing outcomes.

"The market is waking up to the value of quality data in payments," said Matthew McClain, Head of Payments and Data Management at Bill360. "Visa is now scoring the quality of that data on every transaction, driving cost structures. We built Invoice Insights specifically to help B2B companies meet these higher standards, and near-100% qualification rates prove our approach is working."

Legacy payment processors and competing platforms that rely on static templates or manual data entry are poorly positioned to meet CEDP's ongoing requirements. Invoice Insights automates what others cannot, [putting Bill360 at an advantage](#) because the company:

- 1) Starts with accurate and complete data
- 2) Aligns data with Visa's requirements
- 3) Implements required Visa formats
- 4) Maps that data correctly into the payment message
- 5) Evaluates Visa feedback and continuously adjusts

Invoice Insights is available to Bill360 clients today and is unique and proprietary to Bill360. The platform architecture and AI-native technology is delivering tangible outcomes to B2B companies. Businesses accepting commercial cards that want to understand their current qualification status and interchange exposure can visit bill360.com. And, Bill360 still has real people standing by to help merchants.

About Bill360

Bill360 is an accounts receivable (AR) automation and embedded payments platform that helps B2B companies simplify invoicing, payments, and financial operations into a unified platform. We help businesses reduce manual processes, improve cash flow visibility, and get paid faster. Through a partnership-led distribution model, Bill360 integrates into software platforms that streamline industry-specific business operations. Founded in 2021, Bill360 supports more than 60,000 users and is focused on solving operational and payment challenges for modern finance teams. Visit www.bill360.com to learn more.

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Bill360

pr@bill360.com

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