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New Bill360 Research: Most B2B Companies Are Silently Failing Visa’s New Data Standards

A new white paper shows why Visa’s CEDP is an AR problem, not a payments problem, and what B2B companies should do before their next billing cycle.

Bill360 "Support is not Readiness" White Paper

TAMPA, FL, UNITED STATES, June 30, 2026 /EINPresswire.com/ -- Bill360®, the accounts receivable (AR) automation and embedded B2B payments platform, today released the "Support is not Readiness: Why Visa’s Commercial Enhanced Data Program is an AR Workflow Problem, and What B2B Finance Leaders Should Do About It" white paper. The paper follows the recent launch of Invoice Insights, Bill360’s AI-native capability that has delivered B2B commercial card transaction qualification rates approaching 100% under Visa’s® Commercial Enhanced Data Program (CEDP).

As CEDP introduces new qualification requirements for commercial card transactions, many B2B companies may be unknowingly losing interchange optimization opportunities because invoice data issues originate long before a payment reaches the processor.

The white paper addresses a gap that Bill360 believes is broadly misunderstood across the B2B payments market: the difference between a payment processor that supports CEDP and a merchant that is operationally ready for it. B2B companies failing Visa’s validation process, for more than 10 percent of their invoices, face additional challenges.

Nearly every major U.S. processor correctly states that their rails can support the enhanced data fields Visa requires. What that statement does not address is whether complete, accurate, structured invoice-level data exists before the transaction ever reaches the processor.

“Your processor can only transmit the data you give it,” said Matthew McClain, Head of Payments and Data Management at Bill360. “If the invoice in your AR system is missing a PO number, a destination ZIP, or structured line items, no amount of processor support fixes that. CEDP success is decided in the early stages of invoice workflows, not at payment settlement."

The white paper documents five operational failure modes that cause merchants to silently miss CEDP qualification including:

- Incomplete invoice data at the time of payment
- Required fields scattered across disconnected systems
- AR teams manually rekeying data to chase rates
- No validation layer between the AR system and payment submission
- No single owner inside the finance organization accountable for qualification outcomes

A Diagnostic for Finance Leaders

Central to the paper is a ten-question readiness diagnostic that any finance or operations team can complete in an afternoon using existing reports and a short conversation with AR, IT, and their payment processor. The questions are written to be vendor-neutral and focus on whether invoice data fields are captured at creation rather than rekeyed after the fact, whether a validation layer exists before submission, and whether a named person inside the organization owns qualification rate as a finance metric.

"B2B companies have been told this is a technology configuration," said McClain. "That's not entirely correct. It is a workflow question, and it belongs in the same conversation as DSO, unapplied cash, and bad debt. We wrote this paper because the B2B companies most exposed right now are the ones who believe their processor has it handled."

Bill360's Position in the Workflow

The white paper explains how Bill360's architecture—sitting at the point where invoices are generated, reviewed by customers, and paid—positions the platform to address CEDP upstream of the processor. Using AI-native analysis, Bill360 closes the gap between what B2B companies submit and what Visa's verification accepts.

That design is what underlies the near 100% qualification rates delivered by Invoice Insights, announced June 8, 2026.

The "Support is not Readiness" white paper is available to download now at bill360.com. Businesses that want to assess their current CEDP readiness can also request a review directly from Bill360.

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 make more money.

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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