

Visa, BILL and Billtrust Launch First Live Pilot for Trusted AI Agent Payments Between Buyer and Supplier Platforms

Demonstrates how trusted AI agents are moving beyond automation to act on behalf of buyers and suppliers in real-world commercial transactions.

LAS VEGAS, October 20, 2026 (BUSINESS WIRE) -- Visa (NYSE: V), BILL (NYSE: BILL) and Billtrust today announced they have launched the first live pilot to enable trusted AI agents to initiate and complete approved buyer invoice payments end-to-end through supplier portals.

Until now, many payment portals relied on human authentication requirements that limited how approved payments could be automated. Together, with leading accounts payable and receivable solutions providers BILL and Billtrust, the Visa Intelligent Commerce™ portfolio helps bridge that gap. Leveraging offerings such as Visa Trusted Agent Protocol, AI agents can now be securely authenticated to credentialed portals. As a result, buyer payments that previously relied on manual entry can be completed by trusted AI agents, while preserving supplier control and oversight.

How trusted AI agents are overcoming one of payment automation's biggest barriers

The flow begins when the authorized BILL Payment Agent — registered using Visa's Trusted Agent Protocol and Agentic Directory — uses tokenized payment credentials and controls aligned with the buyer's approved payment instructions to issue payments on behalf of BILL's customers. Supported by capabilities within the Visa Intelligent Commerce (VIC) portfolio, this enables BILL to securely automate card payments for supplier invoices.

Once the payment is initiated, Billtrust leverages Visa's Trusted Agent Protocol to recognize, authenticate, and grant access to the authorized agent enabling BILL to complete the invoice payment on the customer's behalf. This agent authentication can satisfy the site protections historically provided by CAPTCHA and other bot blocking mechanisms, without requiring an additional agent login. As a result, Billtrust customers can receive fast portal payments in accordance with their acceptance policy, which can help accelerate cash flow.

"Businesses should not have to choose between automation and control when making payments," said Mark Nelsen, SVP and Head of Product, Commercial & Money Movement Solutions, Visa. "This pilot applies agentic commerce to a real B2B-payment problem, by having trusted agents complete payments across platforms. Working with BILL and Billtrust, we are testing how identity, payment controls and transaction visibility can make that model work."

Building trust into agent-initiated B2B payments

Drawing on capabilities within the Visa Intelligent Commerce portfolio, including Visa's Trusted Agent Protocol, the pilot enables:

- A recognized and authenticated AI agent acting on behalf of an identified buyer
- Tokenized payment credentials rather than shared supplier-portal logins
- Payment controls tied to the customer's approved payment instruction
- A purpose-built payment path tied to the specific invoice
- Visibility into the authorization and completion of the payment

"Nearly 500,000 businesses trust BILL to move, manage and maximize their money, and that trust depends on removing friction without sacrificing accuracy and security of supplier payments. For too long, supplier portals have been friction points, requiring a person to manually complete what should be an automated step," said Archana Prasad, SVP of Payments and Financial Services at BILL. "With Visa and Billtrust, BILL's AI-powered payments technology is closing that gap: the payment gets done, the supplier gets paid faster, and finance teams get their time back."

For suppliers using Billtrust, the pilot creates a way to recognize and accept payments initiated by trusted business agents, helping release trapped cash while retaining the information needed to process and reconcile the payment within their existing payment acceptance policy. For buyers using BILL, automating this last manual step can give finance teams back the time they'd spend manually keying information into supplier payment portals.

"Agentic commerce will only move forward if businesses can trust agents to operate across systems with the same clarity and accountability they expect from people," said Kunal Patel, SVP Payments, Billtrust. "By connecting buyer-side invoice approval with supplier-side payment acceptance, this pilot shows how authorized agents can complete business transactions, releasing trapped cash faster while adhering to a complex acceptance policy and preserving visibility and control for both sides."

The pilot is currently live and processing end-to-end transactions with participating buyers using BILL and Billtrust suppliers. As the pilot progresses, Visa, BILL, and Billtrust will continue exploring opportunities in agentic payments. To learn more about Visa Intelligent Commerce and how Visa is building trust into agentic commerce, visit [Visa.com](https://www.visa.com).

About Visa

Visa (NYSE: V) is a world leader in digital payments, facilitating transactions between consumers, sellers, financial institutions and government entities across more than 200 countries and territories. Our mission is to connect the world through the most innovative, convenient, reliable and secure payments network, enabling individuals, businesses and economies to thrive. We believe that economies that include everyone everywhere, uplift everyone everywhere and see access as foundational to the future of money movement. Learn more at [Visa.com](https://www.visa.com).

About BILL

BILL (NYSE: BILL) is the intelligent finance platform trusted by nearly half a million businesses and their accountants to manage, move, and maximize their money. BILL powers businesses ranging from fast-moving startups to growing companies with complex operations. We use AI to deliver strategic finance capabilities in one integrated platform that includes AP, AR, expenses, forecasting, procurement and more. With a member network of more than 9 million, BILL's platform processes ~1% of US GDP annually. Headquartered in San Jose, California, BILL is a trusted partner of leading U.S. financial institutions, accounting firms, and software providers. For more information, visit [bill.com](https://www.bill.com).

About Billtrust

Billtrust is the B2B Cash Generation Platform built to release the cash trapped in accounts receivable faster, while maintaining relationships that earn repeat business. Finance leaders use Billtrust as a single, converged system for the full credit-to-cash cycle, converting earned revenue into cash they can predict, defend, and deploy. Powered by the largest B2B buyer network in the industry, with more than 20 million buyers and \$1 trillion in annual trade credit volume, Billtrust turns AR data into the intelligence that makes cash generation effortless.

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FAQ

What is this pilot?

Visa, BILL and Billtrust are piloting how an authorized AI agent can complete approved invoice payments on behalf of a buyer. Today, that final payment step often requires an employee to manually log into a supplier portal and submit payment information. The pilot explores how trusted agents can complete that task while maintaining buyer-defined controls and visibility.

Why does this matter?

It addresses one of the last major manual steps in many accounts payable workflows.

What role does Visa play?

Visa can help establish trust by enabling agent recognition, tokenized payment credentials and payment controls.

How could buyer and supplier platforms benefit from this model?

Under this pilot, buyer-side platforms such as BILL could expand card-payment opportunities to suppliers that historically supported automated payments primarily through ACH or check. Supplier-side platforms, such as Billtrust, could enable faster and more seamless portal payments, helping suppliers process payments more efficiently and improve Days Sales Outstanding (DSO).

Do buyers need to share supplier-portal credentials?

No. The pilot is designed to eliminate the need to share supplier-portal logins.

Is the AI agent making payment decisions?

No. The agent only executes eligible payments that have already been approved by the buyer.

Why are B2B payments a good use case for agentic commerce?

They already operate within established approvals, controls and the buyer's rules.

