

Visa Commercial Enhanced Data Program (CEDP) REMINDER

To ensure the accuracy and quality of enhanced data on eligible transactions, Visa has introduced the Commercial Enhanced Data Program (CEDP) for U.S. domestic Small Business and Commercial Credit products.

For merchants that submit enhanced data, CEDP will provide interchange incentives on eligible transactions that contain **accurate information** and can be validated by Visa Commercial Solutions (VCS). As part of CEDP, VCS will perform validation of the transaction's Level 2 and Level 3 data accuracy.

Visa will assign merchant status based on historical data quality validation results over time.

- **Verified Merchant:** Merchant consistently submits enhanced data that meets CEDP enhanced data standards for participating transactions.
- **Non-Verified Merchant:** Merchant does not submit enhanced data that meets program standards consistently for participating transactions.

Worldpay has received reporting from Visa identifying merchants that are currently sending in Level 2 and Level 3 data with errors that would fail future transaction validation.

Merchants must correct any data errors identified by Visa before **October 17, 2025**, if they plan to continue submitting enhanced data on eligible transactions and wish to receive incentive interchange pricing.

April 2025

- Monthly data quality reporting will continue to be generated for review
- A participation fee will be applied to all CEDP transactions

October 2025

- Interchange rate modifications with the CEDP become effective
- Visa will submit lagged interchange adjustments for non-verified merchants.

April 2026

- Commercial and Small Business Level 2 interchange programs **will be sunset** except for the Fleet fuel-only Level 2 program as it is excluded from the CEDP and will therefore remain in place.

Refer to the [CEDP interchange and network fee highlights](#) document for details.

Examples of Common Data Quality Issues

Error Description	Possible Error Impact
Improper format for line-item quantity or unit cost field (each should contain four (4) implied decimals)	<ul style="list-style-type: none"> Line-item total not accurate Total of all line items does not equal transaction amount
Improper management of taxes, shipping and/or discount fields	<ul style="list-style-type: none"> Transaction fails arithmetic validation Transaction amount does not match provided details
Missing required data fields	Inability to validate transaction details
Local Tax has an unrealistic static rate (Level 2)	Local Tax amount fails validation

Reminders for Line-Item Arithmetic

- Line-Item Total amount must be equal to unit cost multiplied by quantity minus discount amount per line item.
- Source Amount must be equal to aggregated value of Line Items Totals, Tax(es), Invoice-Level Shipping, and Invoice-Level Discount

REMINDER: For a complete list of error codes, error descriptions, and resolution steps by error please review the CEDP L3 L2 Error Guide. [Visa CEDP L3 L2 Error Guide 2025](#)

Worldpay is actively contacting merchants that have been identified with data quality errors on enhanced data transactions. Please contact your Relationship Manager with any questions.