

## Visa Commercial Enhanced Data Program (CEDP)

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.

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

Transactions that do NOT contain accurate Level 2 and Level 3 data will no longer qualify for Level 3 interchange rates.

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

### Key Date Reminders

#### 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.

## 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"> <li>Line-item total not accurate</li> <li>Total of all line items does not equal transaction amount</li> </ul>
Improper management of taxes, shipping and/or discount fields	<ul style="list-style-type: none"> <li>Transaction fails arithmetic validation</li> <li>Transaction amount does not match provided details</li> </ul>
Missing required data fields	Inability to validate transaction details
Local Tax has an unrealistic static rate (Level 2)	Local Tax amount fails validation

**Note:** Although Level 2 data is not required to qualify for Level 3 interchange rates, it is necessary for CEDP validation to properly identify the sales tax.

Failure to submit Level 2 data when sales tax is collected as part of the transaction will result in misalignment between line-item totals and the transaction amount. This will cause data validation to fail and will disqualify the transaction for Level 3 interchange rates. If sales tax is not collected the field should be populated with a zero.

### 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

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

### VAP PLATFORM SUPPORT

New XML tags will be introduced for CEDP. Additional information on the new tags will be provided once available.

Merchants should work with their Relationship Manager to remediate any Level 2 or Level 3 data quality issues being reported by Visa.