



Visa Commercial Enhanced Data Program (CEDP)



Delivering accurate enhanced data offers potential interchange incentives

Providing complete and accurate enhanced data (previously known as L2/L3 data) on eligible credit card transactions can deliver savings for your business.

Enhanced data—including tax amounts, product SKUs, item quantities, unit costs, and other invoice-like details—supports the increasing automation of purchasing and finance functions for business and corporate buyers.

When you submit complete and accurate enhanced data on transactions, you have the opportunity to benefit from lower interchange rates.

To be eligible for earning lower interchange rates :

- The card must be a U.S.-issued Visa Small Business, Visa Corporate, Visa Purchasing, Visa Fleet, Visa Government Purchase, Visa Government Fleet or Visa Government Travel Card
- All required data must be complete and accurate, and the CEDP flag must be set on the transaction
- Your POS and gateway must support enhanced data

Sending this data with your commercial and business credit card transactions can:

- Accelerate settlement by streamlining data validation – helping improve your working capital position
- Help you resolve chargeback and disputes by providing granular transaction details
- Qualify all your eligible transactions for interchange incentives, if your merchant services provider agreement permits

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FAQs for merchants

Q: If our organization provides enhanced data, will we receive the interchange incentive?

A: To qualify for the interchange incentive on eligible small/medium business (SMB) and commercial cards, your merchant services provider(s) must set the CEDP flag on L3 and Large Ticket transactions in addition to supplying complete and accurate data. Your agreement with your merchant services provider determines how the interchange incentive is handled.*

Q: Can we select which transactions to include CEDP data? For example, on transactions of certain value but not others, or online purchases but not in-person?

A: Yes, if your merchant services provider permits, you can select transactions for CEDP submission. However, the best practice and most streamlined process is to supply complete data on all SMB, Commercial, and large ticket transactions. If your merchant services provider allows participation in interchange incentives, this approach will allow you to earn interchange incentives on more transaction volume.*

Q: If our transaction data is rejected for data quality, can we update and submit later?

A: No, the data must be supplied with the transaction or within 96 hours of the transaction.

Q: Our processor has been “autofilling” data for us. How will the CEDP changes affect my interchange fees and processing?

A: Autofilled data does not qualify. Work with your merchant services provider and/or POS provider to ensure your system settings are defined to enable your actual, complete, and accurate purchase data to be systemically delivered. Only this approach will help ensure that your organization benefits from the CEDP, if your merchant services provider agreement permits.*


Q: How soon will we learn if the transaction data quality is rejected?

A: Your merchant services provider receives monthly reports summarizing data quality for your organization. Your processing statement may also provide helpful information. For example, if you are seeing a significant number of Standard transactions, it may indicate a problem in qualification.

To find out more, contact your merchant services provider.

Sample invoice-like data

Spend in Marketplace

 ANO Marketplace GBP 111.90
Visa **** 1234 | 27 Aug 2023

Level 1 Transaction Data

MERCHANT INFORMATION	
merchant_name	ANO Marketplace
merchant_category	Other Supplies
merchant_category_code	5700

EXTENDED INFORMATION	
order_date	27 Aug 2023
product_code	52161505
description	T4TEC BRITISH
total_item_amount	93.25
quantity	1
unit_price	93.25
tax_amount	18.65
freight_amount	3.74
total_discount	3.74
bill_number	3eqtd8051-55
merchant_location_id	
destination_country	
source_origin_code	

Invoice/Enhanced data

* Your merchant agreement defines your organization's eligibility for interchange incentives.

