

## Visa Commercial Enhanced Data Program

What is it?

The Visa Commercial Enhanced Data Program (CEDP) is a national initiative focused on capturing high-quality data across all Visa small business and commercial card credit transactions.

- Applies a more robust data validation process for enhanced data on all eligible merchant transactions
- Provides new reporting and support services to assist merchants, acquirers and other service providers in ensuring data quality
- Verifies ongoing data quality from merchants; those who meet data quality standards earn verified merchant status. Transactions from verified merchants receive interchange incentives at settlement\*
- Delivers interchange incentives for transactions that meet CEDP quality standards\*

Prior to CEDP, just the presence of enhanced data (historically known as L2/L3) could trigger interchange incentives.

With CEDP, incentives will only be offered for complete and accurate data.\*

# Visa Commercial Enhanced Data Program

What you need to know



Invoice-like Data Standards are the program goal

## Spend in Marketplace



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



Merchant verification

- Visa will continuously evaluate merchant CEDP transactions for data quality and report monthly to acquirers; those who meet data quality standards earn verified merchant status.
- Interchange incentives are received at settlement on eligible transactions for verified merchants.\*

# Visa Commercial Enhanced Data Program

## Key Details

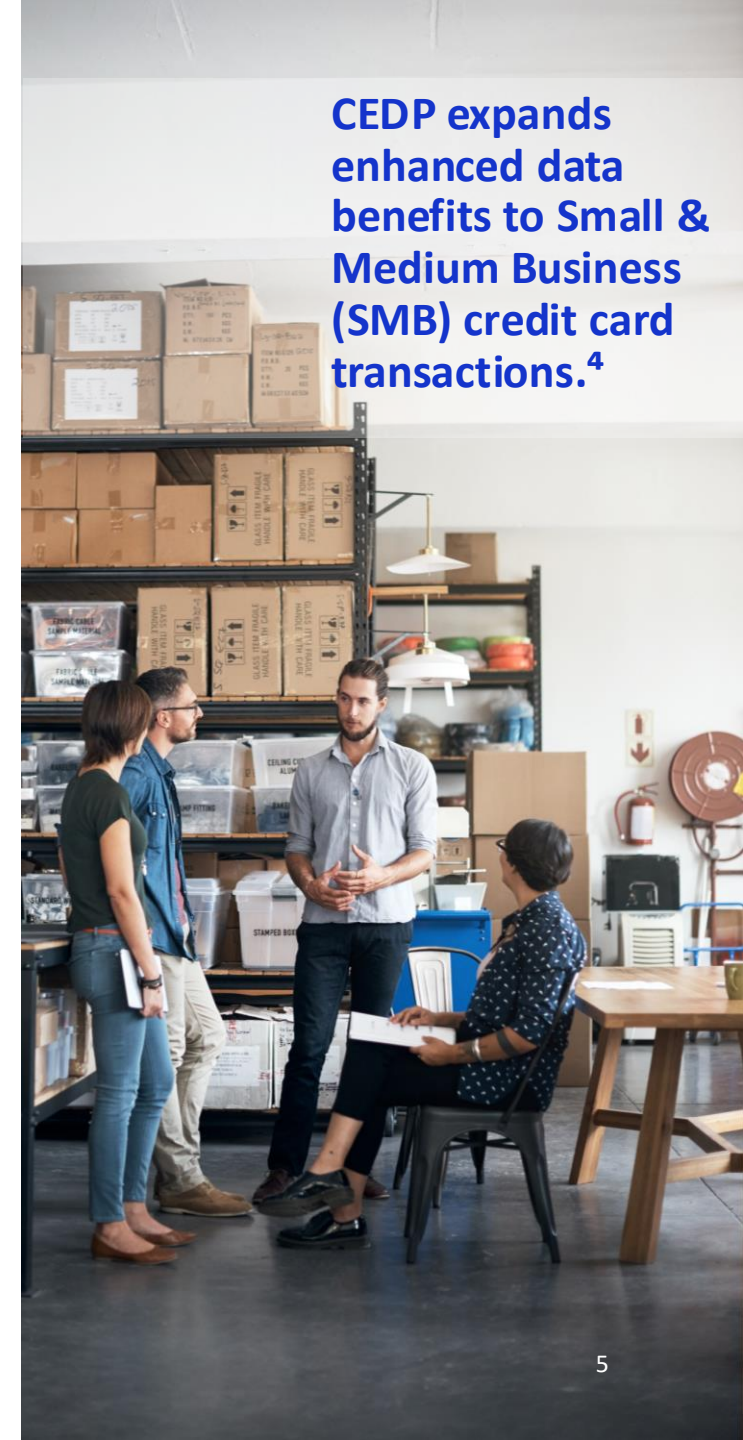
### Participation details

- April 2025: CEDP live
- October 2025: L3/LTI replaced by CEDP
- April 2026: L2 sunsets, CEDP completely replaces L2/L3 programs
- Participation is optional and is at a transaction level.
- Sending enhanced data, on its own, does not indicate participation: The CEDP flag must be set.<sup>1</sup>
- CEDP data must be submitted within 96 hours of transaction.

### Eligible transactions<sup>2</sup>

- U.S. Domestic Visa Small Business, Commercial (Corporate, Purchasing and Fleet), and Government (Purchase, Travel and Fleet) credit transactions
- CEDP flag is included<sup>3</sup>
  - Accurate and complete enhanced data is submitted
  - Meet Visa Enhanced Data Services File Specifications
  - Select MCCs are excluded.

**CEDP expands enhanced data benefits to Small & Medium Business (SMB) credit card transactions.<sup>4</sup>**



1. To be published in the April 2025 Global Technical Letter and Implementation Guide.

2. See Program Guide for full list of requirements. <https://secure.visaonline.com/pages/6.3417>

3. CEDP flag is not required for L2.

4. Your merchant agreement with your acquirer defines your organization's eligibility for interchange incentives

# Visa Commercial Enhanced Data Program

## Benefits and next steps

### Benefits of enhanced data to you

- Helps mitigate dispute impacts by providing granular transaction details
- Accelerate settlement by streamlining data validation – helping to improve your working capital position
- Supports the increasing automation of purchasing and finance functions for business and corporate buyers
- Qualifies your transactions—now including both Small Business and Commercial/Government—for interchange incentives\*

### Next steps

- Work with us, your POS or gateway provider to ensure your transaction data is set up to meet these new data quality standards
- Once you are supplying enhanced data, we will ensure the CEDP flag is set on your transactions to make them eligible for interchange incentives
- We will inform you if and when you achieve verified merchant status, which will qualify your transactions for interchange incentives at settlement\*



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

# FAQs for Merchants

**Q** If our organization provides complete and accurate 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 and most streamlined process is to supply complete data on all SMB, Commercial and large ticket credit transactions. **If your acquirer 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 your 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.

**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.



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