

Commercial Enhanced Data Program

FAQ for merchants



VISA recognizes that today's data submissions are of low quality and has implemented the Commercial Enhanced Data Program (CEDP).

What is the Commercial Enhanced Data Program (CEDP)?

CEDP is a program implemented by Visa that aims to improve the quality of transaction data for business credit cards (i.e., better line-item details of purchases, known as enhanced data) and incentivize the submission of quality data rather than generic information.

What is the impact of CEDP?

Merchants who consistently provide high-quality data (including line-item details, tax amounts, etc.) are rewarded with reduced interchange rates. Those who don't meet the standards face higher fees or potential reversals of previously applied discounts.

What does this mean for merchants?

This will require merchants to enter accurate line item details (currently known as level 2 and level 3) to qualify for the lower enhanced data rates.

How does this benefit merchants?

By entering quality data, the merchant gets lower Visa interchange rates. However, if the merchant does not enter quality data, they will be charged higher Visa interchange rates.

How can merchants tell if there are errors in their data?

VISA provides transactional-level error codes for merchants who do not input quality-enhanced data.

Some common data errors are:

- Not entering tax information and/or Purchase Order (PO) number
- Line-item description is generic and provides no detail on what was purchased
- The Invoice Total must be equivalent to the sum of the Line Items Totals, Taxes, Invoice-Level Shipping, and Invoice-Level Discount.

Questions:

If you have additional questions, please contact your local Merchant Sales Advisor or email us at merchantsupport@arvest.com.