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VAMP UPDATE

Visa released updated guidance on the VAMP (Visa Acquirer Monitoring Program) in an announcement, stating that VAMP will be updated as of June 1, 2025. The enforcement period will begin on October 1, 2025. Any fines will be passed through to merchants where applicable if thresholds are exceeded.

The Visa Dispute Monitoring Program (VDMP) and Visa Fraud Monitoring Program (VFMP) have been discontinued and are now consolidated into the new VAMP. It introduces a new metric called the VAMP Ratio, which combines chargeback and fraud ratios for card-not-present transactions. This new ratio comes with stricter thresholds.

The VAMP ratio will continue to include all reported fraud (TC 40) but will now expand to include all fraud and non-fraud disputes (TC 15) divided by total settled card-not-present transactions (TC 05). The key change is the added fraud disputes (TC 15), which Visa believes will better serve the program's goal of reducing dispute friction and balancing the weighting of fraud and disputes.

- A TC40 report is a notification generated by an issuing bank (the bank that issued the credit or debit card to the cardholder) when a cardholder claims a transaction was unauthorized or fraudulent. This report is sent to Visa as part of their Risk Identification Service.
- A TC15 report identifies disputes within the Visa payment system. With the inclusion of fraud disputes, thresholds for identification as Early Warning, Above Standard or Excessive, as well as the Merchant Excessive thresholds, will increase:
- Timeline for North America:June 1, 2025: VAMP program goes live
- October 1, 2025: “Excessive” enforcement begins: Merchants with a VAMP ratio at or above 50 bps are susceptible to a fee up to $8 per TC40 and TC15.
- January 1, 2026: Acquirer “Above Standard” enforcement begins,
- April 1, 2026: Merchant VAMP Ratio threshold drops to ≥ 1.5%

- What Clients Should Do:Monitor chargeback and fraud ratios closely.
- Adopt pre-dispute tools (e.g., RDR, CDRN, Order Insight and Compelling Evidence 3.0) to reduce VAMP impact.
- Implement fraud prevention strategies (e.g., 3DS, velocity checks).
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Effective October 1st, 2025