

VAMP FAQs

What's changing with the Visa Acquirer Monitoring Program (VAMP)?

VAMP is replacing the existing Visa Dispute Monitoring Program (VDMP) and Visa Fraud Monitoring Program (VFMP). It introduces a new metric called VAMP ratio that combines chargeback and fraud ratios for card-not-present transactions. This new ratio will also come with stricter thresholds for acquirers.

How is VAMP ratio different from dispute ratio?

Unlike dispute ratio, VAMP ratio includes fraudulent transactions reported in TC40 data that may not have led to chargebacks.

What's the threshold for an excessive VAMP ratio?

For acquirers, the excessive VAMP ratio threshold is 0.5% at launch and will decrease to 0.3% on January 1, 2026. For merchants, the excessive VAMP ratio threshold is 1.5% at launch and will decrease to 0.9% on January 1, 2026.

When do the changes go into effect?

The changes will go into effect on April 1, 2025, with an initial advisory period of three months. Enforcement of penalties will begin on July 1, 2025. Stricter thresholds will be imposed starting January 1, 2026.

How will VAMP affect merchants?

The largest potential impact for merchants will be driven by how acquirers respond to these changes. With the transition from a 1% dispute ratio threshold to a 0.3% VAMP ratio threshold, acquirers may impose stricter requirements for merchants.