

VISA VAMP

WHAT YOU CAN DO TO STAY AHEAD

A MERCHANT'S GUIDE



Visa's Acquirer Monitoring Program (VAMP) introduces stricter fraud and dispute thresholds, with fines and penalties starting October 1, 2025. Here are steps you can take today to protect your business.

Understand Your Risk

Before you can protect your business, you need to know where you stand.

- **Ask your provider how VAMP applies to you.** Get clarity on which VAMP thresholds your merchant account will be measured against, and how close you are to triggering them.
- **Know that thresholds vary by acquirer.** Visa's fraud thresholds are based on an acquirer level. As such, each acquirer has a different level of fraud and risk for the merchants in their portfolio. What's "acceptable" with one provider could trigger penalties with another.
- **Don't assume low volume means low risk.** Even if you're not on Visa's radar now, high ratios or a sudden spike in disputes could land you in the program quickly. Many acquirers are closing accounts with low sales volume in an effort to remove the worst offenders.

Fortify Your Defenses

Reducing fraud is the fastest way to stay out of VAMP—and off your acquirer's radar.

- **Use advanced fraud tools.** Implement safeguards like 3D Secure, velocity checks, and device fingerprinting to stop fraudulent transactions before they're approved.
- **Block enumeration attacks.** Prevent fraudsters from testing stolen cards on your site by limiting failed payment attempts per credit card and IP address. At the same time, watch for red flags such as repeated attempts using the same first six card digits.
- **Stay well below Visa's thresholds.** Keeping your fraud and dispute ratios far under Visa's published limits gives your acquirer confidence and reduces your risk of penalties. The only way to reduce TC40s is by preventing true fraud in the first place through practices such as better fraud screening, KYC, velocity checks,

3ds, etc. No alert program (Verifi, Ethoca, Order Insight, RDR) can intercept or cancel a TC40 filing. Visa requires issuers to file a TC40 alert for any transaction that the customer claims is fraud.

Monitor Emerging Threats

Staying on top of your ratios is the best way to avoid surprises with VAMP.

- **Track key reports monthly.** Keep a close eye on your TC40 (fraud reports) and TC15 (disputes) to see trends before they escalate.
- **Don't wait for alerts.** Relying on Visa or your processor to notify you is reactive—monitor your own data to stay ahead.
- **Push for transparency.** If you don't have direct access to this data, make sure your provider shares it regularly so you can act quickly.

VAMP Calculation (per month)

of TC40 alerts + # TC15 alerts

of sales transactions

- **Estimate your VAMP ratio:** Your VAMP ratio is calculated on a per calendar month basis by taking the total number of TC40 and TC15 alerts you receive and dividing that sum by your total number of sales transactions.

You won't find your TC40 report in standard reporting portals, so you'll need to request it from your processor. However, it's possible to estimate your **VAMP Ratio** yourself: add up all your dispute and chargeback alerts with fraud-related reason codes, then divide that total by your number of Visa sales. This will give you an approximate VAMP ratio—just be sure to only include Visa transactions in your calculation.

Sharpen Your Safeguards

Proactively lowering your internal limits helps you stay ahead of VAMP enforcement.

- **Set stricter targets.** Keep your dispute and fraud ratios below Visa's published thresholds to build a safety buffer.
- **Reassess borderline accounts.** Merchants who were previously "safe" under old rules may now need stronger controls or process adjustments.
- **Act early.** Implement changes now to avoid last-minute surprises when enforcement begins.

Don't Rely on Pre-Dispute Alerts

Alerts from tools like Rapid Dispute Resolution (RDR), Order Insight, and CDRN still count toward your ratios—so they aren't a shield against VAMP penalties.

- **Keep the tools active.** The data they provide is critical for spotting patterns and refining your anti-fraud strategy.
- **Use alerts to act proactively.** Quick action on disputes can still prevent escalation, even if alerts contribute to your ratio. If you receive a chargeback alert (RDR, Ethoca, etc.) and don't resolve it—allowing it to escalate into a TC15 (chargeback)—it will count as **two fraud alerts** toward your VAMP ratio.
- **Leverage insights, not protection.** Treat these tools as intelligence, not immunity, to stay ahead of risk.

The Bottom Line

VAMP changes the rules for everyone. By acting proactively, you can protect your business and maintain confidence with processors and customers. Focus on these top actions:

01

Understand Your Risk

Track your fraud and dispute ratios, and know where you stand with Visa and your acquirer.

02

Prevention over Reaction

Implement robust controls like to reduce disputes before they happen.

03

Monitor Proactively

Don't wait for alerts—track reports, push your provider for data, and act early to prevent escalation.

Doing these consistently will help you:

- Avoid costly fines and penalties
- Maintain your ability to accept cards
- Build stronger trust with customers and processors

Even stricter rules are coming in January 2026, as Visa is set to lower the acceptable VAMP Ratio. It's best to prepare now to avoid fines and account closures.

Protect your revenue today. DirectPayNet provides businesses with the support they need to maintain uninterrupted payment acceptance in high-risk situations.

VAMP putting your processing at risk? Don't wait until it's too late.

If your dispute or fraud ratios are approaching Visa's thresholds, VAMP could trigger penalties, account restrictions, or even a shutdown. Merchants who've been warned—or already faced temporary holds—need a backup plan now. DirectPayNet helps you:

- **Set up a secondary processor quickly** to maintain uninterrupted payment acceptance
- **Protect revenue and customer trust** while you resolve issues
- **Stay ahead of enforcement** with proactive monitoring and guidance

Act now to ensure your business keeps running, even under VAMP scrutiny.

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