VAMP: how Visa measures fraud and disputes, and what MOVES the ratio

What the ratio counts, where the lines sit, and what shifts it.

What it is

The Visa Acquirer Monitoring Program (VAMP) combines Visa's former fraud and dispute monitoring programs into one. Each month Visa measures a single ratio on card-not-present transactions, holding acquirers accountable for their whole portfolio and flagging individual merchants above their own line.

How it works

- Issuers report fraud (TC40) and file disputes (TC15).
- Visa divides the monthly count by settled card-not-present transactions.
- Entities over a threshold must put risk mitigation controls in place, usually through their acquirer.

The lines

	Threshold	Minimum monthly count
Acquirer, Above Standard	0.5%	1,500 (CEMEA: 150 and USD 75,000)
Acquirer, Excessive	0.7%	Same
Merchant, Excessive (US, Canada, EU, Asia Pacific)	1.5%, down from 2.2% on April 1, 2026	1,500
Merchant, Excessive (LAC)	1.5%	1,500
Merchant, Excessive (CEMEA)	2.2%	150 and USD 75,000
Enumeration (card testing)	20% ratio	300,000 enumerated transactions

What counts: fraud and disputes of every type, including first-party. **What's excluded:** disputes resolved through pre-dispute solutions, and fraud reports qualified for Compelling Evidence 3.0, depending on data timing. Source: Visa Acquirer Monitoring Program fact sheet.

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How Sift helps

1. **Seeing spikes as they form.** The Attack Detection Agent alerts your team when BIN attacks, order value anomalies, or chargeback spikes move outside your baseline, and pairs each alert with an investigation playbook.

2. **Less card testing.** Real-time decisions across transaction events address card testing and high-velocity card-not-present fraud.

3. **Fewer disputes at the source.** Chargeback fraud and first-party misuse are identified earlier in the journey.

4. **Faster response.** Case management and reporting help analysts work spikes while the month is still open.

1.5%
merchant Excessive line in most regions

0.5% and 0.7%
acquirer lines, so acquirers often act before a merchant reaches its own line

20%
enumeration ratio

Questions to ask your team

- Do we track our VAMP ratio monthly, and who owns it?
- What does our acquirer's internal threshold look like?
- What share of counted events are true fraud, and what share are first-party?

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