

VAMP Enhancements and Retirement of VDMP and VFMP

Overview: Effective 31 March 2025, Visa will retire the Visa Dispute Monitoring Program (VDMP) and the Visa Fraud Monitoring Program (VFMP). Effective 1 April 2025, Visa will enhance the Visa Acquirer Monitoring Program (VAMP).

Due to the rapidly evolving payments ecosystem, technological advancements in payment methods and the potential for fraud, disputes and enumeration, **effective 1 April 2025**, Visa will update and strengthen the acquirer risk control requirements for VAMP. VAMP is designed to help acquirers, and their designated agents and merchants, maintain proper controls and oversight processes to deter fraudulent and compromising business practices. Strengthening acquirer risk controls related to fraud, dispute and enumeration attacks can help minimize activities that adversely affect the ecosystem and reduce friction for consumers.

Effective 31 March 2025, Visa will retire both the VDMP and VFMP merchant-level programs.

Additionally, **effective as of 31 March 2024**, the Visa Digital Goods Merchant Fraud Monitoring Program has been retired.

VAMP Program Updates

Visa will update VAMP with the following changes:

- VAMP, VFMP and VDMP will be consolidated into one program resulting in increased ecosystem fraud coverage.
- A new transaction count-based metric that combines both fraud and non-fraud disputes will be introduced.
- New enumeration criteria based on confirmed enumerated transactions, identified and confirmed by the Visa Account Attack Intelligence (VAAI) Score system as opposed to Risk Operations Center (ROC)-blocked transactions, will be introduced to provide increased coverage for enumeration monitoring.
- VAMP will transition from non-compliance assessment based enforcement to risk-based enforcement to provide client flexibility and accommodate varying levels of risk appetite.

VAMP Criteria Changes

Effective 1 April 2025, the monthly VAMP acquirer identification thresholds will be determined by the following criteria:

- VAMP Ratio = sum of card-absent (number of card-absent fraud [TC 40] by post date + number of non-fraud disputes [TC 15, Dispute Condition Codes 11, 12 and 13] by Central Processing Date [CPD]) divided by the number of settled transactions by CPD.

At a Glance			
Audience		Impact	
Acquirers		Awareness only	
Issuers			
Processors			
Key Dates			
<ul style="list-style-type: none"> • 31 March 2025: VDMP and VFMP retired • 1 April 2025: VAMP updates effective 			
Networks		Special Impacts	
Visa Network	✓	Europe Processing	
Interlink Network		Affects Merchants	
Plus Network		Regulatory Impact	✓
V PAY	✓	BER Impact	
Category		Article Type	
Compliance		New	
Products / Systems Impacted			
VAMP, VDMP and VFMP			

- VAMP Enumeration Ratio = number of confirmed enumerated transactions divided by the number of settled transactions by CPD.

Additional definition criteria and thresholds for Europe are available in the table below.

Details	Acquirer Portfolio		Merchant	
	Above Standard	Excessive	Excessive ¹	Excessive ²
	VAMP Ratio	VAMP Ratio	VAMP Ratio	Enumeration Ratio
Threshold Effective Date 1 April 2025	N/A	>=50 bps	>=150 bps	>=2000 bps
Threshold Effective Date 1 January 2026	>=30 to <50 bps	>=50 bps	>=90 bps	>=2000 bps
Additional Criteria	<ul style="list-style-type: none"> • Only card-absent, domestic and cross-border VisaNet transactions are considered for VAMP. • A monthly minimum of 1,000 combined fraud and non-fraud disputes applies to acquirer and merchant thresholds. • Threshold calculations include non-fraud Dispute Condition Codes 11, 12 and 13. • VAMP excludes Rapid Dispute Resolution (RDR) disputes and Cardholder Dispute Resolution Network (CDRN). • VAMP excludes confirmed Compelling Evidence 3.0 except for fraud disputes. 			

¹ Merchant Excessive Identification level applies only if the acquirer VAMP Ratio is <30 bps.

² Minimum of 300,000 enumerated transactions, identified and confirmed via the VAAI Score system. Refer to [AI13950](#) in the 9 May 2024 edition of the *Visa Business News* for additional information on the VAAI Score.

Changes to VAMP Non-Compliance Assessments

Based on the following criteria, acquirers identified as Above Standard or Excessive in VAMP may be subject to enforcement actions, including the fees indicated in the table below, instead of non-compliance assessments.

- For first-time identifications within a rolling 12-month period, a three-month grace period will be given before enforcement actions are taken. Subsequent identifications after the grace period ends will be subject to enforcement.
- If acquirer portfolio performance is above the specified threshold, enforcement fees will apply to each dispute (fraud and non-fraud) for all merchants with a VAMP ratio of >=30 bps.
- If merchant performance is above the specified excessive threshold, enforcement fees will apply to each dispute (fraud and non-fraud) for that merchant only.
- If an unsecured dispute fee is applied in the Europe market, the VAMP enforcement fee will not be applied to the same transaction.

Fees ³		
Acquirer Portfolio ⁴		Merchant
Above Standard	Excessive	Excessive
USD 5 per card-absent fraud and dispute non-fraud	USD 10 per card-absent fraud and dispute non-fraud	USD 10 per card-absent fraud and dispute non-fraud

³ Refer to the Visa Fee Schedule, as fees are subject to change.

⁴ Enforcement fees will apply for all merchants with a VAMP ratio of >=30 bps.

Enforcement actions for acquirers identified as Excessive will be **effective 1 April 2025**. Enforcement actions for acquirers identified as Above Standard will be **effective 1 January 2026**.

Advisory Period and Updated VAMP Program and OneERS Launch

Visa aims to provide more secure, efficient and collaborative environment for acquirers with the combined impact of a simplified VAMP program design and upgraded technology platform, OneERS.

Advisory Period and Updated VAMP Launch

An advisory period will be implemented for the updated VAMP **beginning 1 April 2025 and running through 30 June 2025**. During the advisory period, any acquirer or merchant identifications will count toward the 90-day grace period for enforcement. During this time, acquirers will receive notifications labeled Advisory when they, or their merchants, meet or exceed the program thresholds. Visa recommends the following actions for clients notified during the advisory period:

- Acquirers should take steps to ensure adequate risk controls are in place and properly maintained prior to the program enforcement starting with **1 July 2025 evaluation**.
- Acquirers should carefully review the business practices of merchants that contribute to acquirers' fraud, dispute and enumeration activity to ensure they operate in compliance with the Visa Rules to avoid future identification in VAMP.

OneERS Launch

Additionally, Visa is upgrading the technology platform for all Ecosystem Risk Services (ERS) and is launching a new client tool **effective 1 April 2025** to support the updated VAMP. OneERS is designed to improve operational efficiency and further enhance the security of the payments ecosystem. The new tool will provide the following benefits to clients:

- Easy to use Microsoft Dynamics-based interface
- Clients will have access to a performance tracking dashboard to help explain contributing performance drivers.
- An overview and details of merchant identification information will be provided to enable acquirers to remediate their merchant's performance. Merchant information will be downloadable.

The OneERS tool information, tool training and training materials will be provided by Visa via webinars and will be available to all clients prior to the program launch.

Updated Program Overview

Visa will continue the monthly monitoring of acquirer and merchant performance based on card-absent non-fraud disputes, fraud and enumeration activities. Acquirers exceeding the program thresholds will be notified via the new OneERS platform and must take remedial actions. Acquirers must continue to submit a remediation plan to Visa within 15 days, addressing the root causes of their performance issues. Visa aims to work with acquirers and may discuss program performance, remediation plans and related issues. Clients will be able to track performance through the OneERS dashboard.

Issuer Impact

Effective 31 March 2025, VDMP (the merchant-level program that currently supports issuer reimbursement) will be retired. Issuer reimbursement will not be applicable under the updated VAMP.

The rule for Dispute Condition 10.5 will remain unaffected and the system functionality will remain in place for future use. The enhanced VAMP does not have eligibility criteria for issuer liability shift. Eligibility criteria for Dispute Condition 10.5 is under review by Visa.

For More Information

Advance Copy of the Visa Rules

The advance copy of the upcoming Visa Rules illustrates the associated rule changes that will be reflected in the next edition of the publication. If there are any differences between the published version of the rules and this advance copy, the published version of the rules will prevail.

- [PSR Consolidation of Visa Ecosystem Risk Programs \(VDMP, VFMP and VAMP\) – Global \(Advance Copy\)](#)
- [VPAY Consolidation of Visa Ecosystem Risk Programs \(VDMP, VFMP and VAMP\) – Global \(Advance Copy\)](#)
(V PAY—Europe only)

Related Visa Business News Articles

AI13950 - [“Visa Account Attack Intelligence Score Will Be Introduced to Address Rising Enumeration Attack Risk”](#)
Visa Business News, 9 May 2024

Visa Online Content

Refer to the [Visa Acquirer Monitoring Program](#) page at Visa Online. Program guides and details will be updated at a later date.

Contact Information

Visit the [Visa Support Hub](#) to find answers to your questions and create a case if needed. Otherwise, contact Visa customer support on your country-specific number, or email CustomerSupport@visa.com.

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