



# MERCHANT GUIDE: PREPARING FOR VISA'S New VAMP Rules

More Information :

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Starting **October 1, 2025**, Visa's Acquirer Monitoring Program (VAMP) introduces stricter thresholds for fraud and disputes. Merchants who exceed these limits may face **penalties, fines, or even termination**. By **January 1, 2026**, the thresholds become even tighter.

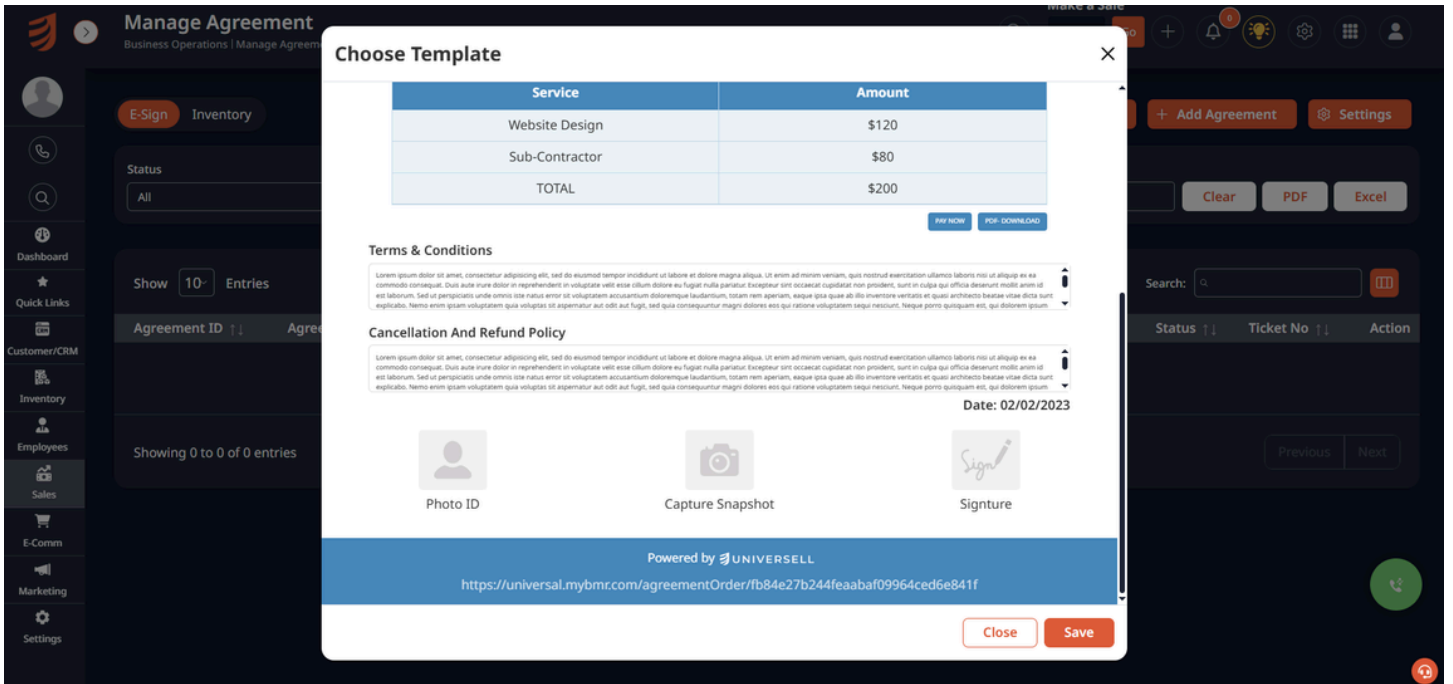
Even low-risk businesses can be affected if they don't have the right protections in place. This guide will help you understand the risks and take proactive steps.

## 1. Understand Your Risk

- **Dispute Ratio:** Penalties start if disputes exceed **0.3% of sales transactions** (example: 3 disputes per 1,000 transactions).
- **Fraud Ratio:** Fraud activity tracked through online portal; penalties begin if fraud exceeds **0.9% of transactions**.
- Remember: thresholds may vary by acquirer, and processors often use stricter internal limits.
- Don't assume you're safe just because you're "under Visa's radar."

## 2. Strengthen Fraud Prevention

- Implement tools such as **Esign agreements with ID Capture** found inside the Universell.us platform tools ([Universell.us](https://www.universell.us) online access was provided when you initially boarded with [Stellar Payments](https://www.stellarpayments.com). **If you do not have access please contact us** )



- Sign up for **dispute manager** to review, respond to chargebacks and retrievals.

MSC Work Order Category: Banking, Funding & Rate/Fees  
MSC Work Order Type: Rate & Fee

April 2014

**Omaha - Miscellaneous Fees and Grids  
Change Request**

**First Data.**  
beyond the transaction

Date:	
ISO Name:	STELLAR PAYMENTS
ISO Contact Name:	SPS
ISO Phone Number:	(305) 398-7577
ISO Email Address:	ACCOUNTS@STELLARPAYMENTS.COM
Omaha Merchant Number:	
Merchant DBA:	

**Authorization Income Grid:**  
Please Select an Option

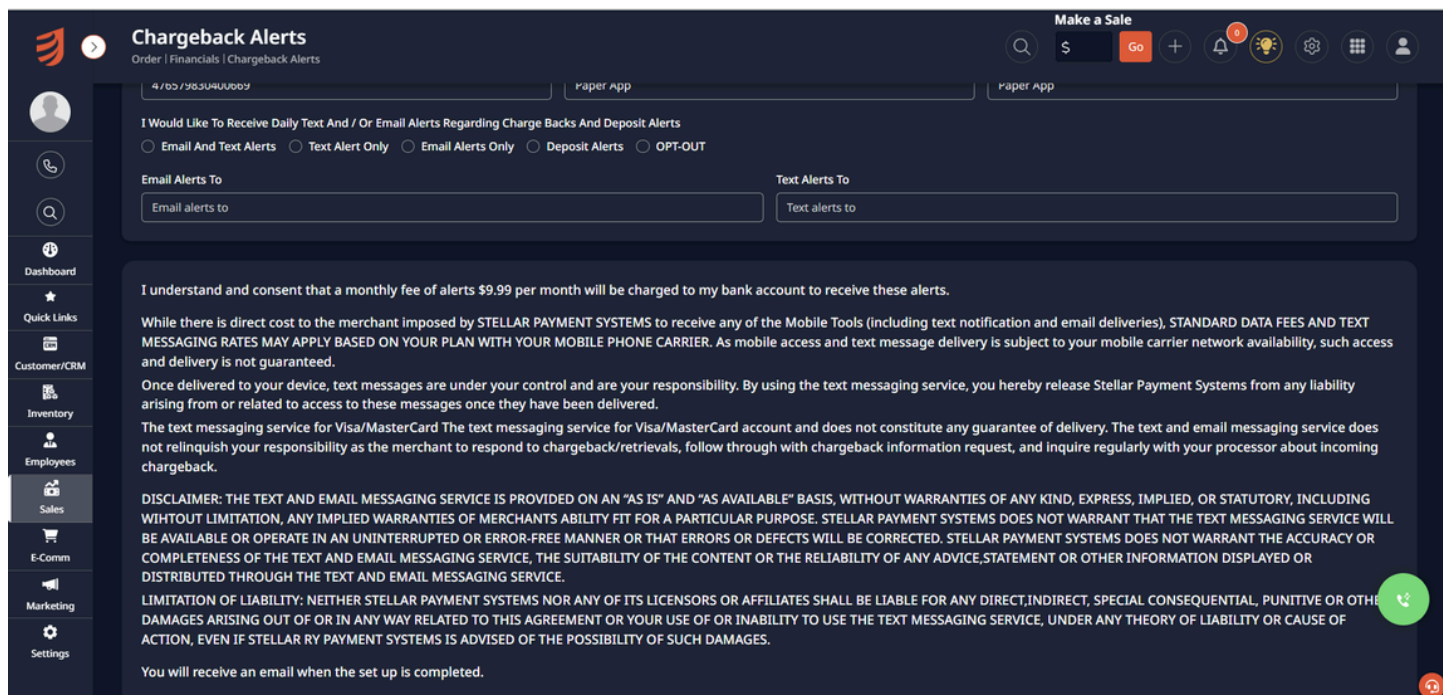
**User Defined Income Grid:**  
Please Select an Option

**Current Statement Bundle Option:**  
NONE

**Merchant Pricing Grids**  
Please Select an Option

**Tiered Discount Grids**  
Please Select an Option

- Sign up for **SMS Chargeback alerts** to receive chargeback notification immediately when the chargeback is filed. Just log in to Universell and [visit this page.](#)



- Use Kount for complete **fraud lifecycle management** - perfect for merchants who need a robust fraud prevention strategy. Kount is available within Stellar's Prime Payment Gateway. Ask your agent to schedule a demo to learn more.

## Kount Fraud Manager

Kount's AI links identity trust data, using unsupervised and supervised machine learning to analyze transactions and deliver accurate decisions in milliseconds. Data is compared to billions of other interactions within the Kount network in real time, establishing the potential customer's and the interaction's level of trust. Reduce false declines, increase real revenue, and stop losing money to fraud. Activate Kount today.

- Use advanced tools like **3D Secure, velocity checks**.
- Block **enumeration fraud** (fraudsters testing stolen cards online).
- Keep your dispute and fraud ratios **well below Visa's published limits**.
- Implement random process of **post sale verifications** such as reaching out to customers to **verify shipping addresses, identity, IP** from where the purchase was made. Apply these verifications randomly to all transactions or perform them for high ticket transaction prior to shipping merchandise.

**Transaction Receipt**

Void Refund New Auth New Sale Print Receipt Email Receipt

**Transaction Information**

Merchant: Merchant Company - (Beverly Hills, CA) Date: 01/05/2022 5:41:03 PM EST  
Transaction ID: 281474976710720  
Transaction Type: Card Sale Amount: \$1.00

**Credit Card Information**

CC Number: 411111\*\*\*\*\*1111 AVS Status: No address or ZIP match (N)  
CC Expiration: 12/32 CVV Status: CVV2/CVC2 No Match  
CC Type: Visa Auth. Code: 000073  
Processor: Processor A Currency: USD

Search Card

**Fraud Results Information**

Overall Results: 🟢 90.7 (Safe) Status: Approved

**Billing Information**

Michael Smith  
Acme, Inc.  
michael.smith@example.com  
773-123-4567  
291 Main St.  
Chicago, IL 60601  
US

**Shipping Information**

Michael Smith  
Acme, Inc.  
michael.smith@example.com  
291 Main St.  
Chicago, IL 60601  
US

**Fraud Results Information**

Overall Results: 🟢 90.7 (Safe)

Status: Approved

### 3. Monitor Chargebacks and Fraud Proactively

- Track your **disputes failed by the cardholder** every month and sign up for **dispute manager** to review, respond to chargebacks and retrievals..
- Don't wait for Visa or your processor to notify you - monitor your ratios yourself.

### 4. Tighten Internal Thresholds

- Set your own dispute and fraud targets **below Visa's limits**.
- Merchants who were "borderline" under old rules may now need stronger controls.
- Act early to avoid costly surprises once enforcement begins.

### 5. Use Pre-Dispute & Resolution Tools

- Sign up for **SMS Chargeback alerts** to receive chargeback notification immediately when the chargeback is filed.
- Use Kount for complete **fraud lifecycle management** - perfect for merchants who need a robust fraud prevention strategy. Kount is available within Stellar's Prime Payment Gateway. Ask your agent to schedule a demo to learn more.
- Respond quickly to alerts to prevent disputes from escalating into chargebacks.

## Bottom Line

VAMP changes the rules for everyone. By monitoring your ratios, tightening controls, and acting early, you can:

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

# How Stellar Payment Can Help

Stellar Payment is here to help you stay compliant, reduce fraud and chargebacks, and keep more money in your pocket.

✔ Schedule a session with our account experts to:

- Review your policies and processes.
- Identify gaps in your fraud and dispute prevention.
- Implement best practices to protect your business.

👉 [Schedule Your Review Today](#)

◆ **Essential Tools You Need (Built Inside [Universell Platform](#) + [Stellar Payments](#))**

- ✔ E-Sign Agreements with ID Capture
- ✔ SMS Chargeback Alerts
- ✔ Dispute Manager
- ✔ Fraud Filters & Velocity Checks
- ✔ Universell Analytics Dashboard
- ✔ Smart CRM with Verification Workflows
- ✔ Integrated Payments & Refunds
- ✔ Automated Reporting & Alerts



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