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# VAMP
# One Year Later

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# Key Takeaways

1. Understand Visa's *goals and latest updates* for VAMP *one year after launch.*

2. Hear *directly from a merchant* about the challenges and lessons learned in adapting to VAMP requirements.

3. Gain *data-driven insights and benchmarks* from hundreds of merchants across industries.

4. Learn *practical strategies* to improve compliance, reduce disputes, and align with acquirer expectations under VAMP.

# Meet the speakers

SCOTT E. ADAMS

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Head of Payments, Eleris

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# What is VAMP?

# Why VAMP Happened?

1. Rising *fraud*
2. Rising *disputes*
3. Fragmented *monitoring*
4. *Reactive* workflows

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# What Changed?

| *Before* VAMP | *After* VAMP |
|---|---|
| Chargebacks analyzed separately | Unified risk evaluation |
| Reactive workflows | Preventive workflows |
| Limited fraud visibility | Broader ecosystem accountability |

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# VAMP Formula

$$\text{VAMP Rate} = \frac{\textbf{\# of Chargebacks}\ \text{REPORTED this month} + \textbf{\# of TC40 Trx Reported}\ \text{this month}}{\textbf{\# of Settled Transactions}\ \text{this month}}$$

# *One Year Later:* Industry Reality

1. Awareness increased
2. Visibility still limited
3. Operational confusion remains
4. Prevention adoption growing


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# Merchant Reality

1. Understanding the *VAMP Ratio*
2. *Communication Gaps* with Acquirers
3. *Operational Adjustments*
4. Limited access to *fraud reporting data*
5. Balancing *customer experience* with stricter controls
6. Pressure from *acquirers and processors*
7. *Difficulty coordinating* fraud, CX, and operations teams

# Customer Journey


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# What FD Sees Across Merchants?

1. Early intervention works
2. Friendly fraud remains dominant
3. Deflection reduces downstream disputes
4. Reactive models struggle

# Where Merchants Still Struggle?

1. Lack of *visibility*
2. *Siloed* operations
3. Slow *response times*
4. Overreliance on *representment*

# What’s Working?

1. *Unified* monitoring
2. *Earlier prevention*
3. *Issuer collaboration*
4. *Better billing recognition*

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# What Happens Next?

1. *Tighter enforcement*
2. *More issuer involvement*
3. *Greater operational accountability*
4. *Real-time prevention expectations*

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# Summary & Key Takeaways

**The industry is no longer asking:**
“How do we fight chargebacks?”

**The industry is now asking:**
“How do we prevent disputes before they happen?”

# Thank you!

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