Acquirer VAMP Implementation Checklist

1. Portfolio data integration

- ☐ Ingest daily CNP transactions, fraud events, and dispute records into a central data store
- ☐ Pull VAAI scores and authorization volumes to compute enumeration ratios for large portfolios

2. Portfolio-level dashboards and alerts

- ☐ Create real-time visuals of acquirer-level VAMP and enumeration ratios with color-coded alerts at 30bps and 50bps
- ☐ Configure alerting rules in your fraud platform or SIEM to notify risk and operations teams

3. Merchant segmentation and risk scoring

- ☐ Tag merchants by vertical risk, transaction volume, and historical VAMP contributions
- ☐ Develop a composite risk score incorporating fraud speed, dispute trends, and enumeration activity
- ☐ Review and update risk tiers weekly; escalate merchants crossing predefined bands

4. Policy and onboarding controls

- ☐ Embed VAMP thresholds into underwriting checklists and risk-based acceptance rules
- ☐ Require new or high-risk merchants to implement minimum controls (3DS v2, fraud velocity limits, device fingerprinting)
- ☐ Automate preliminary “go/no-go” decisions based on forecasted VAMP impact

5. Merchant engagement and remediation playbooks

- ☐ Draft standardized alert templates explaining ratio breaches, root causes, and next steps
- ☐ Assign remediation owners, define timelines, and schedule follow-up reviews
- ☐ Host monthly risk review calls with merchants exhibiting elevated ratios

6. Dispute workflow automation

- ☐ Centralize all chargeback cases in a case management system accessible to fraud, finance, and compliance teams
- ☐ Automate evidence bundling and representment submissions
- ☐ Monitor dispute success metrics and feed insights back into risk models

7. Governance, reporting, and audit

- ☐ Produce weekly and monthly VAMP compliance reports for senior leadership
- ☐ Maintain a 12-month audit trail of ratio calculations, alerts, and remediation actions
- ☐ Run quarterly tabletop exercises simulating VAMP breach scenarios to validate processes