

Dispute Ratios and Monitoring Programs

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Maast and the Card Brands track your disputes (chargebacks) to sales ratio as part of having a merchant account. In the Activity by Month section, the [Dispute Dashboard](#) reports an overview of your billing month's total sales volume and count vs. dispute volume and count. Both Visa and MasterCard's requirements are in Table 1.

The Visa Dispute Monitoring Program (VDMP) and Visa Fraud Monitoring Program (VFMP) apply to all businesses. The Visa Fraud Monitoring Program-3DS (VFMP-3DS) is a third program that applies to companies processing 3D Secure transactions. The MasterCard Chargeback-Monitored Merchant (CMM) and MasterCard Excessive Chargeback Merchant (ECM) programs apply to all businesses. Which program applies is based on the thresholds in Table 1. Each program has a Standard or Excessive ratio threshold. Fines may apply.

Visa Fraud Monitoring Program (VFMP) Standard

Effective October 16, 2020, Visa updated reason code 10.5 (a code specifically for VFMP). This update allows Issuers to initiate disputes for all months of the program, including the initial four (4) months during the "workout" period. Previously, Issuers would initiate 10.5 disputes in month five (5).

Issuers can initiate a dispute using reason code 10.5 after being notified by Visa that VFMP has identified the transaction. And as long as the Issuer had not successfully disputed the identified transaction under another dispute condition.

Non-Compliance Assessments (NCA) that started in April 2021:

Months 5-6	\$25,000
Months 7-9	\$50,000
Months 10-12+	\$75,000

We will notify you before you reach Visa and MasterCard's established program thresholds. We will help identify root causes and develop an implementation plan to reduce disputes and improve your ratios.

Table 1: Thresholds and Monitoring Programs

\$50,000 or more in fraud sales and 0.65% or higher fraud sales dollar to sales dollar ratio
\$75,000 or more in fraud sales and 0.9% or higher fraud sales dollar to sales dollar ratio

Program	Program Thresholds
Visa Dispute Monitoring Program (VDMP) Early Warning	75 or more disputes and 0.65% or higher dispute to sales count ratio
Visa Dispute Monitoring Program (VDMP) Standard	100 or more disputes and 0.9% or higher dispute to sales count ratio
Visa Dispute Monitoring Program (VDMP) Excessive	1,000 or more disputes and 1.8% or higher dispute to sales count ratio
Visa Fraud Monitoring Program (VFMP) Early Warning	\$50,000 or more in fraud sales and 0.65% or higher fraud sales dollar to sales dollar ratio
Visa Fraud Monitoring Program (VFMP) Standard	\$75,000 or more in fraud sales and 0.9% or higher fraud sales dollar to sales dollar ratio

Program	Program Thresholds
Visa Fraud Monitoring Program (VFMP) Excessive	\$250,000 or more in fraud sales and 1.8% or higher fraud sales dollar to sales dollar ratio
Visa Fraud Monitoring Program (VFMP) Early Warning 3DS	\$5,000 or more in fraud sales and 0.50% or higher fraud sales dollar to sales dollar ratio
Visa Fraud Monitoring Program (VFMP) 3DS	\$7,500 or more in fraud sales and 0.75% or higher fraud sales dollar to sales dollar ratio
MasterCard Chargeback-Monitored Merchant (CMM)	100 or more disputes and 1.0% or higher dispute to sales count ratio
MasterCard Excessive Chargeback Merchant (ECM)	100 or more disputes and 1.5% or higher dispute to sales count ratio
