VISA

# Your shield against APP fraud and scams enhanced with the power of Visa & Featurespace

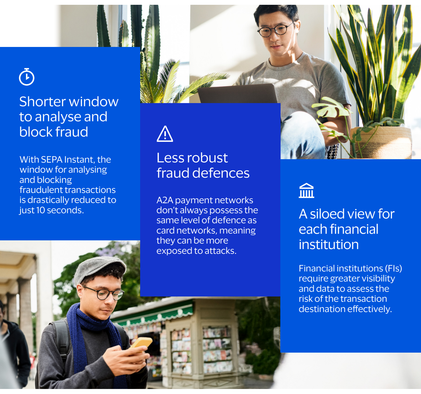


## As account-to-account (A2A) payments gain traction, so does the threat of fraud

In today's fast-paced world, speed and convenience are everything. Users want to pay and be paid seamlessly, and real-time payments (RTP) can deliver just that.

## But with faster payments comes faster fraud

The very features that make instant payments appealing can be leveraged by fraudsters to elevate their attacks:



### Shorter window to analyse and block fraud

With SEPA Instant, the window for analysing and blocking fraudulent transactions is drastically reduced to just 10 seconds.

### Less robust fraud defences

A2A payment networks don't always possess the same level of defence as card networks, meaning they can be more exposed to attacks.

### A siloed view for each financial institution

Financial institutions (FIs) require greater visibility and data to assess the risk of the transaction destination effectively.



## Without the right strategies and solutions, fraud losses will be high.

### We've already seen high levels of fraud relating to instant transfers in Europe:

**10x**
higher fraud value for instant credit transfers (vs. regular credit transfers).[1]

**€2,252**
average fraudulent credit transfer transaction (vs. €80 for card transactions).[1]





With adoption rates set to increase, these risks are likely to grow if no action is taken.

There is a need for a comprehensive solution, operated by a trusted partner with a proven track record to support FIs' efforts to safeguard payments with:

- The latest fraud protection innovations
- Comprehensive data sharing amongst FIs.

## Take control with Visa Protect for Account-to-Account Payments

### Simple, seamless and scalable protection against scams and unauthorised transactions

| | |
|---|---|
| Instant results via pre-trained model | See immediate results from launch with an out-of-the-box score from Visa's pre-trained model. |
| Ramp up your fraud detection from launch to full scale | Add additional scores and insights from historical data processing and analysis to optimise the impact. |
| Enhanced fraud detection rate with multi-bank approach | Combine Visa's network intelligence, card data, and AI-enhanced models for elevated fraud prevention. |



### Visa's solution detected

**54%**
of fraud that passed through bank and PSP detection systems, outperforming the pilot average of 40%.[2]

## Unlocking the benefits of:

### Robust security
Prevents fraud and APP scam transactions before authorisation.

### Seamless integration
Works alongside existing fraud and risk solutions.

### Scalable as required
Works alongside existing fraud and risk solutions.

### Real-time evaluation
Payments analysed in milliseconds by our AI.



Contact your Visa representative to learn more about how you can elevate your fraud defence.

Contact us

1. European Banking Authority - "The EBA Has Identified New Types of Payment Fraud and Proposes Measures to Mitigate Underlying Risks and Protect Consumers from Resultant Losses." Press release, April 29, 2024.https://www.eba.europa.eu/publications-and-media/press-releases/eba-has-identified-new-types-payment-fraud-and-proposes-measures-mitigate-underlying-risks-and.

2. Visa. Visa Protect for A2A Payments: Pay.UK Case Study. Visa, 2024. https://corporate.visa.com/content/dam/VCOM/corporate/products/documents/visa-protect-for-a2a-payments-pay-uk-case-study.pdf.

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