Product fact sheet

Visa Protect for Account-to-Account Payments

VISA

Mitigate payments risk with Visa's robust fraud and risk management tools.

The ability to instantly move money can create a prime opportunity for financial crime to increase sharply. Instant payments introduce financial crime challenges, such as irrevocability and criminal / fraud sophistication.

Financial institutions (FIs) need to deploy a multi-layered approach to mitigate fraud and risk as criminals target lucrative account-based real-time payment fraud and social engineering scams.

Visa Protect for A2A Payments helps detect and prevent Authorized Push Payment (APP) and other scams on instant payment networks. The network-agnostic solution harnesses artificial intelligence (AI) and operates in real-time.

Potential benefits

Improve confidence in decision-making

A real-time multi-FI risk evaluation of instant payments can improve confidence for financial institutions making authorization decisions while detecting and preventing fraud and scams. The service is trained using real-time transaction data and fraud typologies.

Mitigate losses before they take place

The risk model continuously learns and adapts to mitigate losses for new, ever-evolving fraud and scams before they take place.

Supplement existing fraud solutions

The plug-and-play service is intended to work alongside and augment a financial institution's existing fraud and risk management solutions. A financial institution can retain full control of its risk appetite and processes.

How it works

Advanced artificial intelligence detects risk of transactions and connections between accounts across a payment
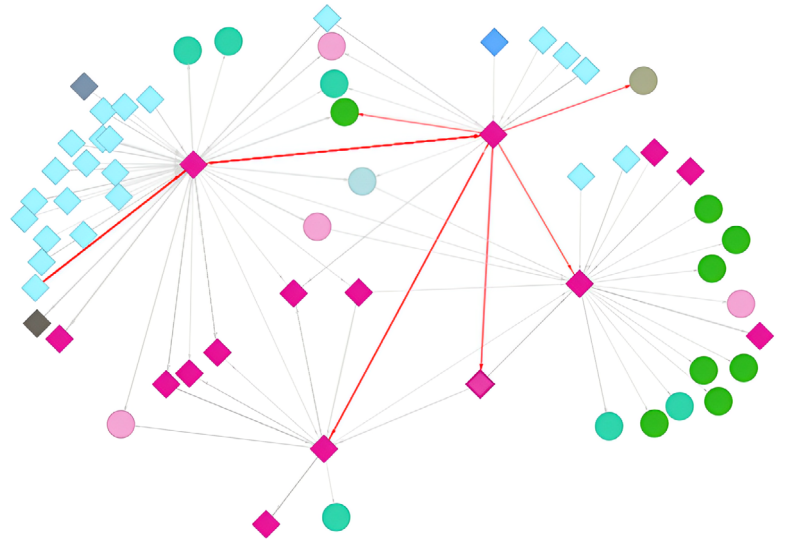
Features

Deep learning AI

Applies deep learning artificial intelligence (AI) that continuously enhances and evolves its detection models to identify clusters of potential scam behaviors in real-time.

Multi-FI risk assessment

Provides a view of risk associated to both the originating and beneficiary parties in a transaction, as well as their connections to other potential fraud schemes to help financial institutions reduce risk.

Real-time transaction risk score

Provides a real-time transaction risk score to financial institutions using APIs that can be incorporated with existing risk and fraud management tools.

High performance

Built to work at the speed of instant payments, 24/7/365.

Learn more
For more information, contact your Visa account representative.

VISA