

Trust in digital payments



Consumers increasingly prefer the speed and convenience of digital payments, and fraudsters are taking note. In 2021, global digital payments saw a 16 percent increase, growing to \$5,873B.¹ Here's how Visa uses powerful cybersecurity and intelligence to outsmart attackers by the second.



Fraud on the rise

Sophisticated hackers are exploiting vulnerabilities in card-not-present (CNP) transactions

11s

A ransomware attack happens approximately every 11 seconds,²

\$30B

Resulting in a global cost of more than \$30B

90%

CNP fraud accounts for 90 percent of all fraud globally (up from 84% in 2019)

89%

Cardholders would abandon or reduce usage of a compromised account following a fraud event

Visa's line of defense

Our commitment to security has made every transaction on our network smarter and more secure

\$9B Visa has invested \$9B in fraud protection over the course of 5 years

- Cutting-edge cybersecurity
- AI and advanced data analytics
- 360° protection of the entire payments ecosystem
- Target universal access to secure digital payments



Fraud rates on Visa's network are historically low

\$0.07

for every \$100 transacted



Tokenization helps keep digital payments seamless and secure

↑60%
Adoption

Tokenization adoption is up 60 percent YoY

↑2.5%
Approval rates

This has led to a 2.5 percent increase in approval rates

↓28%
Fraud rates

And 28 percent reduction in fraud rates

Innovation at Visa works to reduce fraud and false declines

\$26B

Visa Advanced Authorization and Visa Risk Manager used AI and machine learning to help reduce fraud by \$26B in 2021

↓30%

We are applying deep-learning techniques to reduce false declines by as much as 30 percent

Our brand promise



Trust is Visa's promise. Security is how we deliver on that promise.

Paul Fabara
Chief Risk Officer, Visa



5x

Consumers around the world are more likely to think a store that displays the Visa logo is reputable

5x

Consumers are more likely to be a repeat buyer at a store that displays the Visa logo

Learn more about how we are working with our partners to secure digital payments: <https://usa.visa.com/run-your-business/visa-security.html>

¹ <https://www.researchandmarkets.com/reports/5446095/digital-payments-global-market-report-2021-covid>

² <https://cybersecurityventures.com/global-ransomware-damage-costs-predicted-to-reach-20-billion-usd-by-2021/>