



Protecting the integrity of the Visa network

As a global leader in digital payments, Visa connects consumers, businesses, financial institutions and governments to facilitate legal commerce and enable individuals, businesses and economies to thrive.

Every single transaction that takes place on our network is rooted in trust, and we take this responsibility seriously. We continually assess and advance our rules, programs, and standards to protect the integrity of our network while simultaneously protecting legal commerce and upholding the privacy of those who choose to use Visa.

Keeping illegal activity off the Visa network

Visa Rules explicitly and unequivocally prohibit illegal activity. We constantly invest to protect the safety and security of our network, including extensive monitoring tools and partnerships, best-in-class technology and AI solutions to enforce compliance with our standards.

Visa Integrity Risk Program

The Visa Integrity Risk Program (VIRP) establishes a set of ecosystem controls, requirements and capabilities designed to detect, deter and remediate illegal activity from entering the Visa payment system, especially from certain business types that are at a higher risk of processing unlawful transactions.

The VIRP is a multi-layered approach and the backbone of Visa's robust defense against bad actors. The VIRP includes:

- **Compliance with the law:** The program's rules are designed to ensure that the acquirers and merchants who accept Visa payments operate in compliance with the law and Visa Rules.
- **Registration and heightened due diligence:** Merchants operating in these high-risk areas must be registered in the VIRP program by their acquirer, and the acquirer must engage in specific, heightened due diligence. Additionally, acquirers must certify to Visa, on a quarterly basis, that their merchants meet program requirements and compliance with the law.
- **Continued investment in technology for a healthy ecosystem:** Visa continues to make substantial investments to enhance detection and remediation capabilities, including through sophisticated risk models leveraging AI.
- **Client education and support:** We support clients in their efforts against illegal transactions including rules and standards to inform their controls, access to intelligence reports, advanced monitoring technology, and tools and resources to support investigations and remediation.





Combatting illegal transactions with partners

We have longstanding partnerships with law enforcement around the world, as well as organizations dedicated to fighting illegal transactions, for example:

- [The International Anti-Counterfeiting Coalition \(IACC\)](#): Our work with IACC helps combat counterfeiting and piracy. IACC is the longest standing organization of its kind.
- [Aspen Institute's National Task Force for Fraud and Scam Prevention \(Aspen FSP\)](#): Through the Aspen FSP, Visa works with government, law enforcement and the private sector to develop a nationwide strategy for preventing fraud and scams.
- [The Internet Watch Foundation \(IWF\)](#): The IWF is committed to making the internet a safer place for children across the world. Through our partnership with IWF, we have access to its leading monitoring technologies and databases to support our capabilities to deter, detect and remediate illegal activity on our network.
- [The Financial Coalition Against Child Sexual Exploitation \(FCACSE\)](#): Visa is a founding member of FCACSE, a joint initiative established in 2006 with the International Centre for Missing & Exploited Children and the National Center for Missing & Exploited Children.
- [Alliance for Safe Online Pharmacies](#): Visa is a member of this global initiative that works to combat illegally sold prescription medicines.

Together with our clients and partners, we continue to work tirelessly to protect the integrity of the Visa network in an ever-changing landscape and empower communities and people to grow and thrive around the world every day.

