## **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

A ransomware attack happens approximately every 11 seconds,2



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



**4 90**%

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

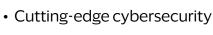


Cardholders would abandon or reduce usage of a compromised account following a fraud event

## 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



- Al 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

for every \$100 transacted



Tokenization helps keep digital payments seamless and secure



**160**%

**Adoption** 

Tokenization adoption is up 60 percent YoY



**12.5**% **Approval rates** 

This has led to a 2.5 percent increase in approval rates



**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.





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



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