

Fraud protection you can bank on.



Concerned by the rise of data breaches and their potential brand damage, a leading European Union financial institution sought to proactively re-assess their fraud solutions.

Their needs were twofold. One, they wanted a solution with real-time, data-driven decisioning to better identify their highest risk transactions—across both low- and high-value transactions. They also wanted to continually improve their scoring model through ongoing advances in AI and machine learning.

After careful consideration, along with input from other issuers and industry experts, the client confidently selected Visa Advanced Authorisation (VAA).

Visa Advanced Authorisation: At work the world over.

VAA, powered by Visa's AI platform, is used by 8,000 financial institutions worldwide to detect fraud and improve authorisation.

By leveraging this deep capability and industry expertise, the client was able to quickly implement a solution that significantly reduces fraud and delivers greater operational efficiencies.



Fraud Mitigation

With VAA, the client immediately realised increased levels of fraud detection and decreases in fraud volumes and values. They also improved their fraud detection in low-value transactions—an area where their previous solution fell short. All while maintaining their target false positive rate.



Operational Efficiencies

The client's lower fraud volumes have yielded numerous operational efficiencies that extend beyond fraud operations. By minimising more fraud at authorisation, they now have fewer chargebacks and have been able to reduce the time and cost of customer communication regarding fraud.

Ready when you are



With more than 60 years of payments expertise, Visa employs advanced technologies and a data-driven approach to help businesses thrive.

Contact your Visa account executive or see how [Visa Advanced Authorisation can help you effectively reduce fraud.](#)

Visa Advanced Authorisation at a glance

\$26_B

of annual fraud prevented across
160B VisaNet transactions



Provides easy-to-use, in-flight
risk scores

25₊

Built upon 25+ years of AI experience

Taps data from billions of VisaNet transactions

65_K

Scores 65K transactions per second

3.4_B

Identifies good transactions across
3.4B¹ Visa cards worldwide

500₊

Scans 500+ unique attributes and
two years of account history

