WHITE PAPER

Project Glasswing

Frontier AI: A New Era of Cyber Resilience

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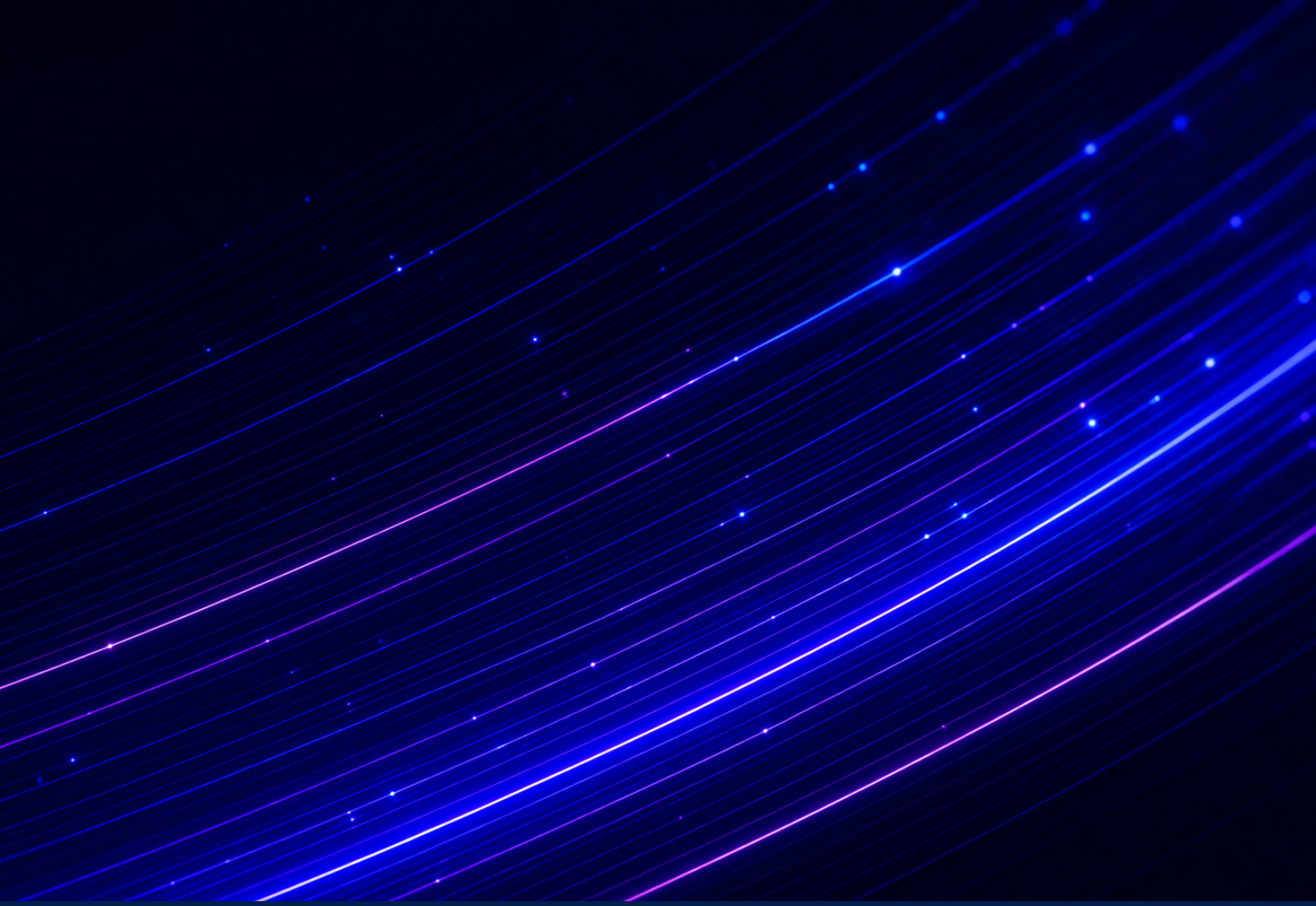
Table of Contents



Executive Summary

Autonomous, reasoning-capable AI models such as Anthropic's Claude Mythos compress the time between vulnerability discovery, exploit development, and operationalization from weeks or months to minutes. In that world, traditional "scan on a schedule, patch on an SLA" programs no longer track real risk: the constraint shifts from finding issues to validating, prioritizing, and fixing what matters fast enough to stay ahead of machine speed attackers.

Visa operates a global payments network that processes billions of transactions a day and has been hardened over many years with zero trust architecture, layered defenses, and highly automated security operations built for six nines availability. Visa joined Anthropic's Project Glasswing to test those defenses with Mythos at AI speed, gain practical experience running frontier models on high-criticality systems, and design an agentic security architecture that remains audit defensible under strict human governance.

In initial deployments, Visa used Mythos to assess high-criticality applications, internet-facing services, and foundational platforms. Mythos demonstrated system-wide, context-aware analysis, uncovering vulnerabilities deep in the stack and chaining "small" weaknesses into viable attack paths that would traditionally surface only late in penetration testing. At the same time, Visa's zero trust controls, segmentation, and existing safeguards meant that even issues flagged as critical did not translate into material exploitability in production: the kill chain would have been broken before an external actor could act.

The conclusion is clear: Mythos and similar models are a structural inflection point. To stay ahead, Visa has built an agentic control plane and the Visa Vulnerability Agentic Harness, an open source reference implementation for AI-powered vulnerability management. Security teams can inspect the code, adapt it to their environments, and contribute improvements. Visa has also adopted Mean Time to Adapt (MTTA) (the time from AI-discovered weakness to a validated fix in production) as its primary effectiveness metric.

Project Glasswing at a Glance

The Shift

- Old model: Periodic testing, manual review, extended remediation cycles
- New reality: AI identifies vulnerabilities in minutes; exploitation can follow within hours
- Key takeaway: Fewer than 1% of CVEs are actively exploited, so prioritization matters more than volume [1]

[1] Source: Known Exploited Vulnerabilities Catalog | CISA

Visa's Response

- Deployed Mythos across high-criticality infrastructure with no material issues identified
- Validated zero-trust and defense-in-depth architecture against AI-driven scrutiny
- Implemented Visa Vulnerability Agentic Harness for agentic testing, AI-led SAST validation, and intelligent patch automation
- New metric: Mean Time to Adapt (MTTA) – inventory freshness, exploitable paths per release, validation cycle time

What You Should Do

- Establish a vulnerability exploitability management program using AI to scan critical and internet-facing assets
- Stand up an agentic control plane with harness, skills, and human oversight for machine-speed remediation
- Track MTTA as a core metric – from exploitability finding to validated fix
- Enforce higher vendor standards – require continuous validation and an AI-aware security posture

Mythos Impact on Cybersecurity

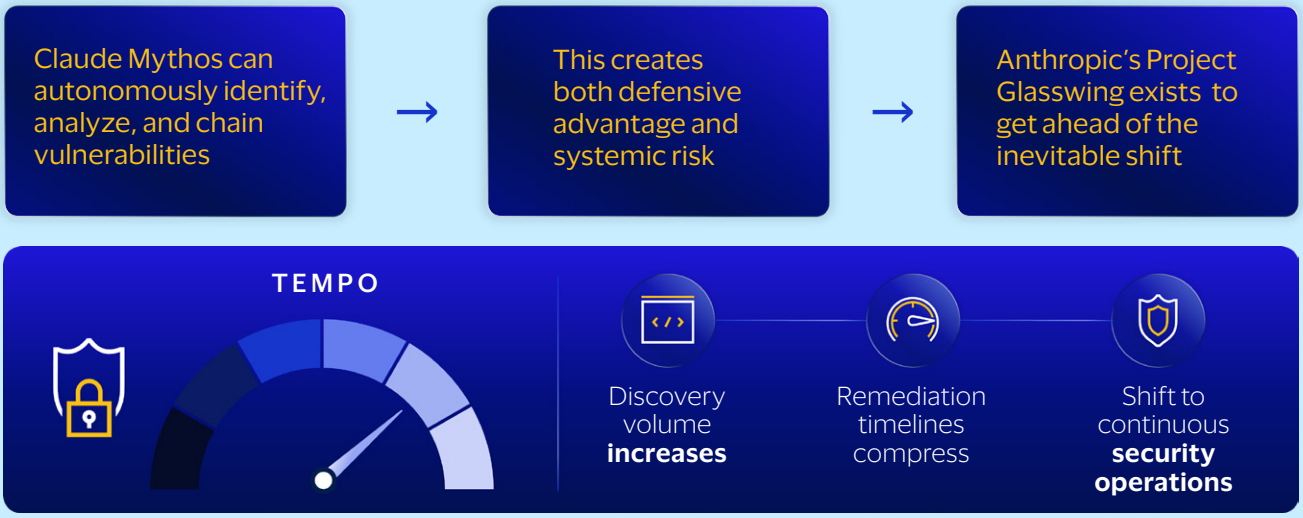
For decades, enterprise security programs assumed that discovering subtle, chained vulnerabilities required specialist expertise and substantial manual effort. That assumption shaped how organizations tested their systems, from scheduled SAST and DAST scans to penetration tests and bug bounty cycles, and the metrics they used, such as mean time to detect, patch SLAs, and raw CVE closure counts.

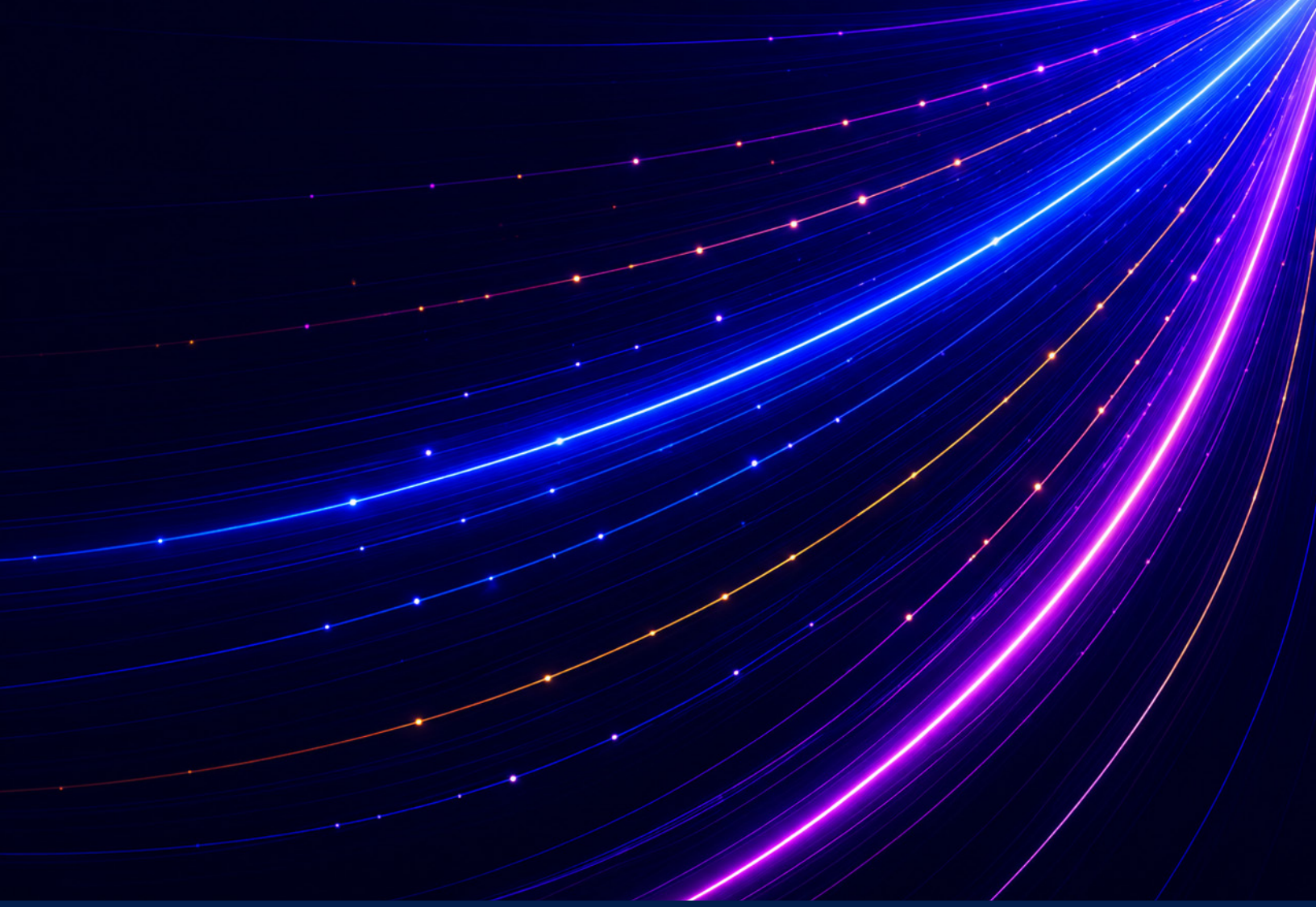
Frontier models such as Anthropic's Claude Mythos overturn that assumption. In preview evaluations, Mythos has shown it can perform deep semantic analysis across large, heterogeneous codebases, identify subtle weaknesses, and reason about how they combine into multi-step exploit paths, with independent testing confirming significantly higher success rates on expert level cybersecurity tasks than prior models. These capabilities are dual use: defenders can use them to broaden coverage and validate exploitability, but adversaries can also automate reconnaissance, exploit construction, and fraud operations, collapsing the time between code change and abuse.

Traditional SAST tools remain valuable as a first-pass control for known vulnerability patterns; what changes is that syntactic analysis alone is insufficient against AI-speed adversaries who reason about logic, data flow, and exploit chains that signature-based tools cannot see. The result is a tempo shift: discovery becomes cheap and fast, and the scarce resource is an organization's ability to adapt — measured not in MTTD, but in Mean Time to Adapt (MTTA). Programs that continue to rely on periodic testing, static CVSS based prioritization, and manual remediation will see headline metrics improve while real exposure quietly grows.

Mythos Differentiator

AI-driven vulnerability discovery is accelerating – security teams need machine-speed scale





What Visa did:
Visa Vulnerability
Agentic Harness

Visa's Participation in Project Glasswing

Visa joined Project Glasswing to evaluate frontier AI capabilities in a controlled defensive program, with tightly scoped use cases and strict human oversight.

The objectives were to:

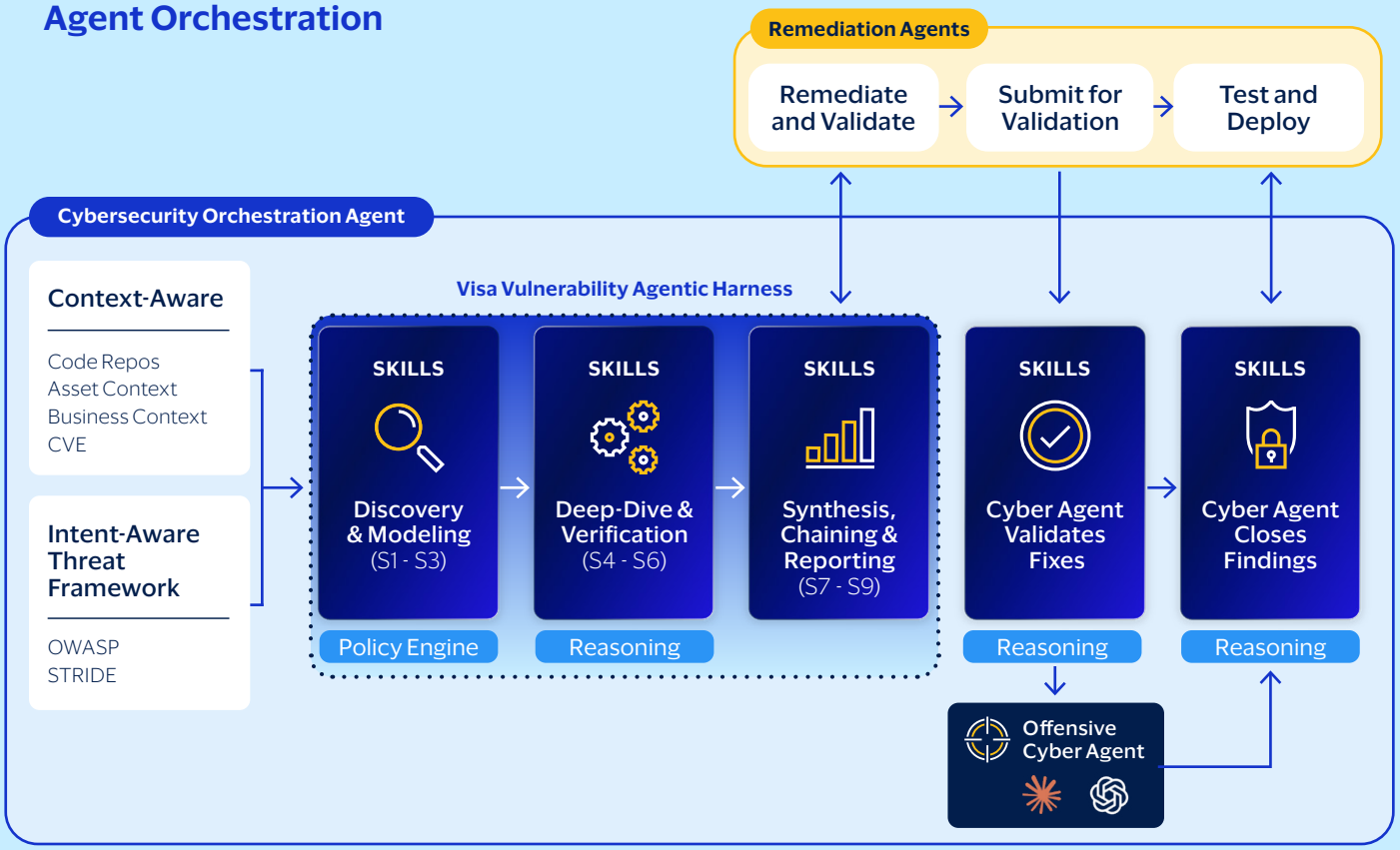
- Test Visa's zero trust and defense-in-depth architectures under AI-driven scrutiny while maintaining payments grade resiliency, auditability, and regulatory alignment.
- Build practical experience orchestrating autonomous agents against high-criticality systems and turn those lessons into a repeatable defensive operating model.

Visa prioritized high-criticality, internet-facing applications and infrastructure based on an internal asset criticality model, then expanded coverage to broader portfolios and foundational platforms.

Vulnerability Discovery and Remediation Orchestration

To move seamlessly from vulnerability discovery to a validated fix in production, Visa built a full lifecycle orchestration layer that connects multiple classes of AI agents under a unified agentic control plane. The orchestration layer governs how models are aimed, how findings are synthesized, and how remediations are created, validated, and deployed, without compromising the resilience and availability that global payments demand. The design reflects a deliberate architectural principle: AI reasoning is a component inside a governed pipeline, not the pipeline itself.

Visa AI Cybersecurity Agent Orchestration



At the core of this layer is the Visa Vulnerability Agentic Harness, a governed, version-controlled pipeline that directs frontier AI models through structured security tasks while enforcing deterministic controls, policy gates, and human oversight at every stage.

The harness provides planning, memory, governance, and orchestration. Agents within it act through skills, purpose-built capabilities that supply the domain expertise and business actions each agent needs to do real work: reading code, querying CMDB, researching vulnerabilities, running exploit chains, verifying, and reporting findings.

The orchestration layer coordinates four primary classes of agents:

- **Discovery and reporting agents**
  These agents operate through the Visa Vulnerability Agentic Harness to ingest code, asset, and business context, perform threat modeled deep analysis, and emit structured, prioritized findings with replayable attack paths and remediation guidance.
- **Offensive testing agents**
  Once a candidate vulnerability is surfaced, dedicated offensive agents attempt to construct and execute real exploit chains against Visa's environment. This adversarial challenge step ensures that only genuinely exploitable findings advance and that patch quality is measured against real attack behavior, not just patterns in code.
- **Remediation agents**
  Developer agents consume structured findings and generate targeted remediations, submit them for automated or human validation, and support testing and deployment through Visa's release pipeline, preserving six nines availability and Golden Rules of Change.
- **Fix Validation agents**
  Dedicated validation agents verify that the fix resolves the underlying issue without introducing new risk by replaying the exploit path, confirming it fails, and only then closing findings that meet evidence-based closure criteria.

Together, these agents compress the full lifecycle from AI-discovered weakness to validated production fix — the core driver of Mean Time to Adapt (MTTA). An LLM abstraction layer decouples this governance architecture from any specific model or vendor, so Visa can swap or combine providers without changing the control plane. The discovery and reasoning stages within this orchestration layer are executed through a structured, 9-step pipeline. Section 3.3 describes how that harness works.

Visa Vulnerability Agentic Harness

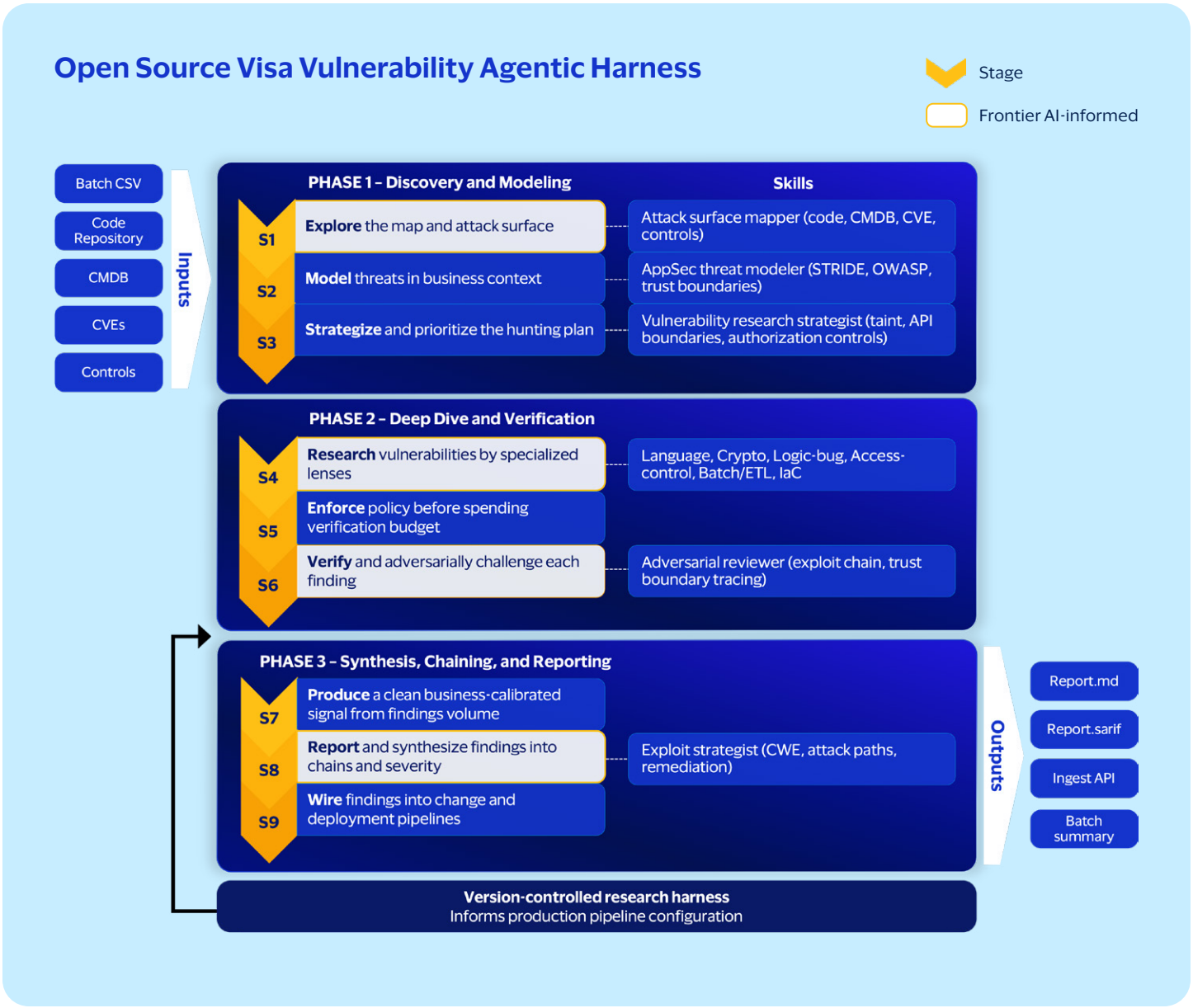
The Visa Vulnerability Agentic Harness is Visa's purpose-built execution environment for AI-powered vulnerability discovery, validation, and reporting at enterprise scale. Its core function is to safely direct frontier AI models, including those from Anthropic and OpenAI, through a structured, governed sequence of tasks: mapping the attack surface, reasoning about exploitability, challenging findings adversarially, and producing structured artifacts that feed directly into re-mediation workflows.

The harness ensures that AI reasoning operates within defined boundaries at every stage, with deterministic controls, policy-enforced gates, and human oversight checkpoints that make every decision auditable and every finding replayable. The result is a system that combines the depth and speed of frontier AI with the governance rigor that payments-grade infrastructure demands.

Frontier models are invoked selectively at reasoning-intensive stages, while deterministic stages execute without LLM calls to preserve auditability and cost efficiency. This multi-model design means no single provider is a dependency, and the harness routes each task to the most capable model available at that stage.

Each stage is implemented as a set of reusable AI and deterministic "skills" (for example, attack surface mapper, AppSec threat modeler, vulnerability research strategist, adversarial reviewer, and exploit strategist) that can be independently tuned, versioned, and audited.

Visa is open sourcing the Visa Vulnerability Agentic Harness as a reference implementation for AI-powered vulnerability management. This allows security teams to inspect the code, adapt it to their environments, and contribute improvements, using open-source transparency and collaboration to strengthen defenses and keep the harness aligned with emerging attack techniques.



Standardized inputs such as batch repository data, GitHub Enterprise metadata, CMDB records, and CVE plus control feeds flow into the harness. Across three phases and nine stages, the pipeline combines deterministic controls with Mythos-informed reasoning to produce structured reports, SARIF artifacts, and API-ready findings that feed developer and cyber agents downstream.

PHASE 1

Discovery and Modeling (S1–S3)

- **S1 – Explore the map and attack surface**
  Build an attack surface map by ingesting code, asset & business context, data classification, external exposure, and asset criticality, normalizing repository inputs, and preparing the workspace for analysis.
- **S2 – Model threats in business context**
  Apply STRIDE and OWASP-aligned threat modeling to prioritize flows, components, and trust boundaries that merit detailed investigation, explicitly linking technical assets to business context.
- **S3 – Strategize and prioritize the hunting plan**
  Decompose the codebase across API boundaries and authentication controls, perform taint analysis on data flows, and spin up specialist sub-agents for specific components or services where deeper reasoning is warranted.

PHASE 2

Deep Dive and Verification (S4–S6)

- **S4 – Research vulnerabilities by specialized lens**
  Run multiple independent reasoning chains in parallel for each target and surface findings only when there is sufficient convergence (an n-vote pattern), reducing the risk of single-path hallucinations and improving confidence scores.
- **S5 – Enforce policy before spending verification budget**
  Apply explicit scope rules, severity floors, and context thresholds (e.g. PCI) so every suppression or promotion decision is traceable to a specific policy, enabling auditability and repeatability of the filtering logic.
- **S6 – Verify and adversarially challenge each finding**
  Challenge surviving candidates using frontier-model-driven adversarial verification focused on exploitability in Visa's environment, tracing full exploit chains across trust boundaries and data flows rather than isolated code fragments.

PHASE 3

Synthesis, Chaining, and Reporting (S7–S9)

- **S7 – Produce a clean business-calibrated signal from findings volume**
  Deduplicate across components, microservices, and batch runs, then normalize severity using CVSS enriched with business context (asset criticality, exposure, exploit availability, and environmental controls) to produce Visa-specific risk tiers and priority bands (P1–P4).
- **S8 – Report and synthesize findings into chains and severity**
  Package each issue as a structured artifact, including CWE mapping, precise file and line references, replayable attack paths, and concrete remediation guidance that can be consumed directly by AI developer agents and human engineers.
- **S9 – Wire findings into change and deployment pipelines**
  Emit machine-readable outputs (including SARIF, report bundles, and batch summaries) and automatically upload them into Visa's ingest APIs and internal platforms, wiring each finding into the same pipelines that control change windows, validation, and deployment.

Within the broader orchestration layer, this 9-step harness is the discovery and reasoning engine that transforms raw repositories and context into prioritized, exploit-validated work items. Section 3.4 describes how these structured artifacts drive Visa's automation-first remediation pipeline and MTTA-focused operating model, closing the loop from AI-discovered weakness to validated production fix.

Findings and Architectural Validation

AI-driven assessments using Mythos and other frontier models identified concrete hardening opportunities across legacy applications, older libraries, and complex inter-module interactions that would have been impractical to uncover via manual or fragmented review alone, or through traditional SAST/DAST pipelines without the Visa Vulnerability Agentic Harness. Many findings surfaced recurring patterns (framework-level flaws, misconfigurations, and business logic weaknesses) prompting Visa to refactor its SSDLC pipeline by shifting security further left, strengthening testing frameworks, and integrating exploitability signals and reachability into the developer feedback loop, rather than treating each item as an isolated bug.

At the same time, Mythos confirmed the effectiveness of Visa's security foundations. Issues initially flagged as critical were often rendered non-exploitable by existing zero trust controls, network segmentation, and other defense-in-depth measures that broke the kill chain before an external actor could complete an attack. This combination of newly exposed weaknesses and independently validated strengths reinforced Visa's investment in zero trust architecture and structural controls and directly informed the non-negotiable architectural security practices described in the Appendix.

What We Learned: Lessons from Visa's **Deployment**

Visa's experience with Mythos and the Visa Vulnerability Agentic Harness yielded lessons that generalize to any large enterprise evaluating frontier models for security.

Validation and structured artifacts are the bottleneck to fixing risk

AI-driven scanning can generate high-volume, high-quality findings faster than human validators can review them. Without an automated validation layer, backlogs grow faster than fixes land. Visa found that automated validation using agentic workflows cut review time for many findings from 30–60 minutes of expert time to roughly 15 minutes unattended, while preserving human sign off for high-risk changes. By emitting findings as structured artifacts including CWE, file and line, replayable attack path, and remediation guidance, Visa can drop them into engineering backlogs and then replay them as executable test cases for regression.

1 KEY TAKEAWAY

Design and fund the validation tier from the outset, and treat findings as structured, replayable data, not free-form tickets.

Guided and calibrated reasoning beats raw scanning

The largest lift in finding quality came from threat modeling and context loading before deep analysis, combined with multi agent voting during analysis. When Mythos entered the harness with clear objectives informed by STRIDE and business context such as PCI scope, external exposure, and asset criticality, its reasoning became targeted and high value. Multi-agent voting then reduced noise and created a confidence gradient that shaped triage, where high convergence findings moved directly toward remediation and low convergence items received more intensive challenge.

2 KEY TAKEAWAY

Build threat modeling and context ingestion into your harness and use voting as a calibration loop, not just a filter.

Agentic programs operate at portfolio scale; Copilots do not

Chat-based copilots boost individual analyst productivity, one session and one finding at a time. Programmatic agents orchestrated by a harness run unattended across thousands of tickets and environments, enabling continuous validation at a scale no interactive tool can match.

3 KEY TAKEAWAY

Use interactive AI for investigation; rely on agentic, orchestrated systems for portfolio-level coverage.

Chaining & Exploitability is where frontier models add most value

Earlier tools can spot suspicious patterns; Mythos proved most valuable when asked to reason explicitly about exploitability, including preconditions, trust boundaries, and reachable sinks. Real attacks rarely use a single bug. They chain smaller weaknesses into a working exploit path, combining primitives such as memory corruption, control flow hijacking, and logic errors into a viable end-to-end compromise. Mythos reasons through that chaining process the way a senior security researcher would, not the way an automated scanner does, producing structured exploit chains that made each finding immediately actionable for engineering teams.

4 KEY TAKEAWAY

Design a dedicated adversarial verification stage focused on exploitability, not only pattern matching.

Keep decisions deterministic and audit traceable

Regulators and auditors are not likely to accept "the model said it is fixed" as a closure rationale. Visa requires that each automated decision be traceable to deterministic policies, evidence checkpoints, thresholds, and documented reasoning chains, and enforces read-only or tightly bounded write scopes for any agent touching production systems.

5 KEY TAKEAWAY

From day one, ensure the same evidence always produces the same decision, with logs and artifacts that can be explained months later.

How Visa is **Responding**

Visa's response to the Mythos era is organized around three strategic priorities, an agentic control plane, and Mean Time to Adapt as the core metric.

Three strategic priorities

- **Reduce the attack surface**
  Shift security as far left as possible in the software lifecycle so exploitable vulnerabilities are designed out before they reach production, through extreme shift-left SSDLC practices, AI-driven AppSec (including AI-augmented SAST and reachability analysis), and continuous agentic validation in build and release pipelines.
- **Remove structural supply chain dependency**
  Reduce exposure to high-risk, under-supported open source and commercial components before they become material issues. Visa uses AI-driven exploitability and exposure metrics to identify vendors and open source components that introduce disproportionate risk and holds them accountable through sourcing decisions, targeted engagement, and escalation. Visa also participates in Project Lightwell, a multi-year initiative with IBM and Red Hat to harden widely used upstream components using AI-validated remediation and coordinated patching.
- **Refactor defenses to be increasingly autonomous under human governance**
  Use agentic AI and automation so detection, validation, and remediation can scale with threat volume and model sophistication, while preserving human oversight and clear risk ownership. This includes agentic harnesses for discovery and validation, intelligent patch orchestration platforms, and automated compensating controls when patches are not yet available.

Agentic control plane

Visa is building an agentic control plane, a governance and orchestration layer that will manage identity, permissions, context, and policy for AI cybersecurity agents and developer agents. It ingests business and security context before agents are invoked and coordinates the Visa Vulnerability Agentic Harness, cyber validation agents, and remediation workflows within bounded surfaces and deterministic policies.

Mean Time to Adapt (MTTA)

Visa treats Mean Time to Adapt as the key operational measure of security effectiveness in the Mythos era. MTTA is the time from AI discovered weakness to a validated fix in production with evidence attached and is tracked along three dimensions:

- **Inventory freshness**
  How current and complete your view is of code, configuration, and runtime deployment — including CMDB, living SBOMs, and the mapping from a finding to the real owning service, version, and dependency graph..
- **Exploitable paths per release**
  After each release, how many end-to-end attack chains remain possible, not just how many findings were closed. Visa's SSDLC policy assumes every exploitable path will be exercised in production and requires it to be remediated before code is promoted.
- **Validation cycle time**
  Time to produce repeatable, evidence-backed proof that a fix works and stays working.

Visa is aligning automation investments, harness design, and vendor expectations around reducing MTTA rather than optimizing legacy metrics alone.

Securing the Ecosystem – Implications for **Partners & Clients**

The MTTA imperative does not stop at Visa's perimeter. The same logic that drives Visa's internal program applies to every entity that touches the global payments infrastructure. Payments and banking rely on layered, legacy-rich infrastructure and strict reliability requirements, and the ecosystem must reconcile the probabilistic behavior of agentic AI with deterministic financial controls.

Third party and open source risk

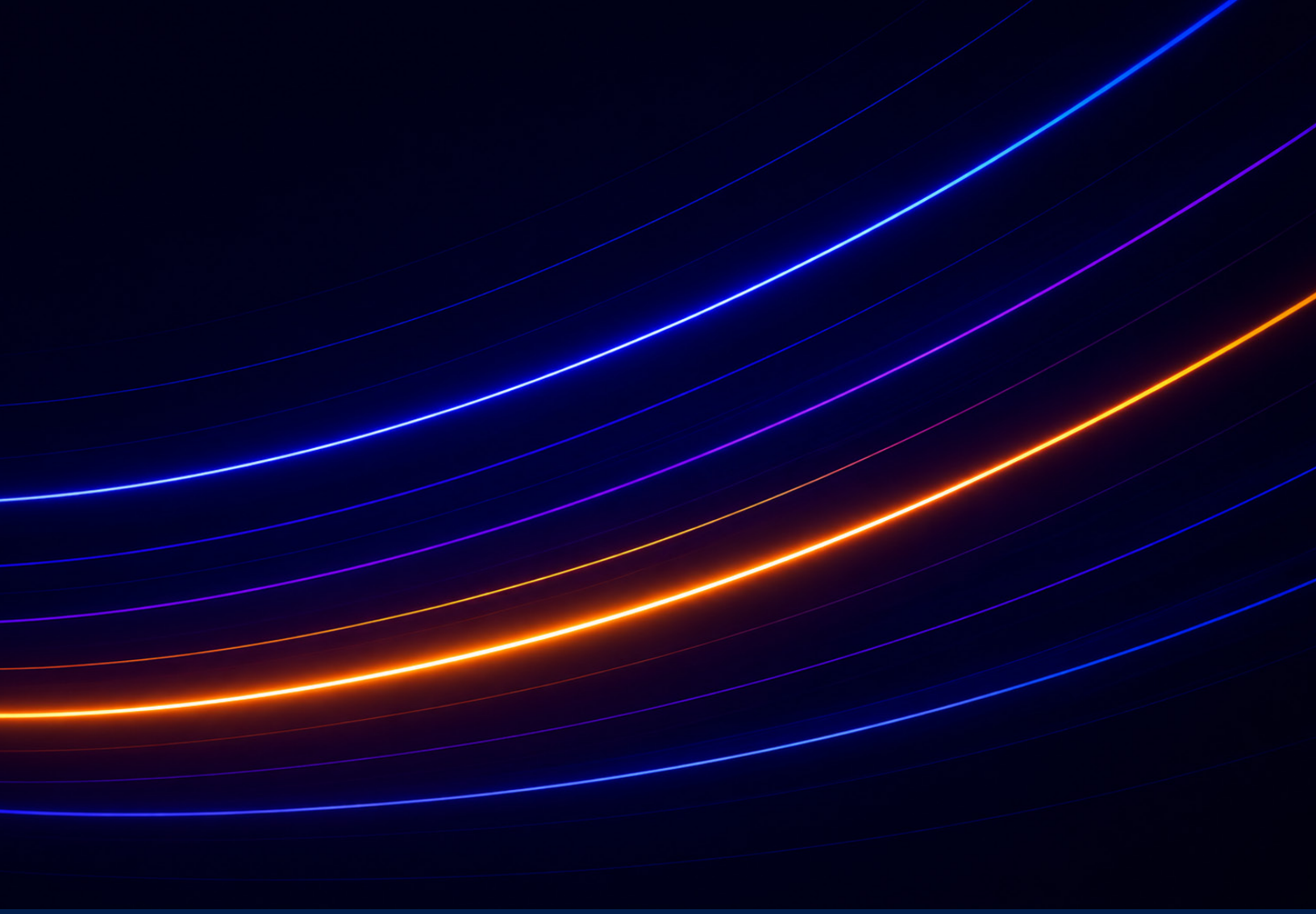
A well-defended enterprise remains vulnerable if its vendors and open source components are weak. Visa is making AI-specific cybersecurity posture a non-negotiable dimension of supplier due diligence, including expectations for continuous vulnerability validation, living SBOMs, and MTTA baselines. Recent work through Project Glasswing has already shown frontier models like Mythos surfacing thousands of previously unknown vulnerabilities across widely used open source software, including decades-old-bugs in platforms such as OpenBSD and FFmpeg that had survived years of human review. This demonstrates both the power of AI to raise the floor on discovery and the need for enterprises and maintainers to have the automation and capacity to triage and remediate findings at machine speed. Visa uses AI to assess real-time exploitability in context, including asset criticality, exposure, exploit availability, and configuration, rather than relying solely on raw CVSS scores, and works with industry partners, including through initiatives such as Project Lightwell, to share vulnerability data, coordinate upstream fixes, and raise the security baseline of common components..

Fraud, business logic, and the seams between systems

Frontier AI compresses the distance between technical compromise and abuse of payment flows. The same capabilities that chain code level vulnerabilities can chain weaknesses across onboarding, authentication, authorization, and dispute processes, optimizing fraud campaigns at machine speed. Visa's analysis shows that the most damaging failures are business logic and rule interaction errors where individually secure components combine into insecure outcomes. To address this, Visa operates the Visa Payment Threats Lab (VPTL), a simulation environment that replays real world fraud scenarios against Visa's actual authorization rules, thresholds, and configurations to identify AI enabled failure modes and produce targeted hardening recommendations.

Regulatory and controls alignment

These practices largely map to existing frameworks such as PCI DSS and NIST CSF; what changes in the Mythos era is how rigorously and continuously those controls must be tested and evidenced. For AI agent governance, the NIST AI Risk Management Framework provides a structure for managing autonomy, access, oversight, and accountability in an audit defensible way. Visa recommends that clients map current controls to these frameworks with explicit consideration of agentic AI, treat human in the loop audit trails and replayable evidence as first class objectives, and extend vendor assessments to include AI specific posture and MTTA measures.



Conclusion

Claude Mythos and similar models mark a fundamental shift in enterprise cybersecurity: they provide powerful defensive capabilities while also creating new risks if comparable systems proliferate among adversaries. Attackers are already using AI assisted techniques to automate and scale their operations, closing the gap between vulnerability discovery and exploitation. Visa joined Project Glasswing to deploy these tools responsibly and gain the operational knowledge needed to run automated, agentic security programs at global payments scale while maintaining strict human accountability. Early deployments have validated this strategy, uncovering complex vulnerabilities that traditional methods missed and confirming that periodic vulnerability management must give way to continuous, AI enabled security operations.

Organizations that act now to build automated, human governed security programs, anchored on agentic control planes, MTTA as a core metric, and rigorous ecosystem expectations, will be best positioned to preserve operational resilience as AI driven threats mature. The window to get ahead of this shift is open but finite. By continuously advancing defensive capabilities to outpace emerging automated risks, Visa remains committed to helping ensure that the global movement of money remains secure, reliable, and resilient for every participant in the payments ecosystem.

Appendix: Non-Negotiable Architectural Security Practices

Frontier AI collapses the time from vulnerability discovery to exploit development from weeks to minutes. Surviving machine speed exploitation requires shifting from reactive patching to proactive, structurally sound engineering practices where trust is never assumed. Based on empirical data from Visa's Mythos deployments and guidance from Project Glasswing, the following twelve architectural and design practices are treated as non-negotiable for securing critical infrastructure.

1. **Secrets never live in code:** AI models can instantly scan repositories for obfuscated keys and tokens. Enforce automated pre-commit scanning and blocking of any embedded credentials; secrets belong in hardened secret management systems, not source control.
2. **Authorization is server side, explicit, and mandatory:** Client-side checks and implicit trust models are trivial for AI to abuse. Every transaction must be authorized on the server using explicit, centrally enforced policies.
3. **"Internal" is not a security boundary:** Internal networks are no longer safe zones. Treat all internal traffic as untrusted and verify it continuously, as if it originated on the open internet.
4. **Tenant isolation is centrally enforced:** Relying on individual microservices for tenant isolation creates gaps AI can quickly find. Enforce tenant boundaries through centralized, architecture level controls that cannot be bypassed by a single service.
5. **No raw HTML or script rendering:** To prevent automated cross site scripting and injection attacks, all rendering must use modern, auto-escaping frameworks. Avoid ad hoc HTML or script generation wherever possible.
6. **Cryptography is either correct or not used:** "Homegrown" or bespoke cryptography is trivial for semantic AI models to analyze and break. Use only validated, industry standard cryptographic libraries and configurations.
7. **Inputs are hostile until proven otherwise:** Every input—external user data, internal API calls, or AI agent output—must be strictly validated and sanitized before processing. Treat AI generated content as untrusted by default.
8. **Sensitive data is never logged:** Logs are high value targets. Personally identifiable information, secrets, and security tokens must be scrubbed before data is written to any logging or observability system.
9. **Security decisions fail closed:** When authorization cannot be verified or systems encounter unexpected errors, the default must be to deny access. Do not rely on permissive fallbacks that autonomous attackers can discover and abuse.
10. **Security patterns are centralized, not copy-pasted:** Duplicated security code leads to inconsistent behavior and blind spots. Concentrate critical security logic in centralized, heavily audited libraries and services to provide a single, defensible source of truth.
11. **AI agents are identities:** Any AI agent that calls APIs, reads data, or modifies systems must be treated as a first-class identity, with scoped permissions, least privilege enforcement, full audit trails, and inclusion in IAM governance and incident response plans. Assume attackers will attempt to steal and chain agent credentials.
12. **Design for absence:** Default to removal over defense. Eliminate unused features, dead code, redundant libraries, and legacy protocols. Less code and fewer dependencies mean fewer exploitable paths for AI to construct; simplification itself is a security control.

ABOUT VISA

Visa (NYSE: V) is a world leader in digital payments, facilitating transactions between consumers, sellers, financial institutions and government entities across more than 200 countries and territories. Our mission is to connect the world through the most innovative, convenient, reliable and secure payments network, enabling individuals, businesses and economies to thrive. We believe that economies that include everyone everywhere, uplift everyone everywhere and see access as foundational to the future of money movement. Learn more at **Visa.com**.

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