



# Payment Data: Use Cases

*NEW PAYMENTS (R)EVOLUTION DRIVEN BY REGULATION AND DATA,*  
Banco de Portugal - 13 November 2023

# Moving money globally



**200+**

countries and territories

**~15,000**

financial institutions<sup>3</sup>



**4.2B**

cards worldwide <sup>1</sup>

**\$14.5T**

total volume<sup>2</sup>



**269.8B**

total transactions<sup>3</sup>

**100M+**

merchant locations<sup>4</sup>



# Visa strategically leverages payment data from its global network, ensuring network resilience and protecting and improving its client's business

1

## Fraud prevention and network security

**+\$9Bn** investments to boost cybersecurity and reduce fraud<sup>1</sup>



Our global data centres monitor Visa's network to **ensure our systems continue to operate** and help process transactions **all over the world**



Cyber Fusion centres **monitor 24/7** for **potential threats** to the network



**1000+ full-time cybersecurity specialists** + advanced **machine learning models** to **predict and fix potential points of network vulnerability** to stop risks before they happen

2.

## Risk management products

VisaNet Data propels **specific solutions** that **support ecosystem participants**



**Visa Advanced Authorisation**



**Visa Risk Manager**



**Cybersource Decision Manager**



**Visa Secure (3D Secure 2.0)**

3.

## Advisory services

Data driven BI and solutions that utilize VisaNet transactional data to provide **market insights**, facilitate **decision making** and **improve our client's business**



Payment's **success rate** improvement



**Fraud performance** benchmarking and optimization



Disputes **claim optimization**



**Loyalty insights** for merchants



**Cross-Border** Diagnosis & Forecasting



**Macro & Economic** insights

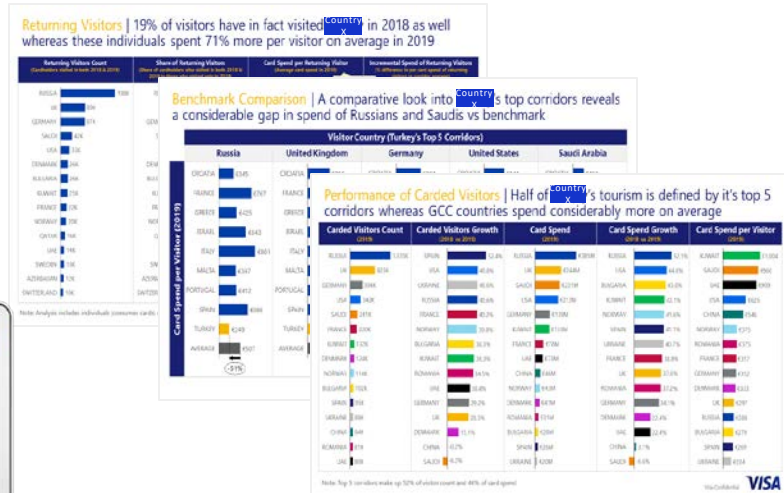


Source: (1) Visa Inc Reports, (9B\$ investment between 2017-2022)

# Visa Data Analytics Solutions for Tourism

## 1) Visa Travel Dashboard

Customized solution with actionable recommendations delivered via team of consultants



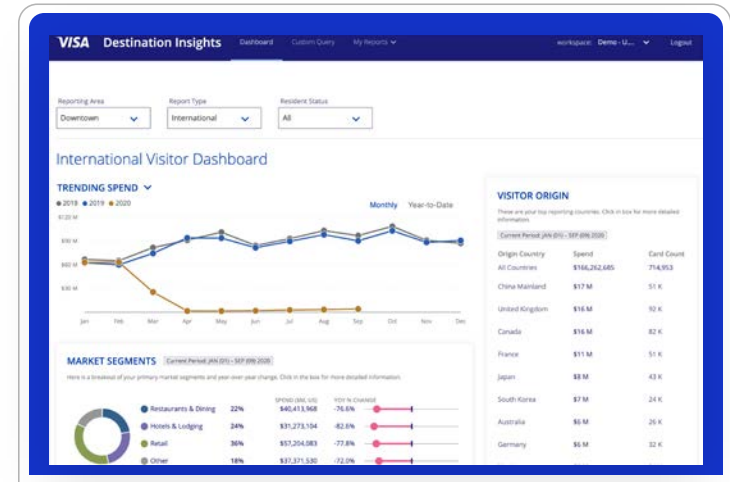
### Deliverables:

- **Interactive dashboard** in Tableau format (or via web application)
- **Presentation** outlining methodology, key findings and recommendations
- **Workshop with the City/Ministry** for discussion of insights & recommendations



## 2) Visa Destination Insights

Self-serve tool for tracking tourism trends and drawing high-level insights



### Deliverable:

- Self-serve analytics tool accessed via online web application with monthly/quarterly updates available

"AI is not just reshaping industries worldwide—it's **revolutionizing them**, and the payments sector is at the **forefront of this transformation**. Visa doesn't just use AI to help improve payment experiences—our Advisory business is also harnessing it to **empower our clients to grow** and redefine how they serve their own customers."

**Carl Rutstein**

*Global head of Advisory Services, Visa*



 Visa Consulting & Analytics (VCA)

**VISA**