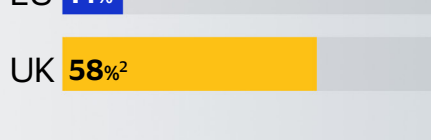


# Visa Protect for Account-to-Account Payments: Your shield against APP fraud and scams

From speed to convenience, instant payments can offer significant benefits. However, adoption in Europe remains surprisingly low.

In 2022, the usage of instant payments was notably lower in the EU compared to the UK:



## However, CHANGE is coming

The European payments landscape is poised for a dramatic transformation where instant payments are not just on the rise – they are the new norm.

Incoming regulation is set to catalyse this shift. By 2025, all payment service providers who offer Euro transfers will be mandated to offer instant credit transfers to their customers.<sup>3</sup>

## But with faster payments comes faster fraud

The very features that make instant payments appealing can be leveraged by fraudsters to elevate their attacks:

### Shorter window to analyse and block fraud

With SEPA Instant, the window for analysing and blocking fraudulent transactions is drastically reduced to just 10 seconds.

### Less robust fraud defences

Account-to-account (A2A) payment networks do not always possess the same level of defence as card networks, exposing them to attacks.

### A siloed view of each financial institution

Financial institutions (FIs) require greater visibility and data to assess the risk of the transaction destination effectively.

Without the right strategies and solutions, fraud losses will be high.

We have already seen high levels of fraud relating to instant transfers in Europe:

**10x** higher fraud value for instant credit transfers (vs. regular credit transfers).<sup>4</sup>

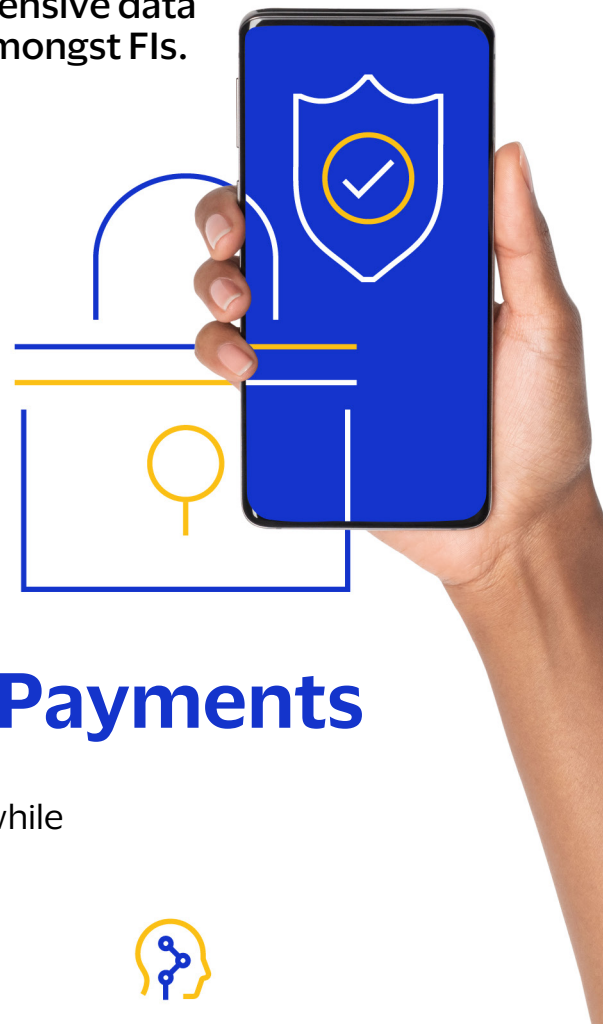
**€2,252** average fraudulent credit transfer transaction (vs. €80 for card transactions).<sup>4</sup>

With adoption rates set to increase, these risks are likely to grow if no action is taken.



There is a need for a comprehensive solution, operated by a trusted partner with a proven track record to support FI's efforts to safeguard payments with:

- The latest fraud protection innovations
- Comprehensive data sharing amongst FIs.



This is where Visa steps in

## Take control with Visa Protect for Account-to-Account Payments

Visa's latest solution helps to stop APP fraud and scams while keeping real-time payments moving, offering:



### Multi-bank view

A collaborative approach means FIs can enhance their capabilities by taking advantage of Visa's network-level risk intelligence.



### Multi-rail detection

Visa's data can supplement FI's A2A data for enhanced fraud and APP scam detection.



### Advanced AI

Detection models are enhanced by continuously evolving AI, taking complexity away from institutions.

## Enhanced by VisaNet data

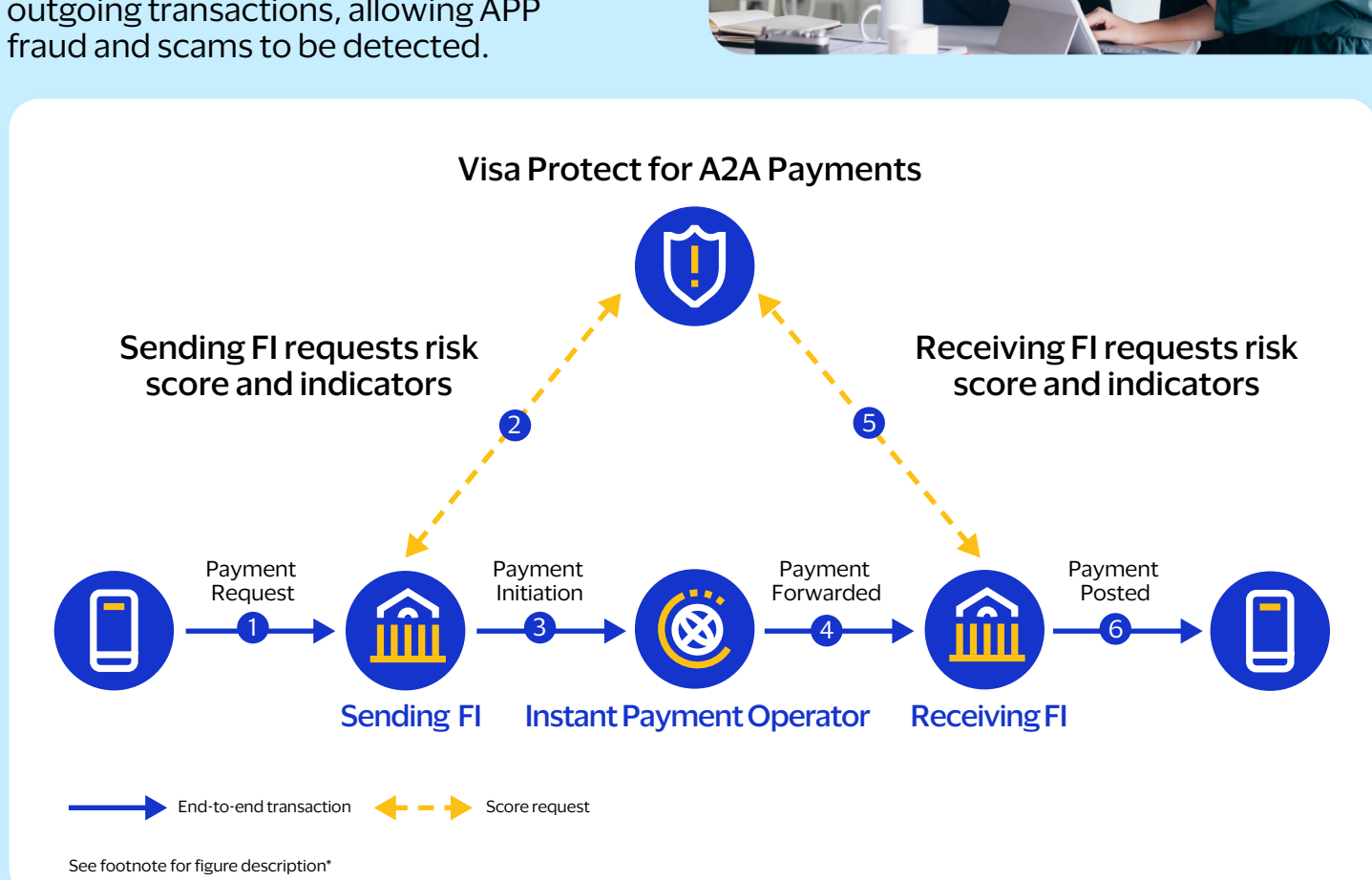
**30%** further uplift in fraud detection with Visa Data<sup>5</sup>

FIs can enhance their fraud and scam detection capabilities with Visa's data, enabling them to identify more incidents and patterns more effectively.



## So, how does it work?

Visa Protect for A2A Payments immediately scores incoming and outgoing transactions, allowing APP fraud and scams to be detected.



What's more, Visa Protect for A2A Payments can be integrated into multiple payment platforms – including digital wallets.

**The great news** Visa to expand the availability of Visa Protect for A2A Payments to European FIs.

## Unlock the benefits of:



### Robust security

Prevents fraud and APP scam transactions before authorisation.



### Seamless integration

Works alongside existing fraud and risk solutions.



### Scalable as required

Capabilities and speed matched to your network.



### Real-time evaluation

Payments analysed in milliseconds by our AI.



Contact us to learn more about how you can elevate your fraud defence.

[Contact us](#)

\*The graph starts with the payer initiating a payment instruction to the Sending Financial Institution, which requests a risk score from Visa Protect for A2A Payments. The payment is then processed through the Instant Payment Operator and forwarded to the Receiving FI, which also requests a risk score before posting the payment to the payee.  
 1. Work on instant payments in Europe advances (europa.eu)  
 2. Payment statistics overview - Pay.UK (wearipay.uk)  
 3. Regulation (EU) 2024/1986 of the European Parliament and of the Council of 13 March 2024 amending Regulations (EU) No 260/2012 and (EU) 2021/1230 and Directives 98/26/EC and (EU) 2015/2366 as regards instant credit transfers in euro (europa.eu)  
 4. https://www.eba.europa.eu/publications-and-media/press-releases/eba-has-identified-new-types-payment-fraud-and-proposes-measures-mitigate-underlying-risks-and  
 5. Observed in results from FI in the PayUK Overlay POC, 2024