

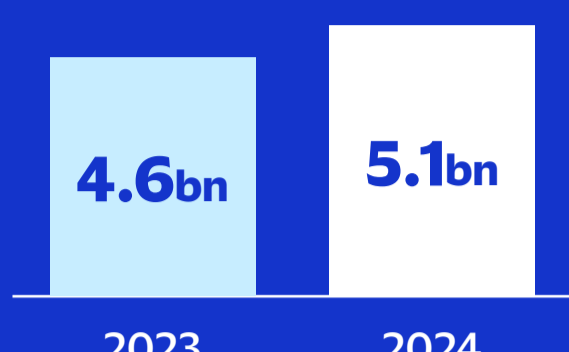
Outsmarting A2A fraud with AI-powered protection



Instant payments are accelerating

From London to Dublin, money is moving faster than ever

In the UK, over 5.1 billion transactions moved through Faster Payments in 2024, a 13% jump year-on-year.¹



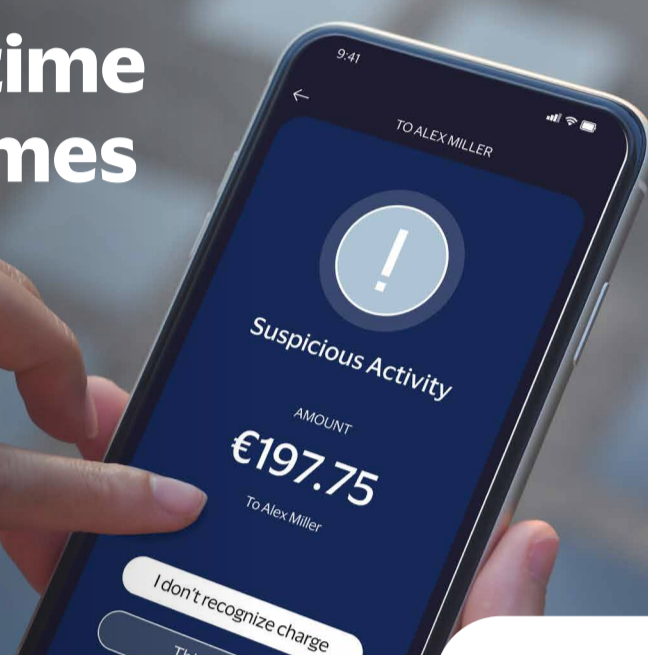
Meanwhile, Ireland's new instant-payments scheme launched in 2025, opening the door to 24/7 instant transfers across the country.

Two different markets, the same destination: a future built on always-on, always-instant payments.

But with real-time payments, comes real-time risk

That speed is a double-edged sword

In the UK, most believe they can spot a scam, but with 61% encountering one every month, confidence doesn't mean protection.²



1 in 7
UK consumers were victims of scams in 2024²

£1,370
was lost on average per victim²

Totalling **£11bn**
UK consumers were victims of scams in 2024²

Ireland is seeing its own warning signs too, with fraudulent payments up 26% in 2023 to **€126m**

As instant payments roll out, those numbers are expected to climb.³

Old tools can't outsmart new tactics...



Fighting fraud means thinking faster and SMARTER

SMARTER

The industry must shift from reacting to fraud to anticipating it, stopping attacks as they unfold, not after the damage is done.

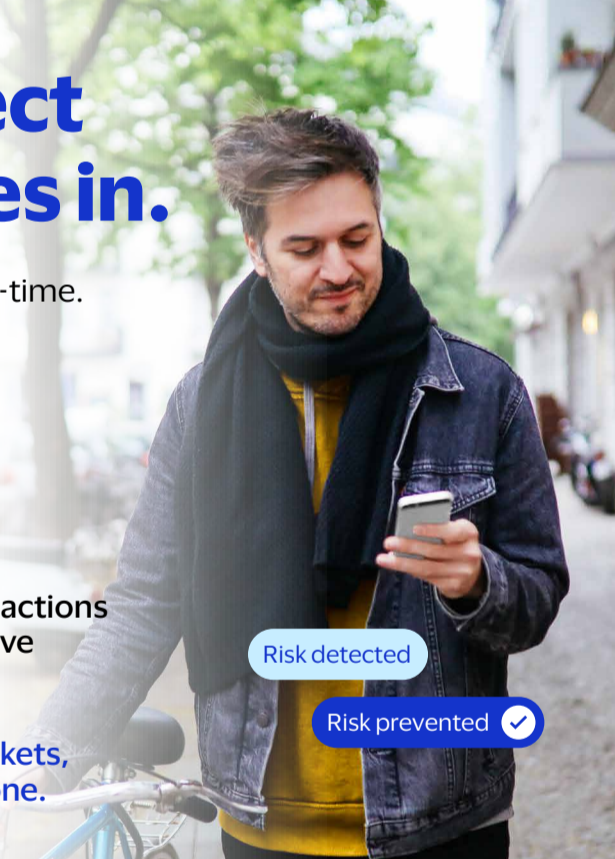
That's where Visa Protect for A2A payments comes in.

AI-powered protection built to secure instant payments in real-time.

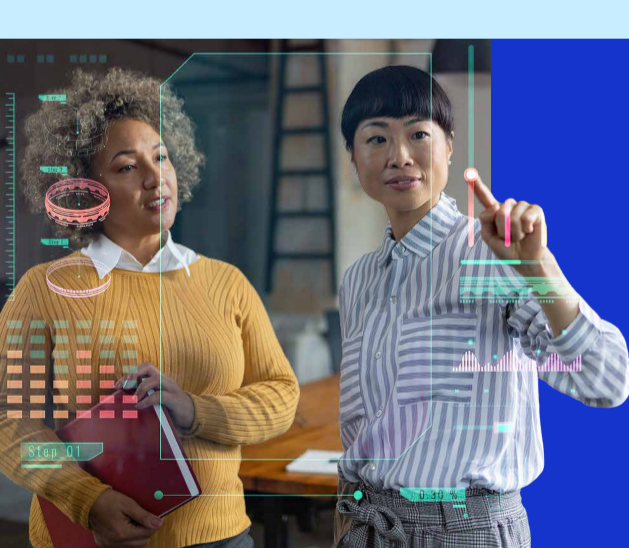
Using explainable AI and risk scoring, it:

- Analyses patterns across institutions to reveal emerging risks
- Detects anomalies as they happen
- Helps prevent suspicious transactions before funds move

By connecting insights across millions of transactions and markets, Visa helps uncover patterns individual banks might not see alone.



54% of authorised push payment (APP) fraud missed by banks was identified by Visa's AI in pilots.⁴



Visa's collaboration with Featurespace takes this even further...

Featurespace's adaptive behavioural analytics enrich Visa's global intelligence, strengthening risk detection and helping financial institutions respond faster to new threats.

Don't believe us? Just ask NatWest

NatWest teamed up with Featurespace to enhance their authorised push payment (APP) fraud detection. Using ARIC™ Risk Hub, the bank experienced:

75% reduction in false positive rate in scams detected⁵

135% increase in scam value detection rate⁵

That's how Visa turns data into protection, and protection into trust.



Let's secure the future of instant payments, together

Visa helps financial institutions protect what matters most – customers. With AI-driven insights, real-time decisioning, and deep network visibility, Visa Protect for A2A is redefining what it means to keep instant payments secure.

[Download the full report here](#)

Sources:
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 3. Behind the Data (BTD) paper, Central Bank of Ireland, January 2025. <https://www.centralbank.ie/news/article/central-bank-of-ireland-publishes-new-data-on-irish-payment-fraud#:~:text=The%20rate%20of%20fraud%20in%20payments%20by%20value%20being%20fraudulent>
 4. Visa Inc., "Visa Protect for Account-to-Account Payments: Pay.UK Case Study." Corporate Case Study, London: Visa Inc., May 30, 2024. <https://corporate.visa.com/content/dam/VCOM/corporate/products/documents/visa-protect-for-a2a-payments-pay-uk-case-study.pdf>
 5. Featurespace Ltd. "NatWest at the Frontier of Scam Detection: NatWest Case Study." June 2023. https://www.featurespace.com/wp-content/uploads/2023/07/NatWest-Case-Study_June2023.pdf.