

Real time *defence* for account-to-account payments

What the latest Visa x Juniper insights tell us about securing instant payments at scale

Payments are getting faster and faster

It's no secret that instant payments are more popular than ever before:

163%

projected global growth in instant payment value between 2024 and 2028.¹



Particularly in Europe, the momentum is accelerating through new regulations. Take SEPA Instant, which requires banks and PSPs to deliver instant payment transfers in under 10 seconds – 24/7, 365 days a year, across 36 markets.



Further. Faster. Together.

As the future of payments evolves, financial institutions (FIs) are at the core of every exchange, ensuring every payment is not only instant, but also secure, reliable, and trusted.

But risks and constraints remain.

Our research highlights 4 key challenges to overcome:

- 1

The time pressure

Instant transfers settle in 10 seconds or less, leaving only a narrow window for institutions to verify and protect every exchange with confidence.
- 2

The relentless flow

Always-on payments never stop – moving 24/7, 365 days a year – which means protection must also operate seamlessly and without pause.
- 3

The one-way path

Once a transfer is completed, it cannot be reversed. Institutions must get decisions right the first time, every time.
- 4

The blind spot

Most FIs lack visibility beyond their own systems, creating gaps that only shared intelligence across the ecosystem can close.

Visa delivers three essential capabilities to lead the instant payments era with confidence:

- 🔍

Supercharged vision

Multi-institution and cross-network insights create visibility no single provider can achieve. By drawing from millions of daily transactions worldwide, Visa Protect offers perspective at ecosystem scale.
- 💎

Instant clarity

Hundreds of signals from behavioural patterns to identity markers are analysed by Visa in real time. This delivers secure authentication and assurance at the pace instant payments demand.
- 🧠

Smarter decisions

Automated AI-driven decisions delivered in milliseconds give institutions the power to act quickly, precisely, and consistently across every transaction.



Visa is a shield that's already battle-tested

Institutions across Europe are already demonstrating what happens when supercharged vision, instant clarity, and smarter decisions are applied to instant payments:

Pay.UK x Visa Protect

- 🛡️

54%

more risks identified beyond banks' systems.¹
- 👤

30%

stronger detection by incorporating Visa data.¹
- 📈

40%

fewer false positives, ensuring smoother transactions.¹
- The result?

A proven ability to save UK consumers and businesses up to £330m annually.¹

Featurespace* x Eika

In Norway, the collaboration between Featurespace and Eika demonstrated the transformative potential of advanced behavioural analytics:

90%

reductions in phishing losses within 5 weeks of implementation.¹



Together, these examples show the collective strength of Visa's capabilities in action:

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Reduce risk, boost confidence

Multi-network, real-time AI insights give banks the foresight to make better decisions, reducing exposure and strengthening confidence.
- 📉

Lower costs, stay ahead

Shared intelligence across institutions creates resilience at ecosystem scale, helping reduce costs and stay ahead of emerging threats.
- 📈

Build trust, unlock growth

Delivering secure experiences builds customer confidence, strengthening relationships and unlocking long-term growth.

Every story needs heroes. Let's protect payments, together.

Explore the global forces reshaping instant payments, the challenges created by speed and irrevocability, and the strategies financial institutions can adopt to safeguard trust while unlocking long-term growth.

Curious for more insights?

Download the report

Sources
1. Juniper Research and Visa. Stopping the Rise of Account-to-Account Payments Fraud and Scams with AI: Visa Protect for Account-to-Account Payments. Europe: Juniper Research, June 2025.

¹In December 2024, Visa acquired Featurespace, whose ARIC Risk Hub uses adaptive behavioural analytics and advanced machine learning to learn "normal" customer behavior, spot anomalies, and detect risky transaction patterns in real time.

NB: This campaign is part of Visa's partnership with Disney. [Learn more here](#)

