MAP's Processing Platform
30 years of AI and counting

For the first AI-powered payments network, generative AI marks a new era

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Recently, Visa shared:

"Every second, up to 76,000 Visa transactions travel across more than 200 countries and territories, on a platform built on more than 300 million lines of custom code and more than 24 million route miles of private network. In the last 12 months, the Visa platform processed $14.5 trillion in total payments volume.

An integral part of Visa's operation, for more than 30 years, has been artificial intelligence.

From 1993 to now: AI to fight fraud and improve payments.

Back in 1993, Visa became the first network to deploy AI-based technology for risk and fraud management, pioneering the use of AI models in payments.

Over the last 10 years, Visa has spent more than $3 billion on AI and data infrastructure to enable the safer, smarter movement of money and to proactively identify and prevent fraud. Today the Visa platform is among the most powerful examples of the tangible benefits of AI.

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And today, the Visa technology platform is among the most powerful examples of the tangible benefits of AI."

With several hundred AI models in production, powering over 100 products, Visa's AI and deep learning capabilities help to solve longstanding challenges and pain points for members and financial institutions. The data, computational power and sophisticated Large Language Models (LLMs) put us on the cusp of a new era of AI. Generative AI has the potential to transform how we work, how we develop and build new products and services, and how we serve our members.[1]

Today, MAP employs several AI tools from Visa, including Falcon Fraud Manager, the original Neural Network from FICO that protects more than 3 billion payment accounts worldwide. All MAP transactions are protected by Visa Advanced Authorization (VAA). No matter the network employed, MAP client credit unions benefit VAA's sophisticated in-flight risk scoring. In just 300 milliseconds, VAA can determine the likelihood that a transaction is fraudulent.

MAP also employs AI at the credit union-level, including Sonar Fraud Forecaster that can predict the probability which individual card accounts will become fraudulent in the next 90 days. With the Risk Advisor solutions, MAP credit unions

benefit from the proprietary Adaptive Analytics tool to identify fraud faster and adapt to changes in fraud patterns using fraud and non-fraud transaction activity to adjust the model weights in real-time. Even direct communication with the member is AI-enhanced. When fraud is detected, MAP employs a near-real time predictive out-bound dialer to contact the cardholder through the preferred email, text message, or phone call channel.

Currently, Visa are exploring and conducting large scale pilots of generative AI capabilities for day-to-day coding and testing of our software. In the development new products and services, Visa is expanding the use of AI with several thousand colleagues working across new data and AI platforms, enabling even more sophisticated models in Visa's product offerings. Visa working on multiple fronts, collaborating to enhance and improve commerce with generative AI across the consumer shopping journey.

Trust remains at the core

Underpinning all of this work is a commitment to the highest standards of data governance and responsible use of AI.

Establishing consumer trust around AI, emerging technology, and data is vital. For three decades, Visa has been committed to sustainable innovation by creating a governance structure that prioritizes the responsible stewardship of data — a core foundation for responsible AI. Across all areas of innovation, Visa works to ensure that any deployment or use of data is responsible, secure, compliant, and reliable — it is part of our fabric as a company and what our world-class reputation and brand is built on.

Trust remains at the core of everything we do — and maintaining that trust is a responsibility that we don't take lightly. We are energized for the work ahead and the central role Visa and our partners can play in innovating the future of money.

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[1] Rajat Taneja, President of Technology, Visa. (30 years of AI and counting, 2023)

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