

VISA-ALIGNED INTELLIGENT SYSTEM FOR TRUST & ASSURANCE

TEAM JNR



Jayashre

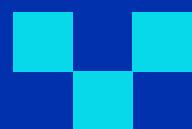


Roahith R



Nidhi
Gummaraju

Shiv Nadar University, Chennai





REGULATIONS HAVE CHANGED COMPLIANCE. NOW COMPLIANCE SYSTEMS MUST CHANGE TOO.

Regulations evolve continuously – PCI DSS 4.0, data privacy mandates, regional controls.

Yet compliance systems remain – Static, Manual and Audit – driven.

Violations surface **months** after damage is done.

The question is no longer 'Are we compliant during audits?'

It's 'Are we compliant right now?'

VISTA

WHAT WE DO?

We create a continuous, autonomous, and explainable compliance ecosystem that monitors, interprets, and enforces regulations in real time across the Visa network.

WHY WE DO?

Because reactive compliance increases systemic risk, weakens audit defensibility, and erodes trust across issuers, merchants, and regulators.

HOW WE DO?

By combining: Agentic AI Continuous monitoring, Regulatory intelligence, Explainable audit evidence, all into one unified platform.

MISSION

To deliver a continuously operating, regulation-aware compliance system that autonomously detects violations, ensures explainability, and generates audit-ready evidence at network scale.

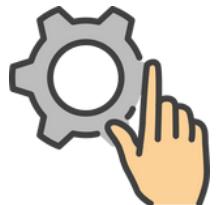
VISION

To redefine compliance as a living trust system, enabling Visa to act as the single source of compliance intelligence for its global ecosystem.

THE TRUST GAP IN COMPLIANCE

Financial institutions face rising PCI DSS and data-privacy pressure, yet compliance remains **manual** and **point-in-time** causing violations to surface too late, with breaches averaging 197 days to detect and costing \$6.08M per incident.

PROBLEM



Manual & Point-in-Time Compliance



High Regulatory Velocity & Complexity



Fragmented Monitoring Across Systems



Manual Evidence & Poor Explainability

WHY VISA SHOULD CARE

Late detection exposes Visa's payment ecosystem to regulatory and systemic risk.

Slow regulatory adaptation increases non-compliance risk for Visa and partners.

Fragmentation limits real-time visibility into payment-related risk.

Weak explainability reduces audit defensibility and regulator confidence.

OUR SOLUTION

Autonomous Compliance Loop

– Agentic AI replaces periodic audits with continuous monitoring.

AI Regulatory Intelligence

– LLM + RAG interpret regulations and auto-update controls.

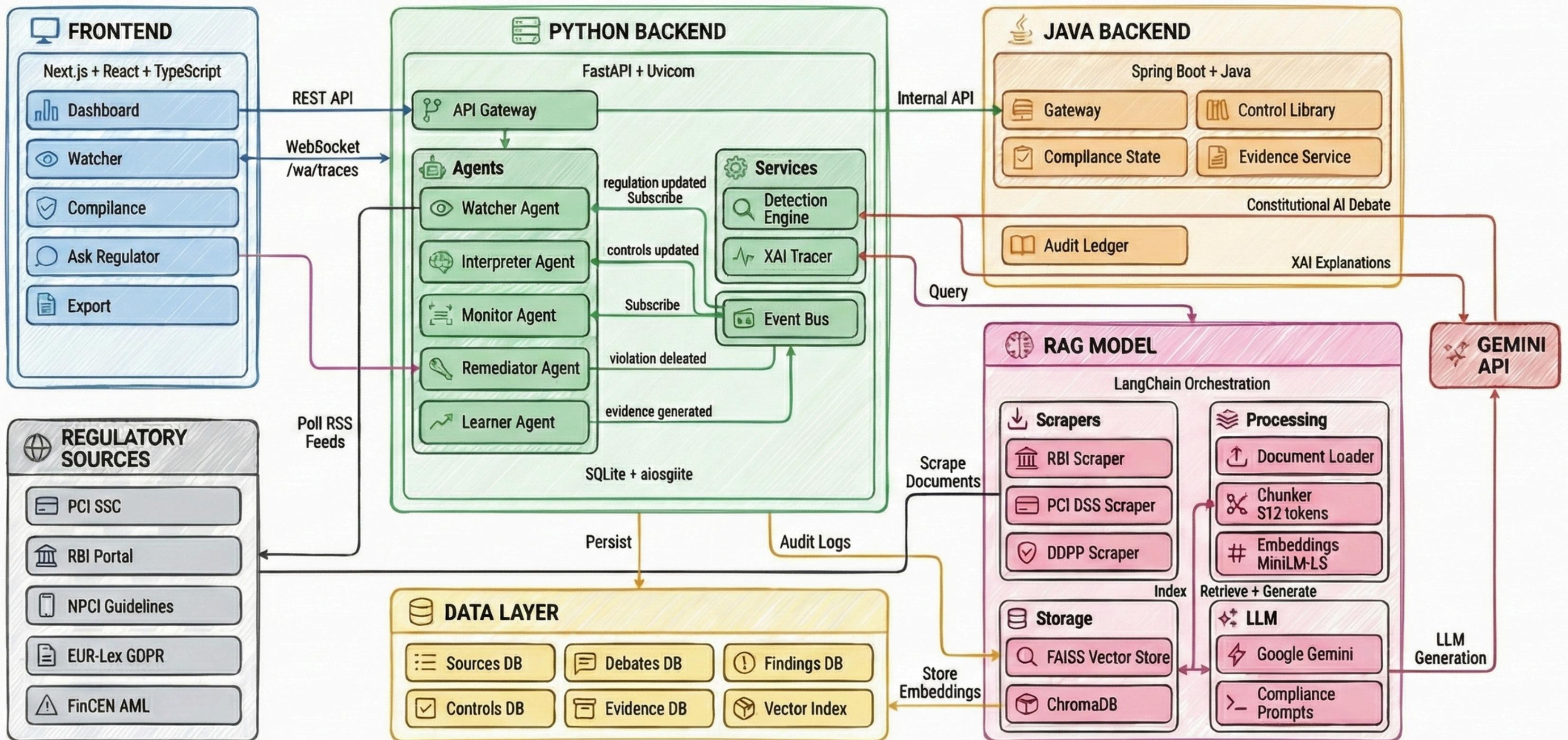
Unified Agent-Based Monitoring

– Continuous scanning across enterprise data sources.

Explainable Audit-Ready Evidence

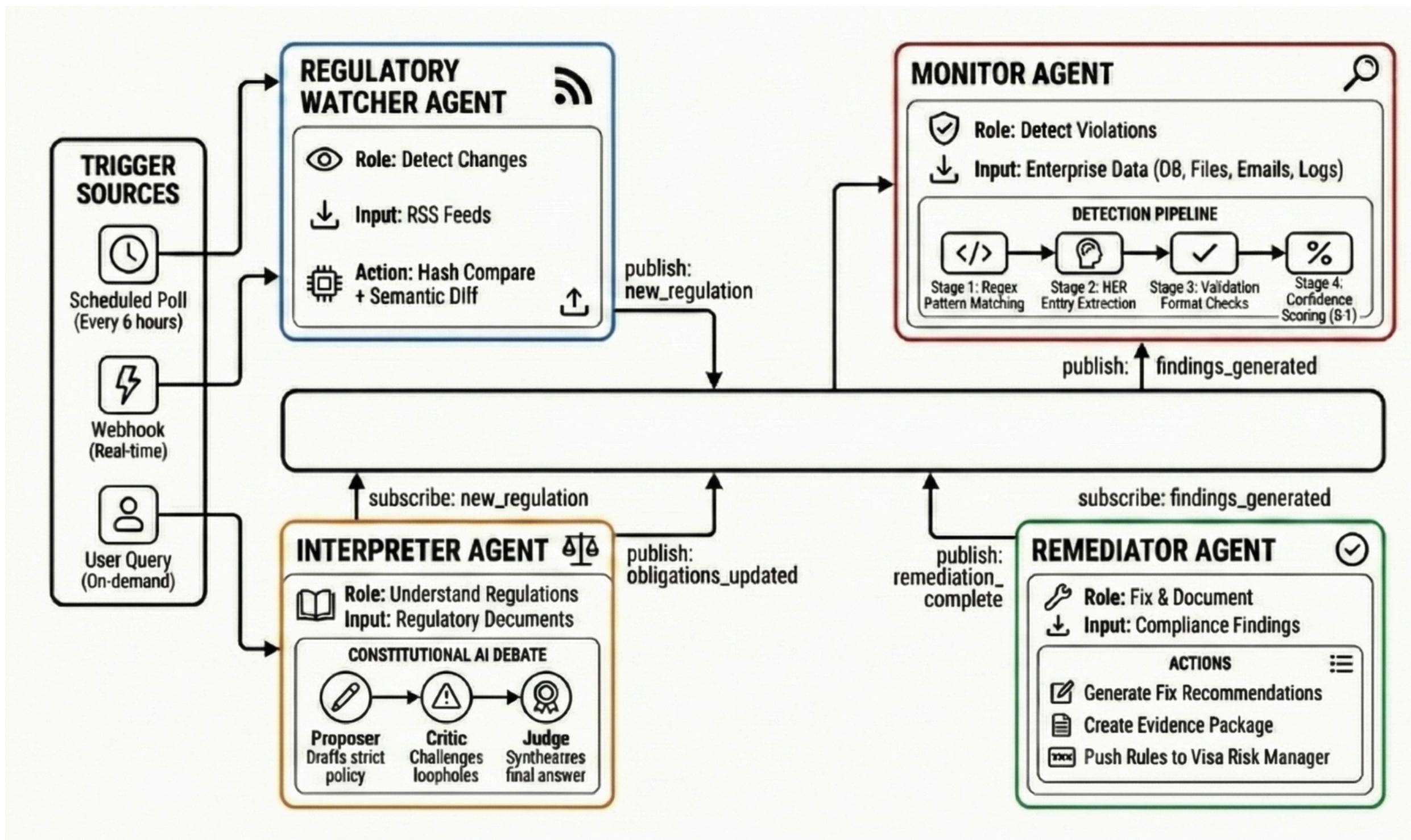
– Automated evidence with reasoning traces for every decision.

INSIDE VISTA

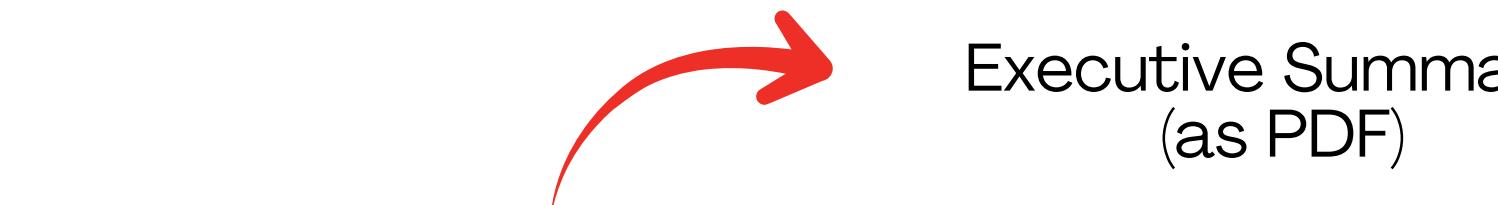
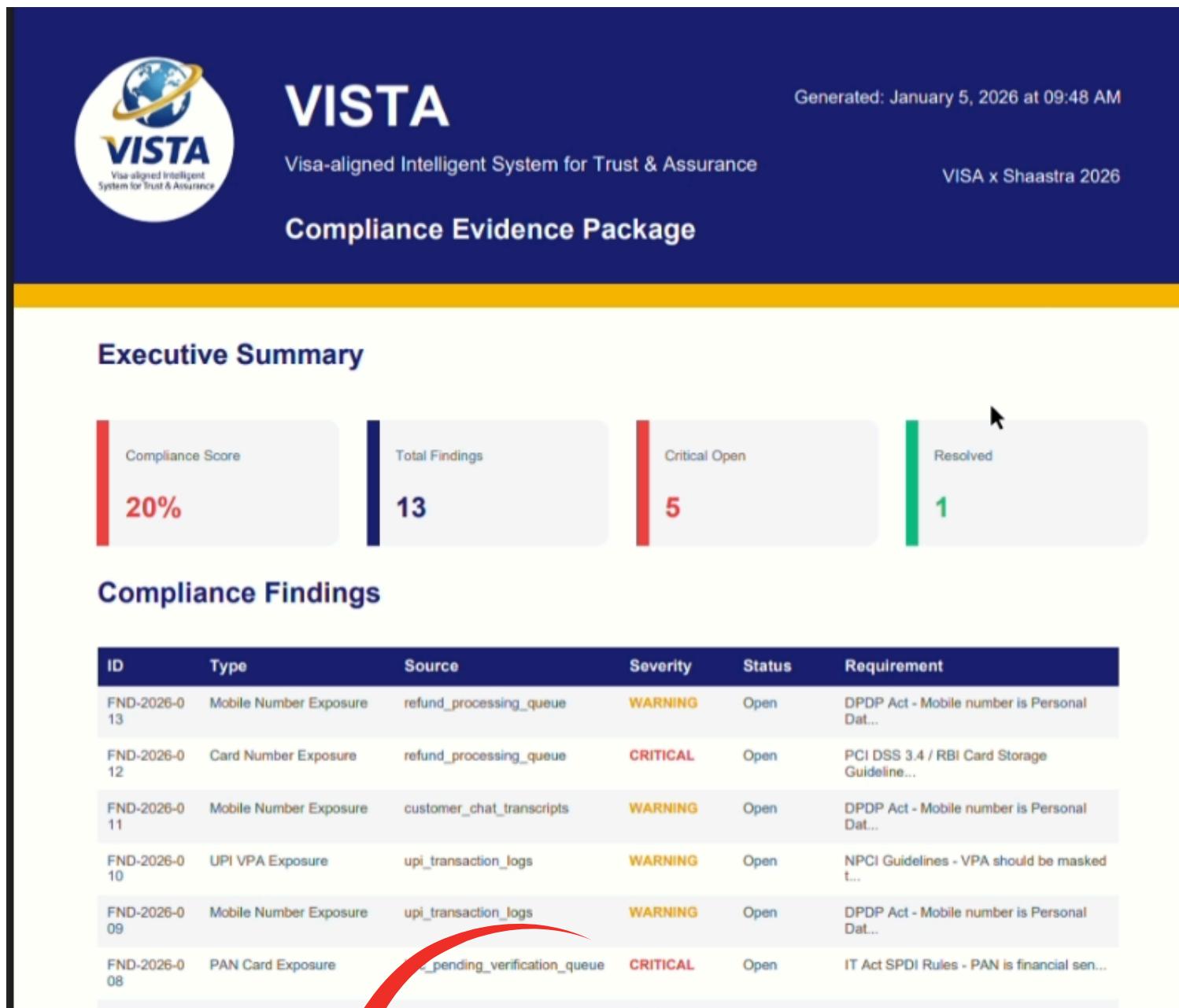


AUTONOMOUS AGENTS IN MOTION

: HOW THE SYSTEM THINKS



PROOF IN ACTION

VISTA
Visa-aligned Intelligent System for Trust & Assurance
Compliance Evidence Package

Generated: January 5, 2026 at 09:48 AM
VISA x Shaastra 2026

Executive Summary

Compliance Score 20%	Total Findings 13	Critical Open 5	Resolved 1
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Compliance Findings

ID	Type	Source	Severity	Status	Requirement
FND-2026-013	Mobile Number Exposure	refund_processing_queue	WARNING	Open	DPDP Act - Mobile number is Personal Dat...
FND-2026-012	Card Number Exposure	refund_processing_queue	CRITICAL	Open	PCI DSS 3.4 / RBI Card Storage Guideline...
FND-2026-011	Mobile Number Exposure	customer_chat_transcripts	WARNING	Open	DPDP Act - Mobile number is Personal Dat...
FND-2026-010	UPI VPA Exposure	upi_transaction_logs	WARNING	Open	NPCI Guidelines - VPA should be masked t...
FND-2026-009	Mobile Number Exposure	upi_transaction_logs	WARNING	Open	DPDP Act - Mobile number is Personal Dat...
FND-2026-008	PAN Card Exposure	_pending_verification_queue	CRITICAL	Open	IT Act SPDI Rules - PAN is financial sen...

Compliance Findings Breakdown



User Query

Ask The Regulator
AI-powered regulatory guidance

Summarize the recent regulatory debates
09:47 AM

Recent Regulatory Debates in India: Summary and Analysis

Introduction
Indian regulatory landscape is constantly evolving, with various debates and discussions taking place on several fronts. As VISTA's regulatory assistant AI, I will summarize the recent regulatory debates and provide context for each.

Data Privacy and Protection

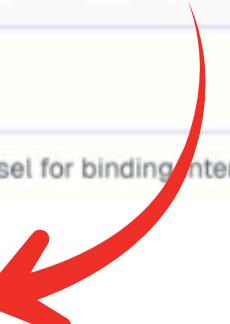
Personal Data Protection Bill (2021): The Bill aims to regulate the processing of personal data of Indians. It proposes the establishment of a Data Protection Authority (DPA) to oversee data protection practices in the country. Key provisions include:

- Consent-based data processing
- Data localization
- Right to access and correct personal data

Ask about compliance requirements...
Send

① AI-generated guidance with XAI. Consult legal counsel for binding interpretations.

AI Response Card
based on Agent Logs



PROOF IN ACTION

Regulatory Watcher

deb-8036 RBI

RBI Tokenization Mandate - Card-on-File Extension

Detected: Just now

CTL-RBI-TOKEN-001
Confidence: 92%

Tokenization with device binding for interactive, network tokens for recurring payments

PROPOSER
All recurring payment tokens must be device-bound. Recommend blocking all non-tokenized recurring transactions immediately.

- RBI circular mandates token-based processing for all CoF transactions
- Previous deadline was extended multiple times - no further extensions expected
- Penalty risk for continued non-compliance

CRITIC
Device binding for recurring payments is impractical. Subscription renewals happen without user device interaction. Need server-to-server token validation.

- Recurring payments are initiated by merchant, not customer device
- Device binding would break auto-renewal flows
- Industry practice allows merchant-initiated transactions with different token type

JUDGE PRACTICAL_IMPLEMENTATION
Device-bound tokens for customer-initiated payments. Network tokens with merchant authentication for recurring/subscription payments. Implement audit trail for all token types.

- Balances security requirement with operational necessity
- Aligns with card network tokenization standards
- Provides clear audit trail for compliance verification

Pending R

Consensus Reasoning
Breakdown
(Proposer - Critic - Judge)

Continuous Compliance

2. [Validation] Luhn algorithm checksum passed. BIN 453288 identifies as Visa card issued by HDFC Bank

3. [Context Analysis] Full card number logged during UPI-to-card fallback transaction. Debug logging was enabled in production

4. [Risk Assessment] CRITICAL: Full PAN in logs is direct PCI DSS violation. QSA audit would result in immediate non-compliance

5. [Remediation Planning] Disable debug logging. Truncate existing logs. Implement PAN detection in logging pipeline

EXPLAINABLE AI (XAI)
Credit/Debit card Primary Account Numbers (PAN) must never be stored in plaintext per PCI DSS Requirement 3.4. The detection algorithm identified a valid Luhn-checksum for the card number in transaction debug logs. BIN analysis confirms this is an HDFC Bank Visa card. Under RBI's card storage guidelines and PCI DSS, only the first 6 and last 4 digits of the PAN may be displayed. Full PAN storage in logs represents a critical compliance violation that could result in penalties, mandatory breach notification, and loss of card processing privileges.

AUTO-REMEDIATION SCHEDULED
Action: Immediately disable debug logging in production. Truncate card numbers in historical logs to first 6 and last 4 digits. Add PCI-DSS compliant logging filter.
Assignee: PCI Compliance Team
Ticket: PCI-2026-0089
Scheduled: 2026-01-05T12:00:00.000Z
Audit trail created | Evidence exported | Executes in 24 hrs unless overridden

Start Fixing

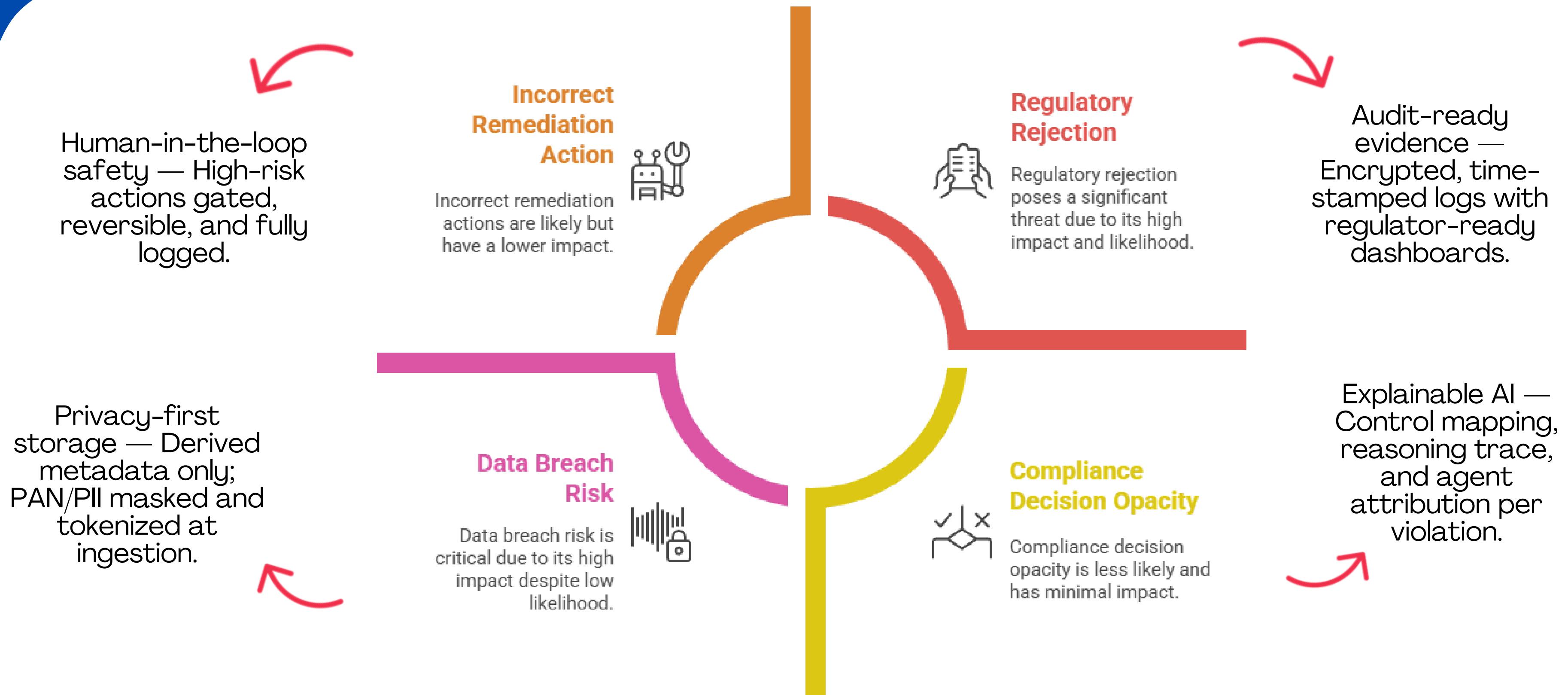
XAI Reasoning
&
Remediation Scheduler



SEEING TRUST IN ACTION

IT'S DEMO TIME

WHAT COULD GO WRONG?



THE VISTA IMPACT

TANGIBLE GAINS



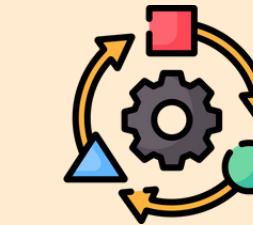
Continuous Violation Detection (Audit Time → Real Time)

Compliance issues are detected immediately.



Audit Readiness

(Weeks → Always-on)
Evidence is continuously generated.



Regulatory Adaption Speed

(Manual → Autonomous)
New privacy updates are enforced automatically.



Compliance Confidence

(Reactive → Proactive)
Clear visibility at all time.

VALUE FOR EVERY STAKEHOLDER

LESSONS LEARNT



For VISA - Network Trust + Risk Reduction

VISA gains real-time visibility into ecosystem-wide compliance and reduced systemic PCI risk.



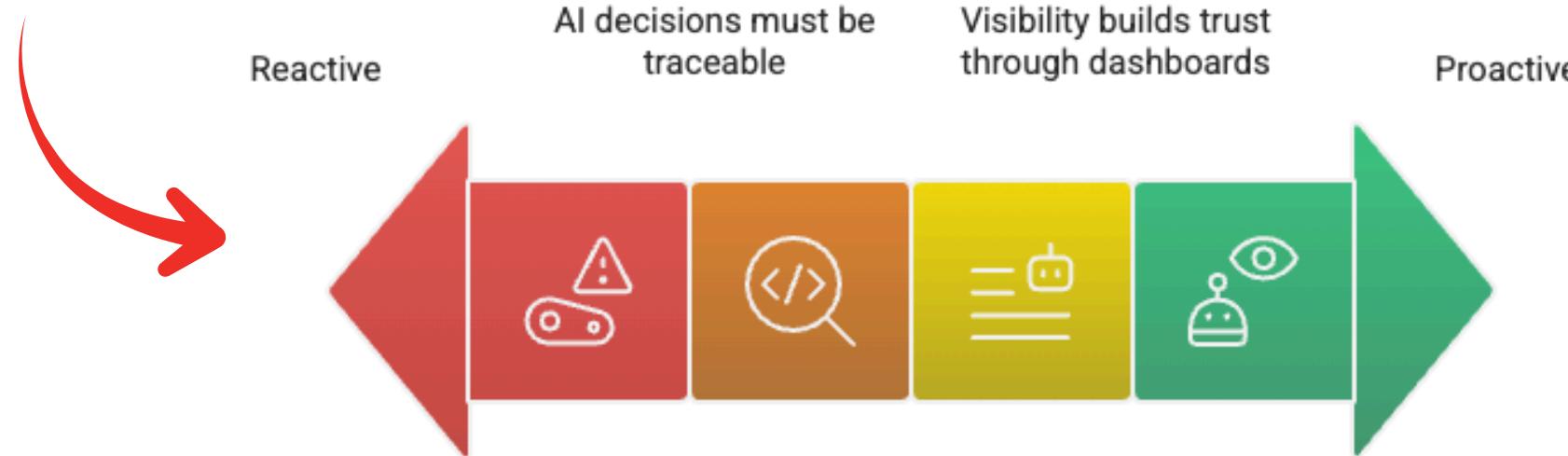
For Regulators — Transparency + Defensibility

Clear, explainable, audit-ready evidence aligned to regulatory controls.



For Ecosystem Partners — Lower Burden + Faster Readiness

Merchants and banks reduce manual compliance effort and audit stress.



Static Compliance
Fails in dynamic environments

Autonomy
Requires human oversight and thresholds

Explainability

AI decisions must be traceable

Trust

Visibility builds trust through dashboards

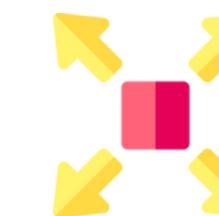
Proactive

WHAT COMES NEXT FOR VISTA ?



Visa as the Source of Compliance Intelligence

Positioning Visa as the ecosystem's continuous trust authority.



Multi-Region Regulatory Expansion

Unified handling of PCI, GDPR, RBI, NPCI, and future mandates.



Regulator-Facing Evidence APIs

PDirect, controlled access to audit-ready compliance artifacts.



Network-Level PCI Risk Scoring

Proactive ~~Scoring~~ indicators across merchants and partners.

“
BUILDING TRUST
WHERE
COMPLIANCE
MEETS
INTELLIGENCE
— the Visa Way