

VISA-ALIGNED INTELLIGENT SYSTEM FOR TRUST & ASSURANCE

TEAM JNR



Jayashre

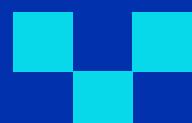


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WHY COMPLIANCE IS BREAKING AT SCALE?

Financial institutions face **growing regulatory pressure** from **PCI DSS, GDPR, and data-privacy laws**, yet compliance remains **manual and point-in-time**, causing violations to be detected **far too late**. On average, breaches take **197 days** to identify, cost **\$6.08M per incident**, and compliance workloads have increased by **60% since 2020**, exposing the need for **continuous compliance monitoring**



PROBLEM

 Compliance processes are manual, reactive, and point-in-time.

 Regulations like PCI DSS, GDPR, CCPA change frequently and require manual interpretation.

 PCI DSS 4.0 adds 64 new controls, increasing compliance complexity.

 Monitoring of transactions, logs, and communications is fragmented.

 Audit evidence collection is slow and manual.

 Compliance decisions lack explainability.

WHY VISA SHOULD CARE

 Late detection increases regulatory risk across Visa's payment ecosystem.

 Slow regulatory adaptation exposes Visa and partners to non-compliance.

 Higher operational burden for PCI compliance across Visa clients.

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

 Delayed audits reduce regulator confidence and increase disruption.

 Poor explainability weakens audit defensibility for Visa and clients.

OUR SOLUTION

 Autonomous, continuous compliance loop using **agentic AI**.

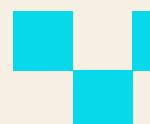
 AI-driven regulatory interpretation using **LLM + RAG**.

 Automated control creation, updates, and versioning by **agents**.

 Unified **agent-based monitoring** across enterprise data sources.

 Automatic **audit-ready evidence** generation with reasoning traces.

 **Explainable agent reasoning** for every compliance decision.

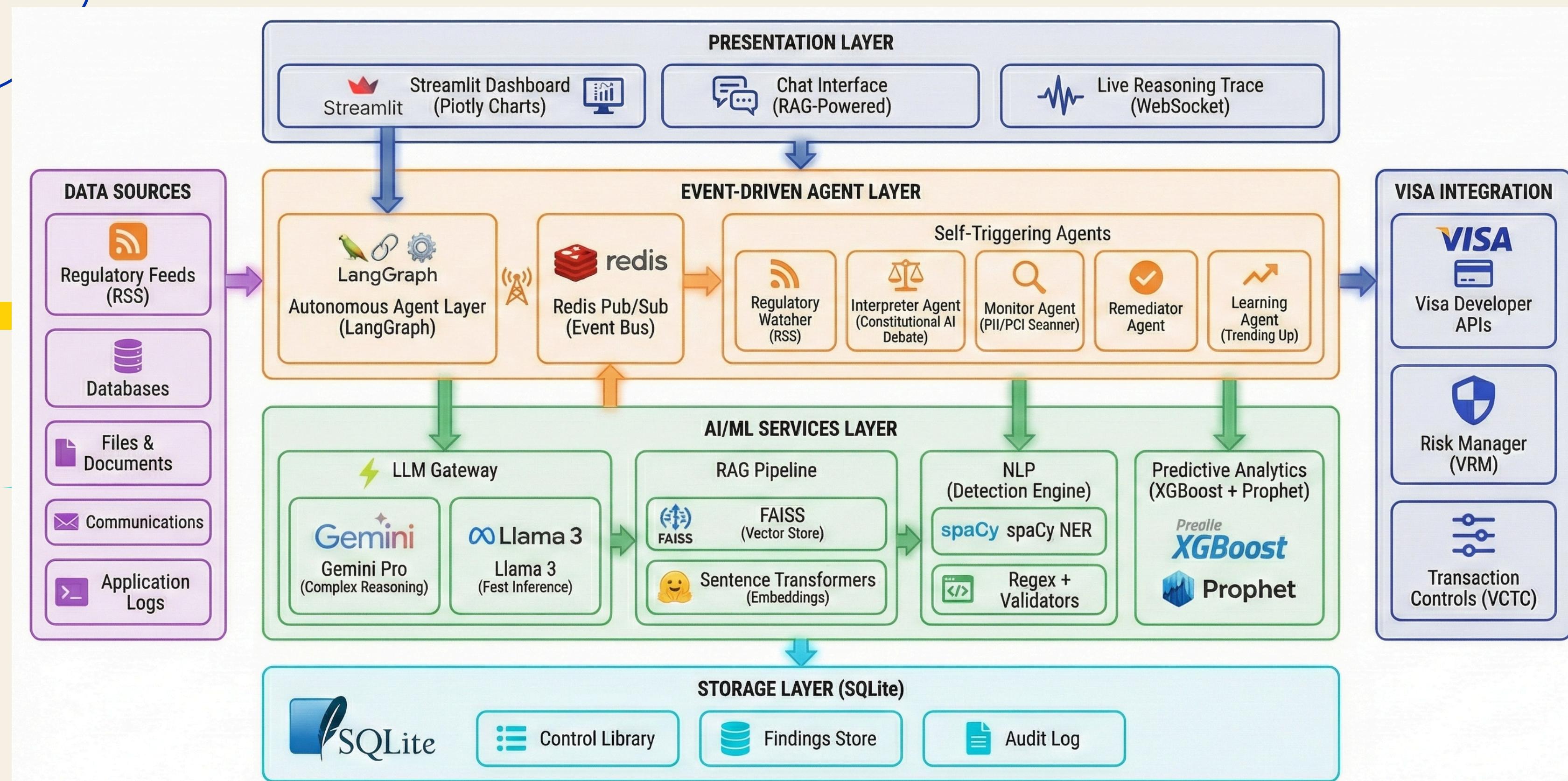




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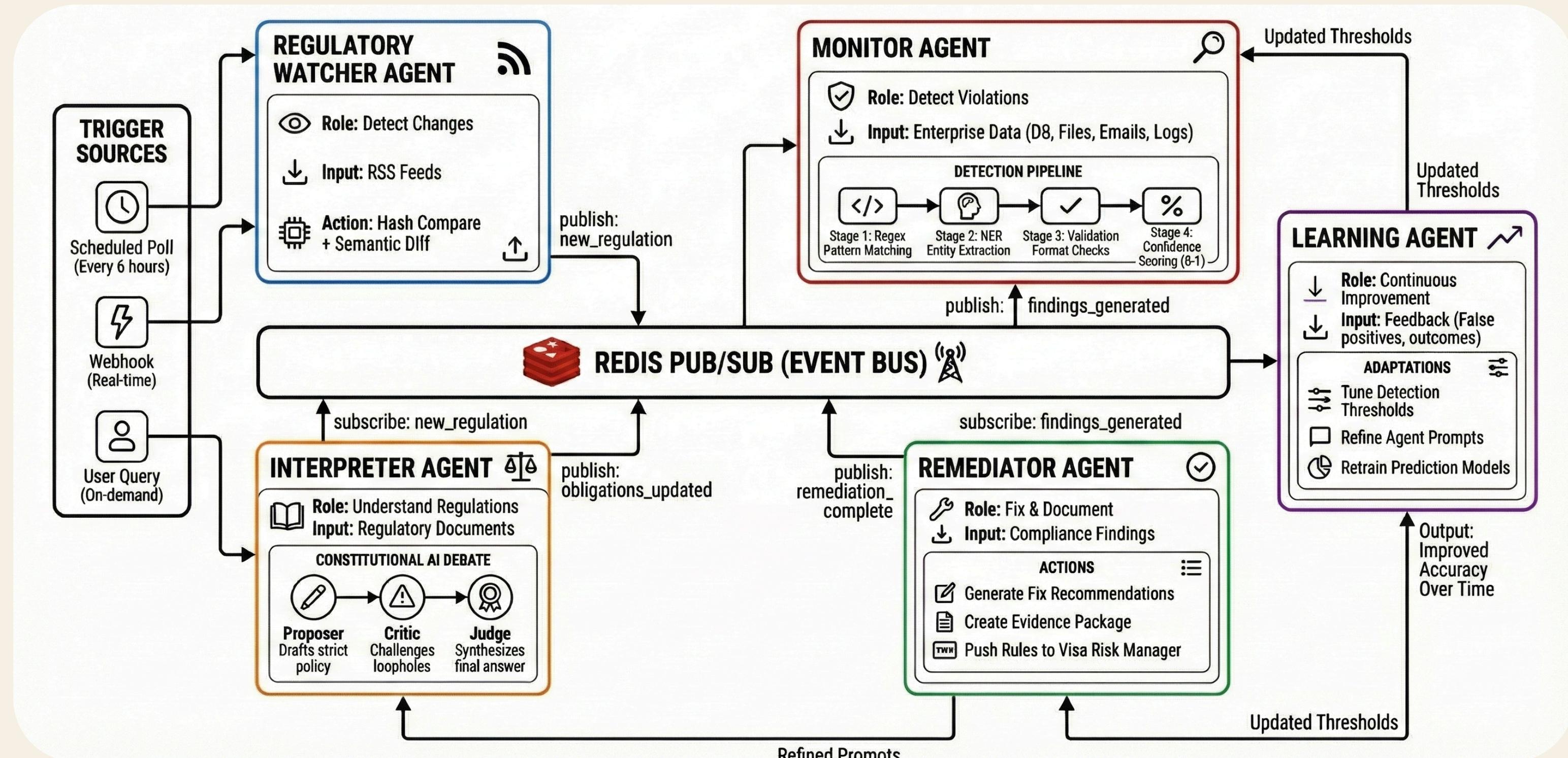


FROM REGULATION TO ACTION - ARCHITECTURE DIAGRAM



AUTONOMOUS AGENTS IN MOTION

: HOW THE SYSTEM THINKS

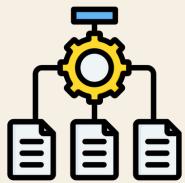




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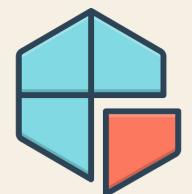
MARKET ANALYSIS



Most compliance tools are **rule-based and periodic**, not continuous or autonomous.



Current AI usage is **limited** to search, summaries, and dashboards, not decision-making agents.



Control updates and audit evidence are still **manual and fragmented**, increasing operational overhead.

TARGET AUDIENCE



Payment networks



Risk, compliance,
and audit teams
institutions

Banks &
financial
institutions

Regulators &
auditors

The screenshot displays a comprehensive compliance management platform with several key features:

- Dashboard:** Shows PCI-DSS Status (88% Compliant), GDPR Status (92% Compliant), CCPA Status (76% Compliant), a 30-Day Risk Trend Line Chart, and an Active Alerts Counter (12 Total).
- Agent Activity Monitor:** Lists three agents: Monitor Agent (Completed, Found 2 issues), Interpreter Agent (Running...), and Remediator Agent (Completed).
- Compliance Reasoning Trace Viewer:** Details a reasoning trace for Decision ID #55a1-b2c3, involving Input Ingestion & Classification, Knowledge Retrieval (RAG), and Policy Comparison & Reasoning steps.
- Compliance Assistant:** Provides a summary for the Mumbai data center regarding DPD Act, 2023, mentioning 85% compliance and pending consent issues. It also tracks the status of the Remediator Agent.