

# VISA-ALIGNED INTELLIGENT SYSTEM FOR TRUST & ASSURANCE

TEAM JNR



Jayashre

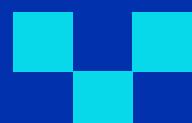


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# WHY COMPLIANCE IS BREAKING AT SCALE?

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

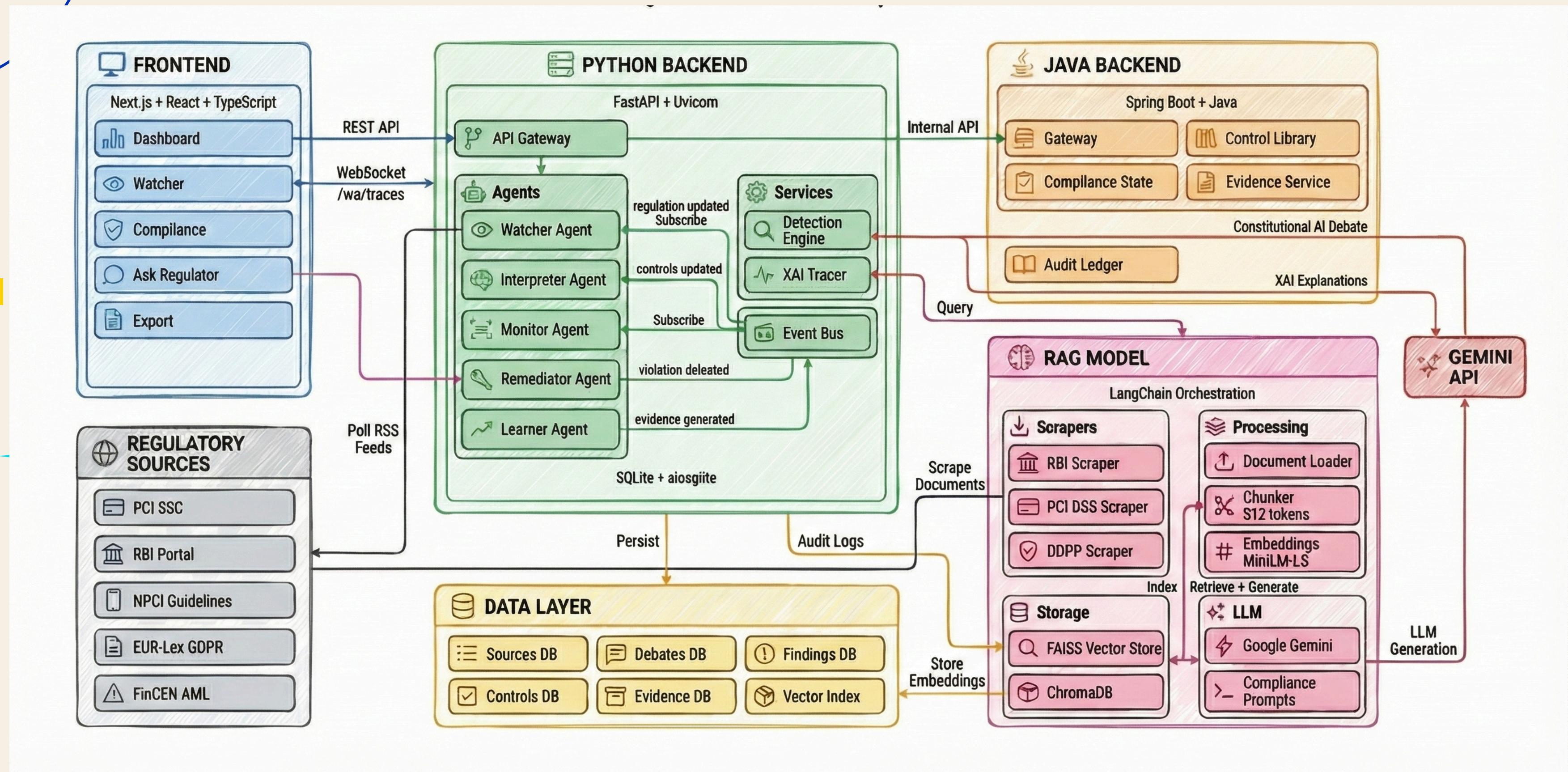
- Late detection increases regulatory risk across Visa's payment ecosystem.
- Slow regulatory adaptation exposes Visa and partners to non-compliance.
- Higher operational burden for PCI compliance across Visa clients.
- Fragmentation limits real-time visibility into payment-related risk.
- Delayed audits 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.

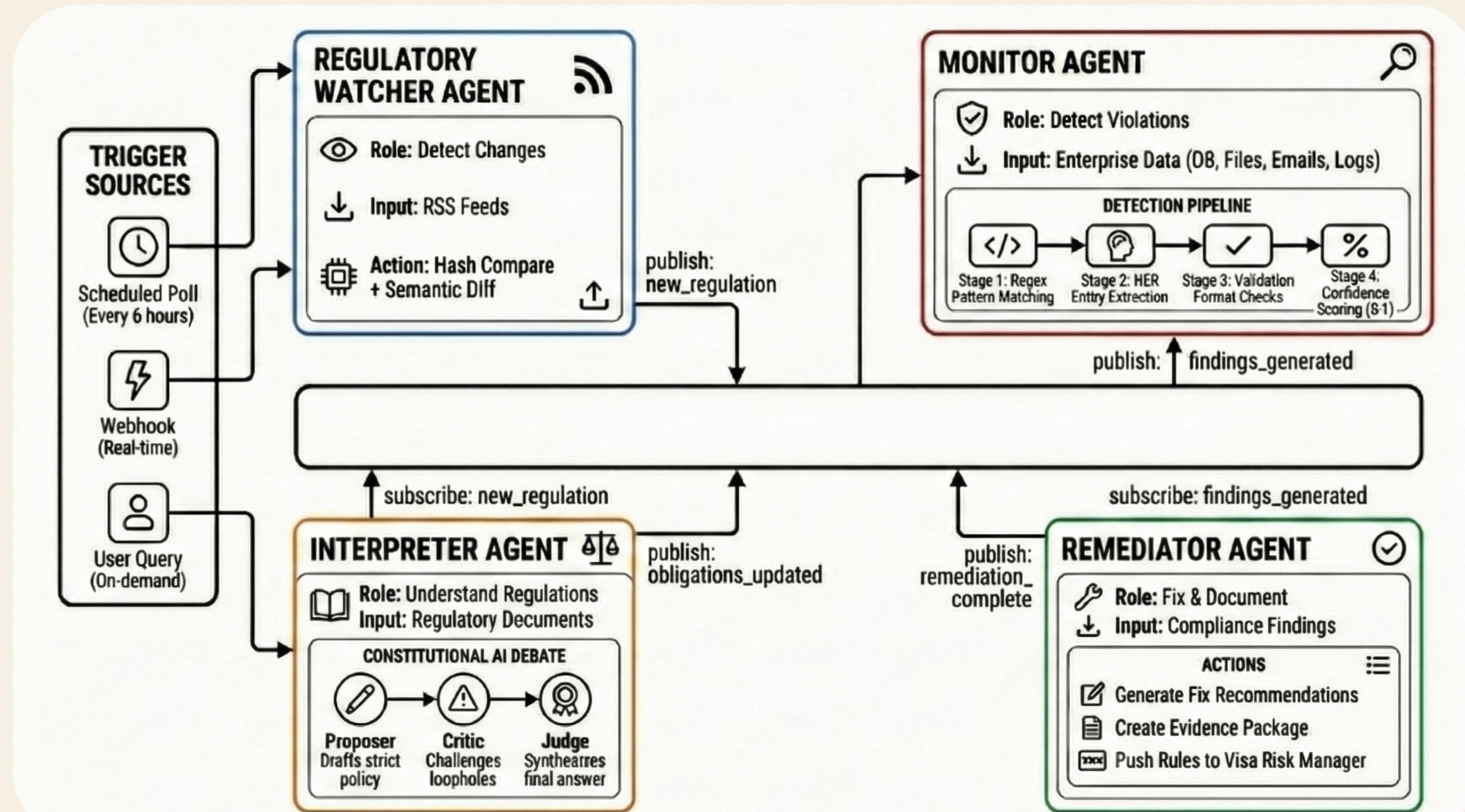


# FROM REGULATION TO ACTION - ARCHITECTURE DIAGRAM



# AUTONOMOUS AGENTS IN MOTION

## : HOW THE SYSTEM THINKS

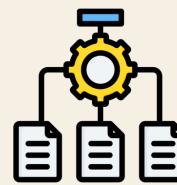




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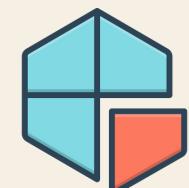
# MARKET ANALYSIS



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



Banks &amp; financial institutions



Risk, compliance, and audit teams institutions



Regulators &amp; auditors

## BUSINESS MODEL



### Subscription Licensing:

Tiered pricing based on:

- Number of regulations covered
- Data sources monitored
- Compliance depth (PCI, privacy, AML)

### Per-Entity / Per-Merchant Fee

Charged per onboarded bank, merchant, or PSP



### Compliance-as-a-Service (CaaS)

Visa-hosted continuous compliance offered as a managed service

### Premium Modules (Add-ons)

- Advanced dashboards
- Audit evidence automation
- Regulatory intelligence & forecasting

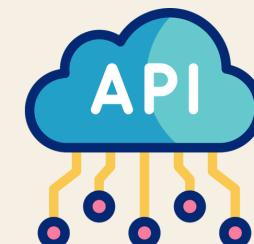
## FUTURESCOPE



Merchant-Level PCI Risk Scoring Across the Visa Network



Network-Wide Audit Readiness for Issuers & Acquirers



Regulator-Facing Evidence APIs (Visa as Single Source of Truth)