

Technology Intelligence & Value (TIV) Report — Visa

October 1, 2025

Section	% Score	Category
Part 1 — Business & Strategy	90.0%	Technology Leader
Part 2 — Applications & Data	86.7%	Technology Leader
Part 3 — Infrastructure	93.3%	Technology Leader
Overall	90.0%	Technology Leader

Executive Summary

Visa is a Technology Leader in Infrastructure and Strategy, and a strong Adopter in Applications & Data. 2025 Investor Day slides quantify AI-driven fraud reduction and tokenization/passkey initiatives.

Strengths

- Scaled use of AI in fraud detection and authorization; VisaNet telemetry.
- Investor Day shows concrete uplift metrics; investments in passkeys/tokens.
- Strong compliance and governance posture; network-level insights.

Weaknesses

- Consumer-facing martech/experimentation disclosures limited; focus is network B2B.
- Regulatory and data localization constraints across markets.

Business & Strategy

Executive focus on innovation and security; clear capital allocation to AI/ML fraud prevention and network services.

Applications & Data

Advanced analytics; tokenization; passkey support; limited public specifics on CMP/experimentation vendors.

Infrastructure

Enterprise-grade compute and CI/CD; extensive security and compliance across the network.

Conclusion

Overall score: 405/450 (90.0%) — Technology Leader.

Sources

- Visa 2025 Investor Day — Consolidated deck + Segment 1 (Feb 20, 2025).
- Visa Annual Report 2024 (Nov 13, 2024).
- Visa Perspectives: AI and the future of fraud (Jul 22, 2025).