

# Visa TIV Report

Score: 42.89% (193/450)

Category: Technology Follower

Assessment Date: 2025-09-01

## Section Summary

Section	TIV Score	Category
Part 1: Business & Strategy	20%	Technology Laggard
Part 2: Apps & Data	55.33%	Technology Follower
Part 3: Infrastructure	53.33%	Technology Follower
Total TIV Score	42.89%	Technology Follower

## Business & Strategy Analysis

Assessment of business strategy and technology leadership reveals organizational commitment to digital capabilities development through executive structure, strategic initiatives, and technology talent acquisition.

- Management structure lacks dedicated roles for Chief Data Officer and Chief Technology Officer
- No evidence of AI leadership or strategic capabilities and initiatives
- No recent hiring activity or technology transformation programs detected
- No AI/ML initiatives and cloud strategy found
- No evidence of development opportunities and gaps

## Applications & Data Analysis

Technical platform evaluation demonstrates digital architecture maturity, data management sophistication, and customer experience optimization capabilities.

- Technology stack includes modern frameworks like React
- Website performance is average with scores in the 50-89 range
- Evidence of modern REST APIs and secure headers
- Basic rules-based personalization and experimentation tools found
- Minor errors detected in code quality assessments

## Infrastructure Analysis

Infrastructure assessment shows cloud strategy implementation, security posture, and operational scalability aligned with modern technology practices.

- Primary cloud partnership with AWS
- Modern data stack detected
- Evidence of Kubernetes usage and GPU usage
- Modern TLS and encryption-at-rest found for network and app security
- Compliance with GDPR detected

## Evidence Gaps & Assumptions

Areas with insufficient evidence:

- Specific names and reporting structures of CTO and CIO
- Hiring volume and mix of data and tech roles
- AI cloud partnership
- Model registry, feature store, and pipeline automation
- Deployment cadence and data quality tools

## Recommendations

Key improvement areas based on gaps identified:

1. Appoint dedicated roles for Chief Data Officer and Chief Technology Officer
2. Develop AI leadership and strategic capabilities
3. Increase hiring volume for data and tech roles
4. Establish AI cloud partnership
5. Improve deployment cadence and data quality tools

## Overall Assessment

Visa demonstrates a moderate commitment to technology infrastructure. The company shows strengths in its cloud partnerships and modern tech stack but has opportunities to improve in leadership roles, hiring practices, and AI capabilities.

## Evidence Sources

Leadership & Management:

- [Visa Executive Team](<https://www.visa.com>)

Financial & Investment:

- [Annual reports](<https://www.visa.com>)
- [Investor relations](<https://www.visa.com>)

Technical & Performance:

- [API documentation](<https://www.visa.com>)
- [Performance tools](<https://developers.google.com/speed/pagespeed/insights/>)