



VISA PROTECT FOR CYBER

# Visa Account Attack Intelligence (VAAI) Score

## Account enumeration is a growing threat in today's digital landscape

Cybercriminals are taking advantage of big data and artificial intelligence to find and exploit new vulnerabilities. Through scalable and programmatic automated testing of common payment fields, also known as account enumeration, these cybercriminals are able to successfully monetize eCommerce transactions, resulting in hundreds of millions of dollars in fraud losses across the payments ecosystem.

## Common types

### ENUMERATION

#### "Brute force attack"

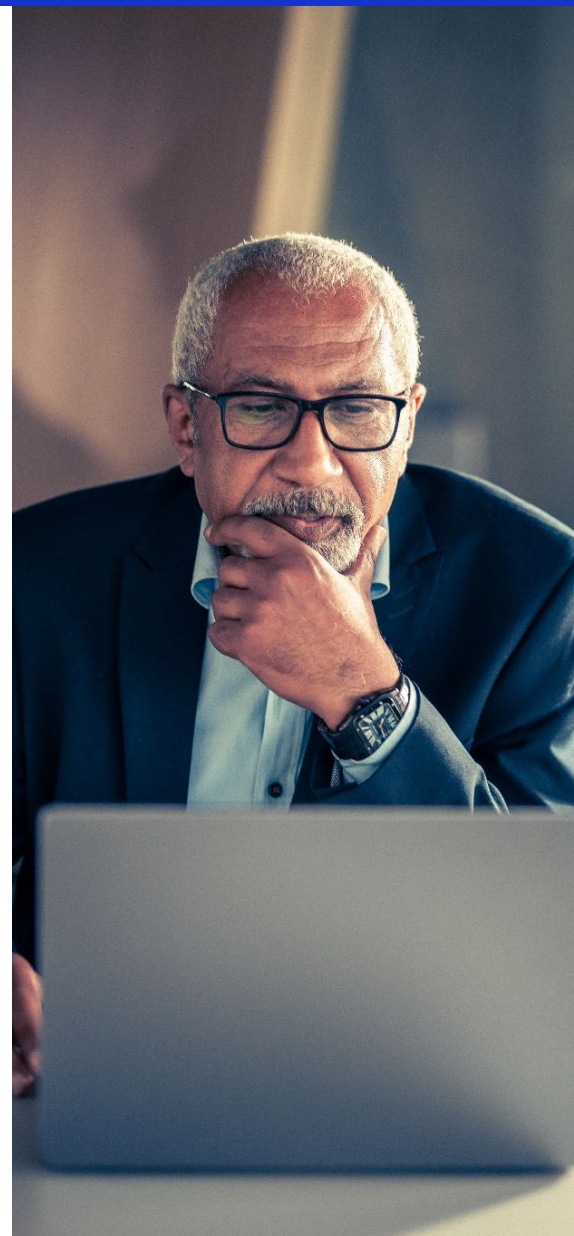
Systematic initiating of CNP transactions to obtain valid payment credentials such as PAN, CVV2, Expiry Date, etc.

### ACCOUNT TESTING

#### "BIN attack"

The process of initiating 1-2 low dollar transactions to verify if an account is active to take it over for illicit means or to sell.

Typically, these attacks focus on a single BIN range.

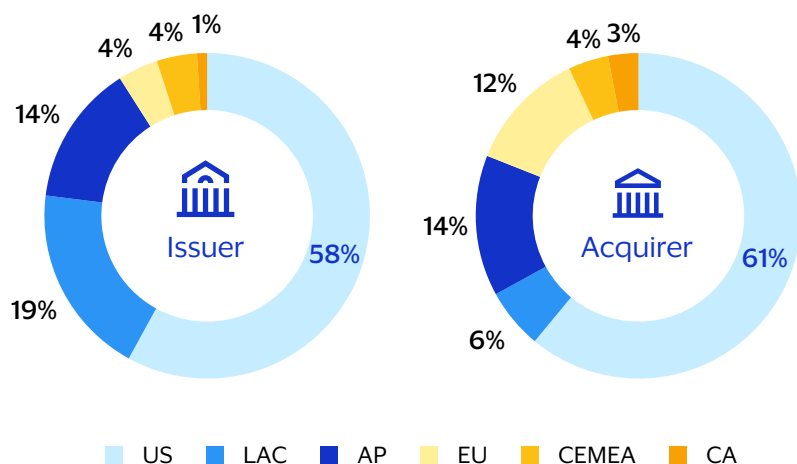




## Account enumeration affects the ecosystem globally, with over 750 issuers and 2K merchants impacted

### Global Enumeration by Region

January 2024 – June 2024



Visa Biannual Threats Report, June 2023

- Globally, enumerated accounts have 22x higher fraud rates than regular accounts
- And of all the enumerated accounts that saw fraud, 33% had the first fraud occur within 5 days of when the enumeration transaction was approved
- Hence, there's a pressing need to tackle enumerated transaction on a real-time basis

Source: VisaNet data

## What is the Visa Account Attack Intelligence tool?

Visa Account Attack Intelligence uses artificial intelligence to identify and score card-not-present (CNP) transactions processed through VisaNet.

1

Apply machine learning to analyze every CNP transaction processed through VisaNet

2

Identify issuers BINs and merchant where hackers are using account enumerations to guess PANs, expiration dates or CW2

3

Categorize findings into dashboard alerts and reports that identify the most sophisticated attacks and their victims

4

Proactively share intelligence with our partners



## VAAI Score

(Visa Account Attack Intelligence Score)

A risk score designed to help detect and prevent enumeration attacks in CNP transactions.

Powered by components of generative artificial intelligence to improve enumeration identification and deliver a better client experience.

- ✓ Highly accurate
- ✓ Lower fraud and operational losses
- ✓ Higher CNP approval rates
- ✓ Two-digit risk score that helps predict the likelihood of enumeration

### WHAT

VAAI Score equips clients with...

#### Help reducing fraud and operational losses

Helps identify complex enumeration attacks in real-time which can help reduce fraud and operational losses due to enumeration, and ensure clients are safeguarded

#### Real-time transaction risk score

Provides a real-time risk score which can help the clients in identifying enumeration and using it in their authorization decisioning

#### Cutting-edge artificial intelligence model

Uses artificial intelligence for better performance and accuracy



### VAAI SCORE

Medium Risk

70

### WHY

VAAI Score is right for clients...



May mitigate fraud losses due to enumeration



May reduce operational costs and excessive fees



Peace of mind with global network level support

Visa Protect  
Want to connect?



Contact your Visa Account Executive or [contact us](#)



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