

Emirates NBD

Eliminate fraud and operational complexity with Visa Risk Manager (VRM) and the scheme agnostic Visa Advanced Authorization (VAA) score

The Challenge

Emirates NBD is a leading financial services brand in the UAE with over \$40B payment volume annually and a total of 858 branches in 13 countries. Due to the diversification of its card portfolio, Emirates NBD was managing multiple risk management solutions to combat fraud for VisaNet and non-brand transactions, resulting in an inefficient and resource-intensive operating model.

The Solution

Visa Risk Manager and the scheme agnostic Visa Advanced Authorization score enabled Emirates NBD to consolidate its fraud operations with a single fraud detection solution for Visa and non-Visa transactions.

Benefits for the client

- Consolidation of fraud operations into a single fraud detection solution
- Reduction in fraud losses on Visa and non-Visa transactions

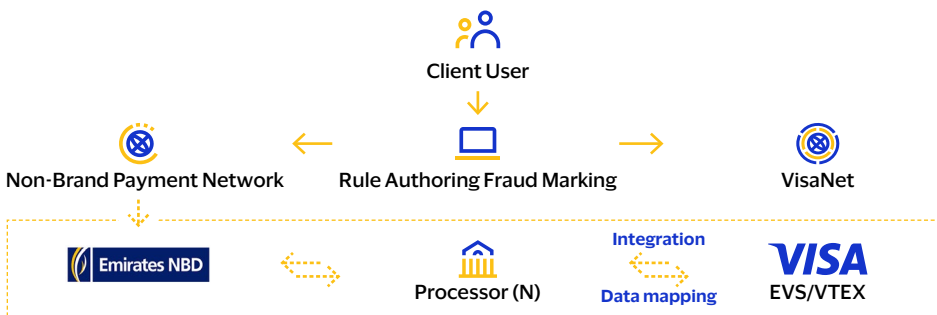
Technology

- Visa Transaction Exchange (VTEX) is the access channel by which clients can tap into VRM/VAA for their non-brand transactions



\$45M+

in fraud losses prevented using Visa Risk Manager and Visa Advanced Authorization¹



The Impact

Emirates NBD now benefits from a unified risk solution for its portfolio of multi-branded cards. Using VRM with VAA, the issuer reported \$45M in fraud loss prevented across their non-Visa portfolio after 20 months of usage, and \$105M in fraud loss prevented across Visa and non-Visa portfolios in a single year.¹

Visa Risk Manager with the Scheme Agnostic Visa Advanced Authorization Score

A unified risk solution for multi-brand issuers, issuer processors, and domestic switches.

The simplicity, flexibility, and utility of VRM with VAA is now available to any card transaction wherever it is processed.



Features

- Leverages Visa's position as an established and recognized leader in managing global payment risk
- AI/machine learning model provides insights from evaluating nearly 256.8B transactions processed by Visa globally
- Seamlessly accessible through existing EAS infrastructure
- Visa professional services support available to accelerate client adoption



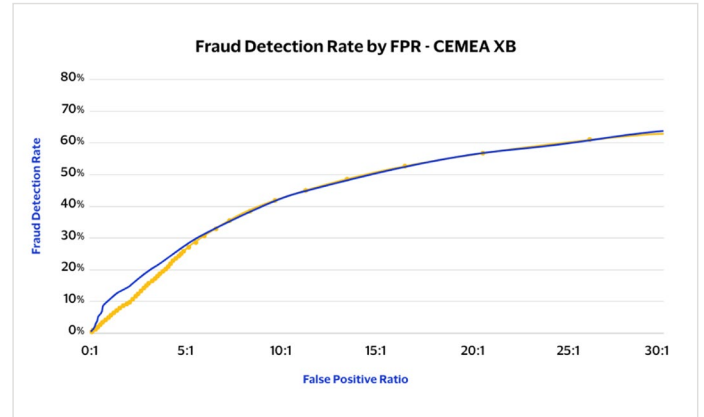
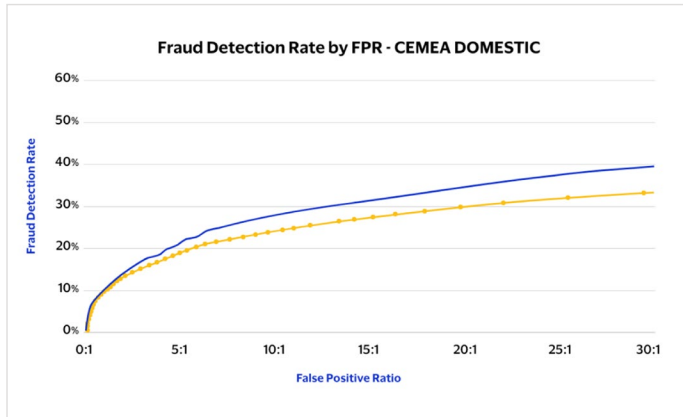
We had an opportunity for our diverse portfolio of cards to opt to a single fraud detection solution to achieve a more efficient and profound operating model in this domain. VRM with the scheme agnostic VAA score offered a great opportunity to consolidate our fraud operations on one best in class platform. We have seen a reduction in fraud volumes on our non-Visa portfolio and mitigated fraud losses through VRM.

– **Makeesh Natarajan**
Head of Retail Product Operations,
Emirates NBD



VAA identifies
53%
of fraud dollar losses within the
top 1% of transactions in CEMEA²

CEMEA scheme agnostic VAA Model Performance²



CEMEA Domestic (DOM)

Fraud Detection Rate expressed in terms of Value Detection Rate (VDR) and Incident Detection Rate (IDR) vs False Positive Ratio (FPR).

— VAA, VDR — VAA, IDR

CEMEA Cross Border (XB)

Fraud Detection Rate expressed in terms of Value Detection Rate (VDR) and Incident Detection Rate (IDR) vs False Positive Ratio (FPR).

— VAA, VDR — VAA, IDR

VRM with Scheme Agnostic VAA Benefits

Powered by the superior system performance, availability, and resiliency of VisaNet



Simplify your approach with a single fraud detection solution for Visa and non-Visa transactions



EVS/VTEX runs on Visa's world class network with 99.9999% availability delivering 76,000 transactions per second³



State-of-the-art security with advanced data protection standards and risk management for data at rest in transit



Improve user experiences while complying with local mandates

Visa Protect for Card Payments

Easy-to-use risk management for all payments. That's how you keep things moving.

For more information, [contact your Visa Account Executive](#) or [visit visa.com/protect](https://visa.com/protect).

1. Emirates NBD reported \$45 million in fraud loss prevention across their non-Visa portfolio between September 2022 and May 2024, and \$105 million in fraud loss prevention across their Visa and non-Visa portfolios in 2023.
 2. Model fraud capture performance is based on Visa card transactions on VisaNet (CEMEA region). This performance is at Visa network level and does not guarantee the same result for other networks. Results will also vary for individual portfolios. The model was trained on data based on transactions from May 2021 through April 2022.
 3. <https://corporate.visa.com/en/about-visa/visanet.html>