



Australian Payments Network
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Via email: [REDACTED]

Visa Response to Consultation on the Draft Account-to-Account Vision

Dear AusPayNet representative,

Visa welcomes the opportunity to provide input on the draft vision for the future of A2A payments in Australia.

We support the objective of establishing a clear and shared industry direction designed to ensure the A2A system remains safe, reliable, low cost, inclusive and easy to use for consumers, businesses and government. The draft vision's articulation of long-term outcomes and system characteristics provides a clear foundation for coordinated industry investment and execution.

Overall position

Visa supports the draft vision and its focus on delivering strong end-user outcomes. A2A payments are a critical component of Australia's payments ecosystem and play an essential role in supporting economic activity. Ensuring trust, resilience, and accessibility remain at the core of future development of A2A payments will be key to maintaining this role.

Visa also supports the intent to translate the vision into a practical industry roadmap. Clear prioritisation and sequencing of initiatives related to A2A payments will be critical to ensure delivery and maintain confidence across participants.

Industry coordination and governance

Delivery of the final vision will require strong and ongoing coordination across a diverse set of stakeholders, including financial institutions, infrastructure providers, payment service providers, and technology partners. In this context, we believe:

- governance arrangements should support transparent and balanced decision-making across the ecosystem; and
- engagement with a broad range of participants should continue as the vision is refined and executed.

Maintaining an open and collaborative model will be important to ensure the ecosystem continues to evolve in line with end-user needs.

Role of ecosystem participants

A key strength of the Australian payments ecosystem has been the ability to combine core infrastructure with overlay services and complementary capabilities delivered by a range of ecosystem participants.

It is important that the future A2A model continue to allow for participation by a broad set of ecosystem contributors, including schemes and providers of value-added services. This enables:

- enhancement of end-user outcomes, such as security, ease of use, and interoperability;
- the ability to respond to emerging needs and use cases over time; and
- development of complementary capabilities alongside core infrastructure.

Visa's value-added services, including areas such as fraud and scam mitigation, risk management, and identity and data services, demonstrate how additional capabilities can support system-level objectives while improving end-user outcomes. Such services can operate alongside core A2A infrastructure to strengthen trust, safety, and usability across the ecosystem.

Visa's engagement

Visa remains committed to engaging constructively with AusPayNet, AP+, the Reserve Bank of Australia, and industry participants as this process progresses.

We support an engagement model that enables continued participation and dialogue as the roadmap is developed and prioritised. In particular, we would welcome the opportunity to:

- contribute to industry discussions and working groups;
- provide input on the development of the roadmap; and
- explore opportunities to support delivery of the final vision where there is clear alignment with ecosystem objectives and end-user outcomes.

As the ultimate structure of the future A2A ecosystem will be determined through this process, it is important that this evolution take place inclusively and in the context of broad industry engagement that draws on the experience of diverse stakeholders.


Conclusion

Visa supports the development of a shared vision for A2A payments in Australia and encourages continued collaboration across the ecosystem to deliver a system that remains trusted, resilient, and fit for the future.

We look forward to ongoing engagement as the vision is refined and translated into an actionable industry roadmap.

Yours sincerely




Head of Product & Solutions
Australia, New Zealand & Pacific Islands