

## Visa Stay Secure Study: 96% of Consumers in Egypt Proactively Safeguard Digital Payments

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- *76% trust digital payments; 86% anticipate increased usage in the next 12 months*
- *85% are likely to act on messages commonly used by scammers, including clicking on a link or responding to the sender*

**Cairo, Egypt, 20 November 2025:** A recent study commissioned by Visa highlights strong consumer awareness and adoption of digital payment security measures in Egypt. The ninth edition of Visa's Stay Secure Study reveals that 96% of surveyed consumers in Egypt actively take steps to protect their online transactions, underscoring growing digital savviness as digital payments gain momentum nationwide.

While 55% of respondents acknowledge their vulnerability to scams such as phishing, this is offset by greater adoption of security measures and a preference for stronger authentication, indicating a proactive shift in consumer behavior.

Consumers are increasingly adept at spotting red flags and verifying the legitimacy of online interactions. This awareness is evident in the 69% of respondents who said they are most suspicious of requests to reset their password or account details following a supposed security breach.

Additional insights highlight the continued acceleration of digital payments in Egypt, with 76% of respondents stating they mostly or completely trust digital payments, even in the face of potential fraud threats. Moreover, 86% of consumers expect to increase their use of digital payments over the next 12 months, reflecting confidence in the growing safety and convenience of digital transactions in the country.

**Malak El Baba, Vice President and Country Manager for Visa Egypt, said:**

"Egypt's digital payments landscape is evolving rapidly, and consumers are embracing its convenience while becoming more vigilant about security. Consumer education remains our best defense against fraud, and industry collaboration is what makes it possible. As scams become more sophisticated, the battle for security never stops and we're proud to see that trust in digital payments continues to deepen as awareness grows."

### Key Findings of the Visa Stay Secure Study

- **Susceptibility to Scams:** 85% of consumers believe their friends or family would fall for a potential scam, especially if it's a text message asking them to verify account information (56%).
- **Building Trust:** Around 76% of respondents trust digital payments for their daily transactions. 87% said they feel more secure when required to enter a texted code or click on a confirmation link from the vendor to verify their identity.
- **Rise of digital Payments:** 64% of Consumers in Egypt view digital payments as quicker and simpler than other methods and 59% appreciate that they allow them to make payments anytime, anywhere.
- **Recognizing Scams:** 69% of respondents said they are most suspicious of messages asking them to reset or verify account details because of alleged security issues.

- **Ease of Use:** Mobile payments and digital wallets are seen as the most convenient digital payment methods, while bank transfers remain the most trusted and secure. Overall, 86% intend to use digital payments more over the next year.

### **Visa's Commitment to a Secure Digital Future**

Over the past five years, Visa has invested \$12 billion in fraud prevention, including building AI-powered platforms designed to stop bad actors in their tracks. These efforts block \$40 billion in attempted fraud globally each year.

This is the foundation of Visa Protect – Visa's AI-native, end-to-end suite of solutions that secure every transaction, on and off our network. With hundreds of AI models embedded across more than 100 products, Visa Protect spans the entire payments ecosystem and every use case.

These solutions translate hundreds of risk signals into multiple actionable scores, empowering smarter, faster decisions.

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### **About the Visa Stay Secure Study**

The Visa Stay Secure Study was conducted by Wakefield Research in December 2024. It surveyed 5,800 adults aged 18 years and over across 17 CEMEA markets. Sample sizes included 300 per market, with increased representation in Egypt (600), Pakistan (500), and Nigeria (500).

### **About Visa**

Visa (NYSE: V) is a world leader in digital payments, facilitating transactions between consumers, merchants, financial institutions, and government entities across more than 200 countries and territories. Our mission is to connect the world through the most innovative, convenient, reliable, and secure payments network—enabling individuals, businesses, and economies to thrive. We believe that economies that include everyone everywhere uplift everyone everywhere. Learn more at [Visa.com](https://www.visa.com).

Media Contact:

Visa Egypt  
Eman El Gamal  
[Eelgamal@visa.com](mailto:Eelgamal@visa.com)