

# Operational Performance Data

The tables below provide information regarding the available operational results for the 3 months ended June 30, 2024, as well as the prior four quarterly reporting periods and the 12 months ended June 30, 2024 and 2023, for cards and other form factors carrying the Visa, Visa Electron, V PAY and Interlink brands.

## 1. Branded Volume and Transactions

The tables present regional total volume, payments volume, and cash volume, and the number of payments transactions, cash transactions, accounts and cards for cards and other form factors carrying the Visa, Visa Electron, V PAY and Interlink brands and excludes Europe co-badged volume and transactions for all periods. Card counts include PLUS proprietary cards. Nominal and constant dollar growth rates over prior years are provided for volume-based data.

	For the 3 Months Ended June 30, 2024												
	Total Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)	Payments Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)	Payments Transactions (millions)	Cash Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)	Cash Transactions (millions)		
<b>All Visa Credit &amp; Debit</b>													
Asia Pacific	\$565	(5.1%)	(0.2%)	\$490	(4.9%)	0.2%	11,462	\$75	(6.5%)	(2.4%)	739		
Canada	113	4.5%	7.2%	106	4.5%	7.2%	1,637	7	5.1%	7.8%	12		
CEMEA	310	6.1%	9.8%	189	12.4%	16.5%	6,132	121	(2.6%)	0.7%	847		
LAC	361	5.4%	15.5%	222	7.9%	21.4%	8,702	139	1.8%	7.2%	1,242		
US	1,804	4.5%	4.5%	1,652	5.1%	5.1%	26,327	151	(2.3%)	(2.3%)	761		
<u>Europe</u>	796	7.6%	11.2%	665	9.4%	12.6%	18,395	131	(0.8%)	4.6%	720		
Visa Inc.	3,949	3.8%	6.5%	3,325	4.9%	7.4%	72,655	624	(1.6%)	1.8%	4,320		
<b>Visa Credit Programs</b>													
US	\$819	5.4%	5.4%	\$807	5.3%	5.3%	8,988	\$12	7.6%	7.6%	16		
<u>International</u>	883	1.3%	7.8%	839	1.6%	8.2%	17,339	44	(4.0%)	1.4%	180		
Visa Inc.	1,702	3.2%	6.6%	1,646	3.4%	6.8%	26,327	56	(1.7%)	2.7%	197		
<b>Visa Debit Programs</b>													
US	\$984	3.7%	3.7%	\$846	4.9%	4.9%	17,339	\$139	(3.0%)	(3.0%)	745		
<u>International</u>	1,263	4.6%	8.5%	833	7.8%	11.4%	28,989	429	(1.1%)	3.4%	3,379		
Visa Inc.	2,247	4.2%	6.4%	1,679	6.3%	8.0%	46,328	568	(1.6%)	1.7%	4,124		
For the 3 Months Ended March 31, 2024													
	Total Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)	Payments Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)	Payments Transactions (millions)	Cash Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)	Cash Transactions (millions)	Accounts (millions)	Cards (millions)
<b>All Visa Credit &amp; Debit</b>													
Asia Pacific	\$578	(2.7%)	2.1%	\$500	(2.6%)	2.5%	10,939	\$78	(3.3%)	(0.7%)	762	1,123	1,195
Canada	102	6.2%	5.5%	95	5.7%	5.1%	1,459	7	12.4%	11.8%	12	84	91
CEMEA	301	9.6%	13.7%	182	14.7%	19.7%	5,759	119	2.7%	5.6%	814	351	374
LAC	346	8.5%	11.8%	213	12.4%	19.1%	8,202	133	2.7%	1.8%	1,156	688	794
US	1,709	5.6%	5.6%	1,561	6.1%	6.1%	24,713	148	(0.2%)	(0.2%)	745	1,219	1,426
<u>Europe</u>	743	13.3%	13.0%	621	14.8%	14.0%	16,878	123	6.1%	8.4%	677	604	668
Visa Inc.	3,780	6.2%	7.6%	3,172	7.0%	8.5%	67,949	608	1.9%	3.1%	4,165	4,068	4,549
<b>Visa Credit Programs</b>													
US	\$761	6.2%	6.2%	\$749	6.3%	6.3%	8,259	\$12	1.5%	1.5%	16	331	437
<u>International</u>	864	4.5%	9.3%	819	4.5%	9.4%	16,242	45	3.4%	7.2%	177	780	898
Visa Inc.	1,625	5.3%	7.8%	1,568	5.4%	7.9%	24,501	57	3.0%	5.9%	193	1,110	1,335
<b>Visa Debit Programs</b>													
US	\$948	5.1%	5.1%	\$812	6.0%	6.0%	16,454	\$136	(0.4%)	(0.4%)	729	888	990
<u>International</u>	1,207	8.4%	9.2%	792	11.7%	12.2%	26,994	416	2.6%	3.9%	3,243	2,070	2,224
Visa Inc.	2,155	6.9%	7.3%	1,604	8.7%	9.0%	43,448	551	1.8%	2.8%	3,972	2,958	3,214



For the 3 Months Ended December 31, 2023

	Total Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)	Payments Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)	Payments Transactions (millions)	Cash Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)	Cash Transactions (millions)	Accounts (millions)	Cards (millions)
<b>All Visa Credit &amp; Debit</b>													
Asia Pacific	\$606	3.3%	4.1%	\$525	3.9%	4.9%	11,342	\$81	(0.7%)	(0.9%)	791	1,113	1,184
Canada	110	6.0%	5.5%	103	5.8%	5.3%	1,565	7	9.0%	8.5%	11	84	90
CEMEA	306	9.8%	13.1%	183	17.5%	20.7%	5,822	123	(0.1%)	3.5%	860	344	369
LAC	373	12.6%	12.6%	230	18.2%	20.5%	8,662	143	4.6%	2.0%	1,161	669	774
US	1,753	4.8%	4.8%	1,604	5.4%	5.4%	25,662	150	(0.7%)	(0.7%)	764	1,182	1,388
<u>Europe</u>	<u>768</u>	<u>15.5%</u>	<u>12.2%</u>	<u>637</u>	<u>16.8%</u>	<u>13.2%</u>	<u>17,423</u>	<u>131</u>	<u>9.8%</u>	<u>7.7%</u>	<u>723</u>	<u>592</u>	<u>659</u>
Visa Inc.	3,916	7.6%	7.4%	3,282	8.7%	8.5%	70,476	634	2.7%	2.4%	4,310	3,984	4,464
<b>Visa Credit Programs</b>													
US	\$801	5.7%	5.7%	\$790	5.9%	5.9%	8,860	\$11	(5.0%)	(5.0%)	14	325	423
<u>International</u>	<u>901</u>	<u>9.0%</u>	<u>10.4%</u>	<u>857</u>	<u>9.3%</u>	<u>10.7%</u>	<u>16,724</u>	<u>45</u>	<u>4.2%</u>	<u>4.2%</u>	<u>187</u>	<u>779</u>	<u>897</u>
Visa Inc.	1,702	7.5%	8.1%	1,646	7.6%	8.4%	25,584	56	2.2%	2.3%	201	1,104	1,320
<b>Visa Debit Programs</b>													
US	\$953	4.1%	4.1%	\$814	4.9%	4.9%	16,802	\$139	(0.4%)	(0.4%)	749	857	965
<u>International</u>	<u>1,261</u>	<u>10.8%</u>	<u>9.1%</u>	<u>821</u>	<u>14.9%</u>	<u>12.5%</u>	<u>28,090</u>	<u>439</u>	<u>3.8%</u>	<u>3.3%</u>	<u>3,360</u>	<u>2,023</u>	<u>2,179</u>
Visa Inc.	2,214	7.8%	6.9%	1,635	9.7%	8.6%	44,892	578	2.8%	2.4%	4,109	2,880	3,144

For the 3 Months Ended September 30, 2023

	Total Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)	Payments Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)	Payments Transactions (millions)	Cash Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)	Cash Transactions (millions)	Accounts (millions)	Cards (millions)
<b>All Visa Credit &amp; Debit</b>													
Asia Pacific	\$586	0.3%	3.3%	\$507	0.7%	4.0%	11,075	\$78	(2.1%)	(0.9%)	789	1,097	1,168
Canada	108	3.8%	6.9%	101	3.6%	6.7%	1,538	7	5.8%	8.9%	11	81	88
CEMEA	294	11.7%	15.6%	175	22.1%	25.4%	5,511	119	(0.7%)	3.7%	849	335	359
LAC	351	15.5%	12.4%	213	20.8%	19.8%	7,966	138	8.2%	2.7%	1,134	649	755
US	1,724	5.4%	5.4%	1,569	6.1%	6.1%	25,341	155	(0.6%)	(0.6%)	798	1,160	1,350
<u>Europe</u>	<u>769</u>	<u>18.7%</u>	<u>12.8%</u>	<u>637</u>	<u>19.9%</u>	<u>13.6%</u>	<u>17,204</u>	<u>132</u>	<u>13.2%</u>	<u>8.8%</u>	<u>741</u>	<u>583</u>	<u>650</u>
Visa Inc.	3,832	8.3%	7.9%	3,203	9.2%	8.9%	68,635	629	3.8%	2.9%	4,323	3,905	4,368
<b>Visa Credit Programs</b>													
US	\$779	5.3%	5.3%	\$767	5.5%	5.5%	8,655	\$11	(10.3%)	(10.3%)	14	320	413
<u>International</u>	<u>876</u>	<u>8.3%</u>	<u>10.5%</u>	<u>831</u>	<u>8.3%</u>	<u>10.7%</u>	<u>16,306</u>	<u>45</u>	<u>7.3%</u>	<u>6.8%</u>	<u>189</u>	<u>774</u>	<u>892</u>
Visa Inc.	1,655	6.8%	8.0%	1,599	7.0%	8.2%	24,961	56	3.2%	2.8%	203	1,095	1,305
<b>Visa Debit Programs</b>													
US	\$945	5.6%	5.6%	\$802	6.6%	6.6%	16,686	\$143	0.3%	0.3%	784	840	937
<u>International</u>	<u>1,232</u>	<u>12.6%</u>	<u>9.6%</u>	<u>802</u>	<u>17.1%</u>	<u>13.0%</u>	<u>26,988</u>	<u>430</u>	<u>5.1%</u>	<u>3.8%</u>	<u>3,336</u>	<u>1,970</u>	<u>2,126</u>
Visa Inc.	2,177	9.4%	7.8%	1,604	11.6%	9.7%	43,674	573	3.8%	2.9%	4,120	2,810	3,063

For the 3 Months Ended June 30, 2023

	Total Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)	Payments Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)	Payments Transactions (millions)	Cash Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)	Cash Transactions (millions)	Accounts (millions)	Cards (millions)
<b>All Visa Credit &amp; Debit</b>													
Asia Pacific	\$596	2.0%	6.1%	\$516	3.1%	7.5%	10,676	\$80	(5.0%)	(1.9%)	782	1,082	1,152
Canada	108	2.2%	6.0%	101	2.2%	6.1%	1,487	7	1.5%	5.3%	11	83	89
CEMEA	293	14.2%	19.8%	169	25.4%	29.9%	5,202	124	1.9%	8.4%	873	330	352
LAC	342	13.4%	10.2%	206	19.4%	16.8%	7,544	136	5.3%	2.0%	1,119	638	739
US	1,727	4.9%	4.9%	1,572	5.6%	5.6%	25,021	155	(1.1%)	(1.1%)	796	1,139	1,325
<u>Europe</u>	<u>740</u>	<u>12.3%</u>	<u>10.0%</u>	<u>608</u>	<u>11.4%</u>	<u>9.2%</u>	<u>16,369</u>	<u>132</u>	<u>16.8%</u>	<u>13.7%</u>	<u>756</u>	<u>576</u>	<u>640</u>
Visa Inc.	3,805	7.1%	7.5%	3,171	7.8%	8.3%	66,300	635	3.6%	4.1%	4,337	3,846	4,297
<b>Visa Credit Programs</b>													
US	\$777	5.1%	5.1%	\$766	5.1%	5.1%	8,425	\$11	1.3%	1.3%	16	311	402
<u>International</u>	<u>872</u>	<u>8.7%</u>	<u>11.4%</u>	<u>826</u>	<u>8.6%</u>	<u>11.4%</u>	<u>15,519</u>	<u>46</u>	<u>10.7%</u>	<u>10.9%</u>	<u>187</u>	<u>766</u>	<u>884</u>
Visa Inc.	1,649	7.0%	8.2%	1,592	6.9%	8.2%	23,944	57	8.7%	8.8%	203	1,078	1,286
<b>Visa Debit Programs</b>													
US	\$949	4.8%	4.8%	\$806	6.0%	6.0%	16,596	\$143	(1.2%)	(1.2%)	780	827	923
<u>International</u>	<u>1,207</u>	<u>9.2%</u>	<u>8.9%</u>	<u>773</u>	<u>11.9%</u>	<u>11.0%</u>	<u>25,759</u>	<u>434</u>	<u>4.7%</u>	<u>5.5%</u>	<u>3,354</u>	<u>1,941</u>	<u>2,088</u>
Visa Inc.	2,156	7.2%	7.0%	1,579	8.8%	8.3%	42,355	577	3.2%	3.7%	4,135	2,769	3,010



For the 12 Months Ended June 30, 2024

	Total Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)	Payments Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)	Payments Transactions (millions)	Cash Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)	Cash Transactions (millions)
<b>All Visa Credit &amp; Debit</b>											
Asia Pacific	\$2,335	(1.1%)	2.3%	\$2,023	(0.8%)	2.9%	44,818	\$312	(3.1%)	(1.2%)	3,080
Canada	432	5.1%	6.3%	404	4.9%	6.1%	6,199	28	8.0%	9.2%	46
CEMEA	1,211	9.2%	13.0%	730	16.5%	20.4%	23,224	482	(0.2%)	3.3%	3,370
LAC	1,431	10.4%	13.1%	878	14.6%	20.2%	33,531	553	4.3%	3.4%	4,692
US	6,990	5.1%	5.1%	6,386	5.7%	5.7%	102,043	604	(1.0%)	(1.0%)	3,068
<u>Europe</u>	<u>3,076</u>	<u>13.6%</u>	<u>12.3%</u>	<u>2,560</u>	<u>15.0%</u>	<u>13.3%</u>	<u>69,900</u>	<u>517</u>	<u>6.8%</u>	<u>7.3%</u>	<u>2,862</u>
Visa Inc.	15,477	6.4%	7.3%	12,981	7.4%	8.3%	279,715	2,496	1.7%	2.5%	17,119
<b>Visa Credit Programs</b>											
US	\$3,160	5.6%	5.6%	\$3,113	5.8%	5.8%	34,762	\$47	(1.8%)	(1.8%)	61
<u>International</u>	<u>3,524</u>	<u>5.7%</u>	<u>9.5%</u>	<u>3,346</u>	<u>5.9%</u>	<u>9.8%</u>	<u>66,611</u>	<u>178</u>	<u>2.6%</u>	<u>4.9%</u>	<u>733</u>
Visa Inc.	6,684	5.7%	7.6%	6,459	5.8%	7.8%	101,373	225	1.6%	3.4%	795
<b>Visa Debit Programs</b>											
US	\$3,830	4.6%	4.6%	\$3,274	5.6%	5.6%	67,281	\$557	(0.9%)	(0.9%)	3,007
<u>International</u>	<u>4,963</u>	<u>9.0%</u>	<u>9.1%</u>	<u>3,249</u>	<u>12.8%</u>	<u>12.3%</u>	<u>111,061</u>	<u>1,714</u>	<u>2.5%</u>	<u>3.6%</u>	<u>13,317</u>
Visa Inc.	8,793	7.0%	7.1%	6,523	9.0%	8.8%	178,342	2,271	1.7%	2.5%	16,324

For the 12 Months Ended June 30, 2023

	Total Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)	Payments Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)	Payments Transactions (millions)	Cash Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)	Cash Transactions (millions)	Accounts (millions)	Cards (millions)
<b>All Visa Credit &amp; Debit</b>													
Asia Pacific	\$2,361	(0.3%)	8.6%	\$2,038	0.6%	9.8%	41,529	\$322	(5.9%)	1.8%	3,187	1,082	1,152
Canada	411	5.6%	11.5%	386	5.9%	11.9%	5,658	26	1.5%	7.2%	43	83	89
CEMEA	1,109	(14.0%)	(14.5%)	626	(10.6%)	(12.9%)	18,970	483	(18.2%)	(16.4%)	3,444	330	352
LAC	1,297	14.3%	14.4%	766	21.7%	22.3%	29,100	531	5.0%	5.1%	4,544	638	739
US	6,654	7.7%	7.7%	6,044	8.9%	8.9%	95,908	610	(3.4%)	(3.4%)	3,164	1,139	1,325
<u>Europe</u>	<u>2,709</u>	<u>1.7%</u>	<u>10.6%</u>	<u>2,225</u>	<u>1.1%</u>	<u>9.9%</u>	<u>61,884</u>	<u>484</u>	<u>4.3%</u>	<u>13.9%</u>	<u>2,925</u>	<u>576</u>	<u>640</u>
Visa Inc.	14,541	3.7%	7.0%	12,086	5.4%	8.7%	253,049	2,455	(4.0%)	(0.8%)	17,307	3,846	4,297
<b>Visa Credit Programs</b>													
US	\$2,991	10.4%	10.4%	\$2,943	10.3%	10.3%	32,467	\$48	14.3%	14.3%	66	311	402
<u>International</u>	<u>3,334</u>	<u>5.3%</u>	<u>12.9%</u>	<u>3,161</u>	<u>5.4%</u>	<u>13.2%</u>	<u>59,303</u>	<u>173</u>	<u>3.0%</u>	<u>8.9%</u>	<u>733</u>	<u>766</u>	<u>884</u>
Visa Inc.	6,325	7.6%	11.7%	6,104	7.7%	11.7%	91,770	221	5.2%	10.1%	799	1,078	1,286
<b>Visa Debit Programs</b>													
US	\$3,662	5.6%	5.6%	\$3,101	7.7%	7.7%	63,441	\$562	(4.6%)	(4.6%)	3,098	827	923
<u>International</u>	<u>4,553</u>	<u>(2.7%)</u>	<u>2.1%</u>	<u>2,882</u>	<u>(1.4%)</u>	<u>3.8%</u>	<u>97,838</u>	<u>1,672</u>	<u>(4.9%)</u>	<u>(0.8%)</u>	<u>13,409</u>	<u>1,941</u>	<u>2,088</u>
Visa Inc.	8,216	0.8%	3.6%	5,982	3.1%	5.8%	161,279	2,233	(4.9%)	(1.8%)	16,508	2,769	3,010



## 2. Cross-Border Volume

The table below represents cross-border volume growth for cards and other form factors carrying the Visa, Visa Electron, V PAY, Interlink and PLUS brands. Cross-border volume refers to payments and cash volume where the issuing country is different from the merchant country.

Period	Total Growth (Nominal USD)	Total Growth (Constant USD)	Ex. Intra-Europe <sup>(1)</sup> Growth (Constant USD)
<u>3 Months Ended</u>			
Jun 30, 2024	12%	14%	14%
Mar 31, 2024	17%	16%	16%
Dec 31, 2023	20%	16%	16%
Sep 30, 2023	21%	16%	18%
Jun 30, 2023	18%	17%	22%
<u>12 Months Ended</u>			
Jun 30, 2024	17%	16%	16%

<sup>(1)</sup> Cross-border volumes excluding transactions within Europe drive our international transaction revenues.

## 3. Visa Processed Transactions

The table below includes payments and cash transactions, and represent transactions using cards and other form factors carrying the Visa, Visa Electron, V PAY, Interlink and PLUS brands processed on Visa's networks.

Period	Processed Transactions (millions)	Growth
<u>3 Months Ended</u>		
Jun 30, 2024	59,318	10%
Mar 31, 2024	55,456	11%
Dec 31, 2023	57,472	9%
Sep 30, 2023	55,963	10%
Jun 30, 2023	54,034	10%
<u>12 Months Ended</u>		
Jun 30, 2024	228,210	10%



## Footnote

Payments volume, including Visa Direct volume, represents the aggregate dollar amount of purchases made with cards and other form factors carrying the Visa, Visa Electron, V PAY and Interlink brands and excludes Europe co-badged volume for the relevant period, and cash volume represents the aggregate dollar amount of cash disbursements obtained with these cards for the relevant period and includes the impact of balance transfers and convenience checks, but excludes proprietary PLUS volume. Total volume represents payments and cash volume.

Visa payment products are comprised of credit and debit programs, and data relating to each program is included in the tables. Debit programs include Visa's signature based and Interlink (PIN) debit programs.

The data presented is based on transactions processed by Visa and reported by Visa's financial institution clients on their operating certificates. Estimates may be utilized if data is unavailable. Due to Visa's suspension of operations in Russia in March 2022, the data no longer includes volumes and transactions for Russia clients starting the three months ended June 30, 2022 and accounts and cards starting the three months ended March 31, 2022.

Previously presented information may be updated. Prior period updates, if any, are not material.

Visa's CEMEA region is comprised of countries in Central Europe, the Middle East and Africa. Several European Union countries in Central Europe, Israel and Turkey are not included in CEMEA. LAC is comprised of countries in Central and South America and the Caribbean. International includes Asia Pacific, Canada, CEMEA, Europe and LAC.

Information denominated in U.S. dollars is calculated by applying an established U.S. dollar/local currency exchange rate for each local currency in which Visa Inc. volumes are reported ("Nominal USD"). These exchange rates are calculated on a quarterly basis using the established exchange rate for each quarter. To eliminate the impact of foreign currency fluctuations against the U.S. dollar in measuring performance, Visa Inc. also reports year-over-year growth in total volume, payments volume and cash volume on the basis of local currency information ("Constant USD"). This presentation represents Visa's historical methodology which may be subject to review and refinement.

Figures in the tables may not recalculate exactly due to rounding. The totals and percentages are calculated based on unrounded numbers.

