# **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

Total

Volume

Growth

(Nominal

Growth

(Constant

Payments Growth

Volume

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

Growth Payments

(Nominal (Constant Transactions Volume

Cash

Growth

Growth

(Nominal (Constant Transactions

Cash

	Volume	(Nominal	(Constant	Volume	(Nominal	•	Transactions		(Nominal	•	Transactions		
	(\$ billions)	USD)	USD)	(\$ billions)	USD)	USD)	(millions)	(\$ billions)	USD)	USD)	(millions)	-	
All Visa Credit & Debit													
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		
Visa Credit Programs													
US	\$819	5.4%	5.4%	\$807	5.3%	5.3%		\$12	7.6%	7.6%			
International	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		
Visa Debit Programs													
US	\$984	3.7%	3.7%	\$846	4.9%	4.9%	17,339	\$139	(3.0%)	(3.0%)	745		
International	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		
				F	or the 3 Mor	nths Ended I	March 31, 2024	1					
	Total	Growth	Growth	Payments	Growth	Growth	Payments	Cash	Growth	Growth	Cash		
	Total Volume	Growth (Nominal	(Constant	Payments Volume	Growth (Nominal		Payments Transactions		Growth (Nominal		Cash Transactions	Accounts	Cards
												Accounts (millions)	
All Visa Credit & Debit	Volume	(Nominal	(Constant	Volume	(Nominal	(Constant	Transactions	Volume	(Nominal	(Constant	Transactions		
All Visa Credit & Debit Asia Pacific	Volume	(Nominal	(Constant	Volume	(Nominal	(Constant	Transactions (millions)	Volume	(Nominal	(Constant	Transactions (millions)		
	Volume (\$ billions)	(Nominal USD)	(Constant USD)	Volume (\$ billions)	(Nominal USD) (2.6%) 5.7%	(Constant USD)	Transactions (millions)	Volume (\$ billions)	(Nominal USD)	(Constant USD)	Transactions (millions)	(millions)	(millions)
Asia Pacific	Volume (\$ billions) \$578	(Nominal USD) (2.7%)	(Constant USD) 2.1%	Volume (\$ billions) \$500	(Nominal USD) (2.6%)	(Constant USD) 2.5%	Transactions (millions)	Volume (\$ billions) \$78	(Nominal USD)	(Constant USD) (0.7%)	Transactions (millions)  762 12	(millions) 1,123	(millions) 1,195
Asia Pacific Canada CEMEA LAC	Volume (\$ billions) \$578 102 301 346	(Nominal USD) (2.7%) 6.2% 9.6% 8.5%	(Constant USD) 2.1% 5.5% 13.7% 11.8%	Volume (\$ billions) \$500 95	(2.6%) 5.7% 14.7% 12.4%	(Constant USD) 2.5% 5.1% 19.7% 19.1%	Transactions (millions) 10,939 1,459	Volume (\$ billions) \$78 7	(3.3%) 12.4% 2.7% 2.7%	(Constant USD) (0.7%) 11.8% 5.6% 1.8%	762 12 814 1,156	1,123 84	1,195 91 374 794
Asia Pacific Canada CEMEA	Volume (\$ billions) \$578 102 301	(Nominal USD) (2.7%) 6.2% 9.6%	(Constant USD) 2.1% 5.5% 13.7% 11.8% 5.6%	Volume (\$ billions) \$500 95 182	(Nominal USD) (2.6%) 5.7% 14.7%	2.5% 5.1% 19.7% 19.1% 6.1%	Transactions (millions) 10,939 1,459 5,759 8,202 24,713	Volume (\$ billions) \$78 7 119	(Nominal USD) (3.3%) 12.4% 2.7%	(Constant USD) (0.7%) 11.8% 5.6%	762 12 814 1,156	1,123 84 351	1,195 91 374 794 1,426
Asia Pacific Canada CEMEA LAC	Volume (\$ billions) \$578 102 301 346	(Nominal USD) (2.7%) 6.2% 9.6% 8.5%	(Constant USD) 2.1% 5.5% 13.7% 11.8%	Volume (\$ billions) \$500 95 182 213	(2.6%) 5.7% 14.7% 12.4%	(Constant USD) 2.5% 5.1% 19.7% 19.1%	Transactions (millions) 10,939 1,459 5,759 8,202 24,713	Volume (\$ billions) \$78 7 119 133	(3.3%) 12.4% 2.7% 2.7%	(Constant USD) (0.7%) 11.8% 5.6% 1.8%	762 12 814 1,156 745 677	1,123 84 351 688	1,195 91 374 794
Asia Pacific Canada CEMEA LAC US	<b>Volume</b> (\$ billions)  \$578 102 301 346 1,709	(2.7%) 6.2% 9.6% 8.5% 5.6%	(Constant USD) 2.1% 5.5% 13.7% 11.8% 5.6%	Volume (\$ billions) \$500 95 182 213 1,561	(2.6%) 5.7% 14.7% 12.4% 6.1%	2.5% 5.1% 19.7% 19.1% 6.1%	10,939 1,459 5,759 8,202 24,713 16,878	Volume (\$ billions) \$78 7 119 133 148	(3.3%) 12.4% 2.7% (0.2%)	(Constant USD) (0.7%) 11.8% 5.6% 1.8% (0.2%)	762 12 814 1,156 745 677	1,123 84 351 688 1,219	1,195 91 374 794 1,426
Asia Pacific Canada CEMEA LAC US <u>Europe</u>	\$578 102 301 346 1,709 743 3,780	(2.7%) 6.2% 9.6% 8.5% 5.6% 13.3%	(Constant USD) 2.1% 5.5% 13.7% 11.8% 5.6% 13.0%	\$500 95 182 213 1,561 621	(2.6%) 5.7% 14.7% 12.4% 6.1% 14.8%	(Constant USD) 2.5% 5.1% 19.7% 19.1% 6.1% 14.0%	10,939 1,459 5,759 8,202 24,713 16,878	Volume (\$ billions) \$78 7 119 133 148 123	(3.3%) 12.4% 2.7% (0.2%) 6.1%	(Constant USD) (0.7%) 11.8% 5.6% 1.8% (0.2%) 8.4%	762 12 814 1,156 745 677	1,123 84 351 688 1,219 604	1,195 91 374 794 1,426 668
Asia Pacific Canada CEMEA LAC US <u>Europe</u> Visa Inc.	\$578 102 301 346 1,709 743 3,780	(2.7%) 6.2% 9.6% 8.5% 5.6% 13.3% 6.2%	(Constant USD)  2.11% 5.5% 13.7% 11.8% 5.6% 7.6% 6.2%	\$500 95 182 213 1,561 621	(2.6%) 5.7% 14.7% 12.4% 6.1% 7.0%	(Constant USD) 2.5% 5.1% 19.7% 19.1% 6.1% 14.0% 8.5%	Transactions (millions)  10,939 1,459 5,759 8,202 24,713 16,878 67,949	Volume (\$ billions) \$78 7 119 133 148 123 608	(3.3%) 12.4% 2.7% (0.2%) 6.1% 1.9%	(0.7%) 11.8% 5.6% 1.8% (0.2%) 8.4% 3.1%	762 12 814 1,156 745 677 4,165	1,123 84 351 688 1,219 604	1,195 91 374 794 1,426 668
Asia Pacific Canada CEMEA LAC US Europe Visa Inc. Visa Credit Programs	\$578 102 301 346 1,709 743 3,780	(2.7%) 6.2% 9.6% 8.5% 5.6% 13.3% 6.2%	(Constant USD) 2.1% 5.5% 13.7% 11.8% 5.6% 13.0% 7.6%	\$500 95 182 213 1,561 621 3,172	(2.6%) 5.7% 14.7% 12.4% 6.1% 14.8% 7.0%	(Constant USD) 2.5% 5.1% 19.7% 19.1% 6.1% 14.0% 8.5%	Transactions (millions)  10,939 1,459 5,759 8,202 24,713 16,878 67,949	Volume (\$ billions)	(3.3%) 12.4% 2.7% (0.2%) 6.1% 1.9%	(0.7%) 11.8% 5.6% 1.8% (0.2%) 8.4% 3.1%	762 12 814 1,156 745 677 4,165	1,123 84 351 688 1,219 604 4,068	1,195 91 374 794 1,426 668 4,549
Asia Pacific Canada CEMEA LAC US Europe Visa Inc.  Visa Credit Programs US	\$578 102 301 346 1,709 743 3,780	(2.7%) 6.2% 9.6% 8.5% 5.6% 13.3% 6.2%	(Constant USD)  2.11% 5.5% 13.7% 11.8% 5.6% 7.6% 6.2%	\$500 95 182 213 1,561 621 3,172	(2.6%) 5.7% 14.7% 12.4% 6.1% 7.0%	(Constant USD) 2.5% 5.1% 19.7% 19.1% 6.1% 14.0% 8.5%	10,939 1,459 5,759 8,202 24,713 16,878 67,949	Volume (\$ billions) \$78 7 119 133 148 123 608	(3.3%) 12.4% 2.7% (0.2%) 6.1% 1.9%	(0.7%) 11.8% 5.6% 1.8% (0.2%) 8.4% 3.1%	762 12 814 1,156 745 677 4,165	1,123 84 351 688 1,219 604 4,068	1,195 91 374 794 1,426 668 4,549
Asia Pacific Canada CEMEA LAC US Europe Visa Inc.  Visa Credit Programs US International	\$578 102 301 346 1,709 743 3,780 \$761 864	(2.7%) 6.2% 9.6% 8.5% 5.6% 13.3% 6.2% 4.5%	2.1% 5.5% 13.7% 11.8% 5.6% 7.6%	\$500 95 182 213 1,561 621 3,172 \$749 819	(2.6%) 5.7% 14.7% 12.4% 6.1% 7.0%	(Constant USD) 2.5% 5.1% 19.7% 19.1% 6.1% 14.0% 8.5%	10,939 1,459 5,759 8,202 24,713 16,878 67,949	\$78 7 119 133 148 123 608	(3.3%) 12.4% 2.7% (0.2%) 6.1% 1.9%	(0.7%) 11.8% 5.6% 1.8% (0.2%) 8.4% 3.1%	762 12 814 1,156 745 677 4,165	1,123 84 351 688 1,219 604 4,068	1,195 91 374 794 1,426 668 4,549
Asia Pacific Canada CEMEA LAC US Europe Visa Inc.  Visa Credit Programs US International Visa Inc.	\$578 102 301 346 1,709 743 3,780 \$761 864	(2.7%) 6.2% 9.6% 8.5% 5.6% 13.3% 6.2% 4.5%	2.1% 5.5% 13.7% 11.8% 5.6% 7.6%	\$500 95 182 213 1,561 621 3,172 \$749 819	(2.6%) 5.7% 14.7% 12.4% 6.1% 7.0%	(Constant USD) 2.5% 5.1% 19.7% 19.1% 6.1% 14.0% 8.5%	Transactions (millions)  10,939 1,459 5,759 8,202 24,713 16,878 67,949  8,259 16,242 24,501	\$78 7 119 133 148 123 608	(3.3%) 12.4% 2.7% (0.2%) 6.1% 1.9%	(0.7%) 11.8% 5.6% 1.8% (0.2%) 8.4% 3.1%	Transactions (millions)  762 12 814 1,156 745 677 4,165  16 177 193	1,123 84 351 688 1,219 604 4,068	1,195 91 374 794 1,426 668 4,549
Asia Pacific Canada CEMEA LAC US Europe Visa Inc.  Visa Credit Programs US International Visa Inc.  Visa Debit Programs	\$578 102 301 346 1,709 743 3,780 \$761 864 1,625	(2.7%) 6.2% 9.6% 8.5% 5.6% 6.2% 4.5% 5.3%	(Constant USD)  2.1% 5.5% 13.7% 11.8% 5.6% 13.0% 7.6%  6.2% 9.3% 7.8%	\$500 95 182 213 1,561 621 3,172 \$749 819 1,568	(2.6%) 5.7% 14.7% 12.4% 6.1% 7.0% 6.3% 4.5% 5.4%	2.5% 5.1% 19.7% 19.1% 6.1% 14.0% 8.5% 6.3% 9.4% 7.9%	Transactions (millions)  10,939 1,459 5,759 8,202 24,713 16,878 67,949  8,259 16,242 24,501	\$78 7 119 133 148 123 608 \$12 45 57	(3.3%) 12.4% 2.7% (0.2%) 6.1% 1.9%	(0.7%) 11.8% 5.6% 1.8% (0.2%) 8.4% 3.1%	Transactions (millions)  762 12 814 1,156 745 677 4,165  16 177 193	1,123 84 351 688 1,219 604 4,068 331 780 1,110	1,195 91 374 794 1,426 668 4,549 437 898 1,335





	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)
All Visa Credit & Debit													
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 <u>Europe</u>	1,753 768	4.8% 15.5%	4.8% 12.2%	1,604 637	5.4% 16.8%	5.4% 13.2%	25,662 17,423	150 131	(0.7%) 9.8%	(0.7%) 7.7%	764 723	1,182 592	1,388 659
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
vida iiid.	0,010	7.070	1.170	0,202	0.1 70	0.070	70,170	001	2.170	2.170	1,010	0,001	1, 10 1
Visa Credit Programs													
US	\$801	5.7%	5.7%	\$790	5.9%	5.9%	8,860	\$11	(5.0%)	(5.0%)	14	325	423
<u>International</u>	901	9.0%	10.4%	857	9.3%	10.7%	16,724	45	4.2%	4.2%		779	897
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
Visa Debit Programs													
US	\$953	4.1%	4.1%	\$814	4.9%	4.9%	16,802	\$139	(0.4%)	(0.4%)	749	857	965
<u>International</u>	1,261	10.8%	9.1%	821	14.9%	12.5%	28,090	439	3.8%	3.3%		2,023	2,179
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 Month	s Ended Se	otember 30, 20	)23					
	<b>T</b>	0- "	0	D	0	0			0			·	
	Total Volume	Growth (Nominal	Growth (Constant	Payments Volume	Growth (Nominal	Growth (Constant	Payments Transactions	Cash Volume	Growth (Nominal	Growth (Constant	Cash Transactions	Accounts	Cards
	(\$ billions)	USD)	USD)	(\$ billions)	USD)	USD)	(millions)	(\$ billions)	USD)	USD)	(millions)	(millions)	
		,	,	. ,	,	,	, ,	. ,	,	,	,	, ,	
All Visa Credit & Debit										4			
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 CEMEA	108 294	3.8% 11.7%	6.9% 15.6%	101 175	3.6% 22.1%	6.7% 25.4%	1,538 5,511	7 119	5.8% (0.7%)	8.9% 3.7%	11 849	81 335	88 359
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>	769	18.7%	12.8%	637	19.9%	13.6%	17,204	132	13.2%	8.8%	741	583	650
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
Visa Credit Programs													
US	\$779	5.3%	5.3%	\$767	5.5%	5.5%	8,655	\$11	(10.3%)	(10.3%)	14	320	413
International	876	8.3%	10.5%	831	8.3%	10.7%	16,306	45	7.3%	6.8%		774	892
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
Vice Debit Browner													
Visa Debit Programs US	\$945	5.6%	5.6%	\$802	6.6%	6.6%	16,686	\$143	0.3%	0.3%	784	840	937
International	1,232	12.6%	9.6%	802	17.1%	13.0%	26,988	430	5.1%	3.8%	3,336	1,970	2,126
Visa Inc.	2,177	9.4%	7.8%	1,604	11.6%	9.7%	43,674	573	3.8%	2.9%		2,810	3,063
					F (b - 0 M -	othe Forded	l 00 0000						
					For the 3 Mo	ntns Ended	June 30, 2023						
	Total	Growth	Growth	Payments	Growth	Growth	Payments	Cash	Growth	Growth	Cash		
	Volume	(Nominal	(Constant	Volume	(Nominal	•	Transactions	Volume	(Nominal	•	Transactions		Cards
	(\$ billions)	USD)	USD)	(\$ billions)	USD)	USD)	(millions)	(\$ billions)	USD)	USD)	(millions)	(millions)	(millions)
All Visa Credit & Debit													
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%		83	89
CEMEA	293	14.2%	19.8%	169	25.4%	29.9%	5,202	124	1.9%	8.4%		330	352
LAC US	342 1,727	13.4% 4.9%	10.2% 4.9%	206 1,572	19.4% 5.6%	16.8% 5.6%	7,544 25,021	136	5.3%	2.0%	1,119 796	638	739 1,325
<u>Europe</u>	740	12.3%	10.0%	608	11.4%	9.2%	16,369	155 132	(1.1%) 16.8%	(1.1%) 13.7%		1,139 576	640
Visa Inc.	3,805	7.1%	7.5%	3,171	7.8%	8.3%	66,300	635	3.6%	4.1%		3,846	4,297
viou iiio.	0,000	7.170	7.070	0,111	1.070	0.070	00,000	000	0.070	1.170	1,001	0,010	1,201
Visa Credit Programs		_	_	<u>.</u> .	_	_	_	-					
US	\$777	5.1%	5.1%	\$766	5.1%	5.1%	8,425	\$11	1.3%	1.3%		311	402
International	872	8.7%	11.4%	826	8.6%	11.4%	15,519	46	10.7%	10.9%		766	884
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
Visa Debit Programs													
US	\$949	4.8%	4.8%	\$806	6.0%	6.0%	16,596	\$143	(1.2%)	(1.2%)		827	923
International	1,207	9.2%	8.9%	773	11.9%	11.0%	25,759	434	4.7%	5.5%		1,941	2,088
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

					OI THE 12 INC	mins Ended	June 30, 2024	'				-	
	Total Volume	Growth (Nominal	Growth (Constant	Payments Volume	Growth (Nominal	*	Payments Transactions	Cash Volume	Growth (Nominal	*	Cash Transactions		
-	(\$ billions)	USD)	USD)	(\$ billions)	USD)	USD)	(millions)	(\$ billions)	USD)	USD)	(millions)	-	
All Visa Credit & Debit													
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>	3,076	13.6%	12.3%	2,560	15.0%	13.3%	69,900	517	6.8%	7.3%	2,862		
Visa Inc.	15,477	6.4%	7.3%	12,981	7.4%	8.3%	279,715	2,496	1.7%	2.5%	17,119		
Visa Credit Programs													
US	\$3,160	5.6%	5.6%	\$3,113	5.8%	5.8%	34,762	\$47	(1.8%)	(1.8%)	61		
International	3,524	5.7%	9.5%	3,346	5.9%	9.8%	66,611	178	2.6%	4.9%	733		
Visa Inc.	6,684	5.7%	7.6%	6,459	5.8%	7.8%	101,373	225	1.6%	3.4%	795		
Visa Debit Programs													
US	\$3,830	4.6%	4.6%	\$3,274	5.6%	5.6%	67,281	\$557	(0.9%)	(0.9%)	3,007		
International	4,963	9.0%	9.1%	3,249	12.8%	12.3%	111,061	1,714	2.5%	3.6%	13,317		
Visa Inc.	8,793	7.0%	7.1%	6,523	9.0%	8.8%	178,342	2,271	1.7%	2.5%	16,324		
					or the 12 Me	niho Endod	l 20 2022						
_				Г	or the 12 MC	mins Ended	June 30, 2023						
-	Total	Growth	Growth				,		Growth	Growth	Cash		
-	Total	Growth (Nominal	Growth (Constant	Payments	Growth	Growth	Payments	Cash	Growth (Nominal	Growth (Constant	Cash	Accounts	Cards
-	Total Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)			Growth	,		Growth (Nominal USD)		Cash Transactions (millions)	Accounts (millions)	Cards (millions)
<del>-</del>	Volume	(Nominal	(Constant	Payments Volume	Growth (Nominal	Growth (Constant	Payments Transactions	Cash Volume	(Nominal	(Constant	Transactions		
- All Visa Credit & Debit Asia Pacific	Volume (\$ billions)	(Nominal USD)	(Constant USD)	Payments Volume (\$ billions)	Growth (Nominal	Growth (Constant	Payments Transactions	Cash Volume	(Nominal USD)	(Constant	Transactions (millions)	(millions)	(millions)
All Visa Credit & Debit	Volume	(Nominal	(Constant	Payments Volume	Growth (Nominal USD)	Growth (Constant USD)	Payments Transactions (millions)	Cash Volume (\$ billions)	(Nominal	(Constant USD)	Transactions (millions)		
All Visa Credit & Debit Asia Pacific	Volume (\$ billions)	(Nominal USD) (0.3%)	(Constant USD) 8.6%	Payments Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)	Payments Transactions (millions)	Cash Volume (\$ billions)	(Nominal USD) (5.9%)	(Constant USD)	Transactions (millions)  3,187 43	(millions) 1,082	(millions) 1,152
All Visa Credit & Debit Asia Pacific Canada	Volume (\$ billions) \$2,361 411	(Nominal USD) (0.3%) 5.6%	(Constant USD) 8.6% 11.5%	Payments Volume (\$ billions) \$2,038 386	Growth (Nominal USD) 0.6% 5.9%	Growth (Constant USD) 9.8% 11.9%	Payments Transactions (millions)	Cash Volume (\$ billions) \$322 26	(Nominal USD) (5.9%) 1.5%	(Constant USD) 1.8% 7.2%	Transactions (millions)  3,187 43 3,444	1,082 83	1,152 89
All Visa Credit & Debit Asia Pacific Canada CEMEA	Volume (\$ billions) \$2,361 411 1,109	(0.3%) 5.6% (14.0%) 14.3% 7.7%	(Constant USD) 8.6% 11.5% (14.5%) 14.4% 7.7%	Payments Volume (\$ billions) \$2,038 386 626	Growth (Nominal USD) 0.6% 5.9% (10.6%)	Growth (Constant USD) 9.8% 11.9% (12.9%)	Payments Transactions (millions) 41,529 5,658 18,970	Cash Volume (\$ billions) \$322 26 483	(Nominal USD) (5.9%) 1.5% (18.2%)	(Constant USD) 1.8% 7.2% (16.4%)	3,187 43 3,444 4,544 3,164	1,082 83 330	1,152 89 352
All Visa Credit & Debit Asia Pacific Canada CEMEA LAC	\$2,361 411 1,109 1,297	(0.3%) 5.6% (14.0%) 14.3%	(Constant USD) 8.6% 11.5% (14.5%) 14.4%	Payments Volume (\$ billions) \$2,038 386 626 766	Growth (Nominal USD) 0.6% 5.9% (10.6%) 21.7%	Growth (Constant USD) 9.8% 11.9% (12.9%) 22.3%	Payments Transactions (millions) 41,529 5,658 18,970 29,100	Cash Volume (\$ billions) \$322 26 483 531	(Nominal USD) (5.9%) 1.5% (18.2%) 5.0%	(Constant USD) 1.8% 7.2% (16.4%) 5.1%	3,187 43 3,444 4,544 3,164	1,082 83 330 638	1,152 89 352 739
All Visa Credit & Debit Asia Pacific Canada CEMEA LAC US	<b>Volume</b> (\$ billions)  \$2,361 411 1,109 1,297 6,654	(0.3%) 5.6% (14.0%) 14.3% 7.7%	(Constant USD) 8.6% 11.5% (14.5%) 14.4% 7.7%	Payments Volume (\$ billions) \$2,038 386 626 766 6,044	Growth (Nominal USD) 0.6% 5.9% (10.6%) 21.7% 8.9%	Growth (Constant USD) 9.8% 11.9% (12.9%) 22.3% 8.9%	Payments Transactions (millions) 41,529 5,658 18,970 29,100 95,908	Cash Volume (\$ billions) \$322 26 483 531 610	(Nominal USD) (5.9%) 1.5% (18.2%) 5.0% (3.4%)	(Constant USD) 1.8% 7.2% (16.4%) 5.1% (3.4%)	3,187 43 3,444 4,544 3,164 2,925	1,082 83 330 638 1,139	1,152 89 352 739 1,325
All Visa Credit & Debit Asia Pacific Canada CEMEA LAC US Europe Visa Inc.  Visa Credit Programs	\$2,361 411 1,109 1,297 6,654 2,709	(0.3%) 5.6% (14.0%) 14.3% 7.7% 1.7%	(Constant USD) 8.6% 11.5% (14.5%) 14.4% 7.7% 10.6%	Payments Volume (\$ billions) \$2,038 386 626 766 6,044 2,225	Growth (Nominal USD) 0.6% 5.9% (10.6%) 21.7% 8.9% 1.1%	Growth (Constant USD) 9.8% 11.9% (12.9%) 22.3% 8.9% 9.9%	Payments Transactions (millions) 41,529 5,658 18,970 29,100 95,908 61,884	Cash Volume (\$ billions) \$322 26 483 531 610 484	(5.9%) 1.5% (18.2%) 5.0% (3.4%) 4.3%	(Constant USD) 1.8% 7.2% (16.4%) 5.1% (3.4%) 13.9%	3,187 43 3,444 4,544 3,164 2,925	1,082 83 330 638 1,139 576	1,152 89 352 739 1,325 640
All Visa Credit & Debit Asia Pacific Canada CEMEA LAC US Europe Visa Inc.	\$2,361 411 1,109 1,297 6,654 2,709	(Nominal USD)  (0.3%) 5.6% (14.0%) 14.3% 7.7% 1.7% 3.7%	(Constant USD) 8.6% 11.5% (14.5%) 14.4% 7.7% 10.6%	Payments Volume (\$ billions) \$2,038 386 626 766 6,044 2,225	Growth (Nominal USD) 0.6% 5.9% (10.6%) 21.7% 8.9% 1.1% 5.4%	Growth (Constant USD) 9.8% 11.9% (12.9%) 22.3% 8.9% 9.9%	Payments Transactions (millions) 41,529 5,658 18,970 29,100 95,908 61,884	Cash Volume (\$ billions) \$322 26 483 531 610 484	(5.9%) 1.5% (18.2%) 5.0% (3.4%) 4.3%	(Constant USD) 1.8% 7.2% (16.4%) 5.1% (3.4%) 13.9%	3,187 43 3,444 4,544 3,164 2,925 17,307	1,082 83 330 638 1,139 576	1,152 89 352 739 1,325 640
All Visa Credit & Debit Asia Pacific Canada CEMEA LAC US Europe Visa Inc.  Visa Credit Programs	\$2,361 411 1,109 1,297 6,654 2,709 14,541	(0.3%) 5.6% (14.0%) 14.3% 7.7% 3.7%	(Constant USD) 8.6% 11.5% (14.5%) 14.4% 7.7% 10.6% 7.0%	Payments Volume (\$ billions) \$2,038 386 626 766 6,044 2,225 12,086	Growth (Nominal USD) 0.6% 5.9% (10.6%) 21.7% 8.9% 1.1% 5.4%	Growth (Constant USD) 9.8% 11.9% (12.9%) 22.3% 8.9% 9.9% 8.7%	Payments Transactions (millions)  41,529 5,658 18,970 29,100 95,908 61,884 253,049	Cash Volume (\$ billions) \$322 26 483 531 610 484 2,455	(5.9%) 1.5% (18.2%) 5.0% (3.4%) 4.3% (4.0%)	(Constant USD) 1.8% 7.2% (16.4%) 5.1% (3.4%) 13.9% (0.8%)	3,187 (millions) 3,187 43 3,444 4,544 3,164 2,925 17,307	1,082 83 330 638 1,139 576 3,846	1,152 89 352 739 1,325 640 4,297
All Visa Credit & Debit Asia Pacific Canada CEMEA LAC US Europe Visa Inc.  Visa Credit Programs US	\$2,361 411 1,109 1,297 6,654 2,709 14,541 \$2,991	(Nominal USD)  (0.3%) 5.6% (14.0%) 14.3% 7.7% 1.7% 3.7%	(Constant USD) 8.6% 11.5% (14.5%) 14.4% 7.7% 10.6% 7.0%	Payments Volume (\$ billions) \$2,038 386 626 766 6,044 2,225 12,086	Growth (Nominal USD) 0.6% 5.9% (10.6%) 21.7% 8.9% 1.1% 5.4%	Growth (Constant USD) 9.8% 11.9% (12.9%) 22.3% 8.9% 9.9% 8.7%	Payments Transactions (millions)  41,529 5,658 18,970 29,100 95,908 61,884 253,049	Cash Volume (\$ billions) \$322 26 483 531 610 484 2,455	(Nominal USD)  (5.9%) 1.5% (18.2%) 5.0% (3.4%) 4.3% (4.0%)	(Constant USD)  1.8% 7.2% (16.4%) 5.1% (3.4%) 13.9% (0.8%)	7 Transactions (millions)  3,187 43 3,444 4,544 3,164 2,925 17,307  66 733	1,082 83 330 638 1,139 576 3,846	1,152 89 352 739 1,325 640 4,297
All Visa Credit & Debit Asia Pacific Canada CEMEA LAC US Europe Visa Inc.  Visa Credit Programs US International Visa Inc.  Visa Debit Programs	\$2,361 411 1,109 1,297 6,654 2,709 14,541 \$2,991 3,334 6,325	(Nominal USD)  (0.3%) 5.6% (14.0%) 14.3% 7.7% 1.7% 3.7%  10.4% 5.3% 7.6%	(Constant USD)  8.6% 11.5% (14.5%) 14.4% 7.7% 10.6% 7.0%	Payments Volume (\$ billions)  \$2,038 386 626 766 6,044 2,225 12,086  \$2,943 3,161 6,104	Growth (Nominal USD) 0.6% 5.9% (10.6%) 21.7% 8.9% 1.1% 5.4% 10.3% 5.4% 7.7%	Growth (Constant USD) 9.8% 11.9% (12.9%) 22.3% 9.9% 8.7% 10.3% 13.2% 11.7%	Payments Transactions (millions)  41,529 5,658 18,970 29,100 95,908 61,884 253,049  32,467 59,303 91,770	Cash Volume (\$ billions) \$322 26 483 531 610 484 2,455 \$48 173 221	(Nominal USD)  (5.9%) 1.5% (18.2%) 5.0% (3.4%) 4.3% (4.0%)  14.3% 3.0% 5.2%	(Constant USD)  1.8% 7.2% (16.4%) 5.1% (3.4%) 13.9% (0.8%)  14.3% 8.9% 10.1%	7799 Transactions (millions)  3,187 43 3,444 4,544 3,164 2,925 17,307	1,082 83 330 638 1,139 576 3,846 311 766 1,078	1,152 89 352 739 1,325 640 4,297 402 884 1,286
All Visa Credit & Debit Asia Pacific Canada CEMEA LAC US Europe Visa Inc.  Visa Credit Programs US International Visa Inc.  Visa Debit Programs US	\$2,361 411 1,109 1,297 6,654 2,709 14,541 \$2,991 3,334 6,325	(Nominal USD)  (0.3%) 5.6% (14.0%) 14.3% 7.7% 1.7% 3.7%  10.4% 5.3% 7.6%	(Constant USD)  8.6% 11.5% (14.5%) 14.4% 7.7% 10.6% 7.0%  10.4% 12.9% 11.7%	\$2,038 386 626 766 6,044 2,225 12,086 \$2,943 3,161 6,104	Growth (Nominal USD)  0.6% 5.9% (10.6%) 21.7% 8.9% 1.1% 5.4% 7.7%	Growth (Constant USD) 9.8% 11.9% (12.9%) 22.3% 8.9% 9.9% 8.7% 10.3% 13.2% 11.7%	Payments Transactions (millions)  41,529 5,658 18,970 29,100 95,908 61,884 253,049  32,467 59,303 91,770  63,441	Cash Volume (\$ billions) \$322 26 483 531 610 484 2,455 \$48 173 221	(Nominal USD)  (5.9%) 1.5% (18.2%) 5.0% (3.4%) 4.3% (4.0%)  14.3% 3.0% 5.2%  (4.6%)	(Constant USD)  1.8% 7.2% (16.4%) 5.1% (3.4%) 13.9% (0.8%)  14.3% 8.9% 10.1%	7799 7797 7797 7797 7797 7797 7797 779	1,082 83 330 638 1,139 576 3,846 311 766 1,078	1,152 89 352 739 1,325 640 4,297 402 884 1,286
All Visa Credit & Debit Asia Pacific Canada CEMEA LAC US Europe Visa Inc.  Visa Credit Programs US International Visa Inc.  Visa Debit Programs	\$2,361 411 1,109 1,297 6,654 2,709 14,541 \$2,991 3,334 6,325	(Nominal USD)  (0.3%) 5.6% (14.0%) 14.3% 7.7% 1.7% 3.7%  10.4% 5.3% 7.6%	(Constant USD)  8.6% 11.5% (14.5%) 14.4% 7.7% 10.6% 7.0%	Payments Volume (\$ billions)  \$2,038 386 626 766 6,044 2,225 12,086  \$2,943 3,161 6,104	Growth (Nominal USD) 0.6% 5.9% (10.6%) 21.7% 8.9% 1.1% 5.4% 10.3% 5.4% 7.7%	Growth (Constant USD) 9.8% 11.9% (12.9%) 22.3% 9.9% 8.7% 10.3% 13.2% 11.7%	Payments Transactions (millions)  41,529 5,658 18,970 29,100 95,908 61,884 253,049  32,467 59,303 91,770	Cash Volume (\$ billions) \$322 26 483 531 610 484 2,455 \$48 173 221	(Nominal USD)  (5.9%) 1.5% (18.2%) 5.0% (3.4%) 4.3% (4.0%)  14.3% 3.0% 5.2%	(Constant USD)  1.8% 7.2% (16.4%) 5.1% (3.4%) 13.9% (0.8%)  14.3% 8.9% 10.1%	7799 Transactions (millions)  3,187 43 3,444 4,544 3,164 2,925 17,307	1,082 83 330 638 1,139 576 3,846 311 766 1,078	1,152 89 352 739 1,325 640 4,297 402 884 1,286





### 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)
3 Months Ended			
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%
12 Months Ended			
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.

	Processed Transactions	
Period	(millions)	Growth
3 Months Ended		
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%
12 Months Ended		
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.



