

Operational Performance Data

The tables below provide information regarding the available operational results for the 3 months ended September 30, 2024, as well as the prior four quarterly reporting periods and the 12 months ended September 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 September 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)			
All Visa Credit & Debit													
Asia Pacific	\$584	(0.3%)	0.3%	\$507	(0.1%)	0.5%	11,921	\$77	(1.9%)	(1.1%)	750		
Canada	113	4.8%	6.5%	105	4.8%	6.5%	1,676	7	5.4%	7.1%	12		
CEMEA	324	10.2%	13.7%	202	15.5%	18.9%	6,496	122	2.5%	6.0%	861		
LAC	363	3.3%	17.0%	230	7.9%	24.5%	9,179	133	(3.8%)	5.9%	1,192		
US	1,801	4.4%	4.4%	1,650	5.1%	5.1%	26,774	151	(2.7%)	(2.7%)	752		
<u>Europe</u>	<u>851</u>	<u>10.6%</u>	<u>10.5%</u>	<u>715</u>	<u>12.2%</u>	<u>11.9%</u>	<u>19,219</u>	<u>136</u>	<u>3.1%</u>	<u>3.6%</u>	<u>700</u>		
Visa Inc.	4,035	5.3%	6.8%	3,409	6.4%	7.7%	75,264	626	(0.5%)	2.4%	4,267		
Visa Credit Programs													
US	\$820	5.2%	5.2%	\$807	5.1%	5.1%	9,227	\$13	13.1%	13.1%	17		
<u>International</u>	<u>918</u>	<u>4.8%</u>	<u>8.1%</u>	<u>873</u>	<u>5.1%</u>	<u>8.4%</u>	<u>18,134</u>	<u>45</u>	<u>0.4%</u>	<u>2.3%</u>	<u>176</u>		
Visa Inc.	1,738	5.0%	6.7%	1,680	5.1%	6.8%	27,361	58	3.0%	4.6%	192		
Visa Debit Programs													
US	\$981	3.8%	3.8%	\$843	5.2%	5.2%	17,547	\$138	(4.0%)	(4.0%)	735		
<u>International</u>	<u>1,316</u>	<u>6.8%</u>	<u>9.4%</u>	<u>886</u>	<u>10.4%</u>	<u>12.0%</u>	<u>30,356</u>	<u>430</u>	<u>0.1%</u>	<u>4.3%</u>	<u>3,340</u>		
Visa Inc.	2,298	5.5%	6.9%	1,730	7.8%	8.6%	47,903	568	(0.9%)	2.2%	4,075		
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)	Accounts (millions)	Cards (millions)	
All Visa Credit & Debit													
Asia Pacific	\$566	(5.0%)	(0.0%)	\$491	(4.8%)	0.3%	11,512	\$75	(6.4%)	(2.3%)	739	1,126	1,199
Canada	113	4.5%	7.2%	106	4.5%	7.2%	1,637	7	5.1%	7.8%	12	84	91
CEMEA	311	6.2%	9.9%	190	12.5%	16.6%	6,148	121	(2.5%)	0.8%	849	362	385
LAC	361	5.5%	15.6%	222	7.9%	21.4%	8,702	139	2.0%	7.4%	1,242	703	835
US	1,804	4.5%	4.5%	1,652	5.1%	5.1%	26,324	151	(2.1%)	(2.1%)	761	1,227	1,430
<u>Europe</u>	<u>797</u>	<u>7.6%</u>	<u>11.3%</u>	<u>665</u>	<u>9.5%</u>	<u>12.7%</u>	<u>18,398</u>	<u>131</u>	<u>(0.7%)</u>	<u>4.6%</u>	<u>721</u>	<u>605</u>	<u>670</u>
Visa Inc.	3,951	3.8%	6.5%	3,326	4.9%	7.4%	72,722	625	(1.5%)	1.9%	4,323	4,108	4,609
Visa Credit Programs													
US	\$819	5.4%	5.4%	\$807	5.3%	5.3%	8,988	\$12	7.6%	7.6%	16	330	435
<u>International</u>	<u>884</u>	<u>1.4%</u>	<u>7.9%</u>	<u>840</u>	<u>1.6%</u>	<u>8.2%</u>	<u>17,352</u>	<u>44</u>	<u>(3.3%)</u>	<u>2.1%</u>	<u>181</u>	<u>786</u>	<u>910</u>
Visa Inc.	1,703	3.3%	6.7%	1,646	3.4%	6.8%	26,340	56	(1.1%)	3.3%	197	1,116	1,345
Visa Debit Programs													
US	\$985	3.7%	3.7%	\$845	4.9%	4.9%	17,336	\$139	(2.9%)	(2.9%)	745	897	995
<u>International</u>	<u>1,264</u>	<u>4.7%</u>	<u>8.6%</u>	<u>834</u>	<u>7.9%</u>	<u>11.5%</u>	<u>29,045</u>	<u>430</u>	<u>(1.1%)</u>	<u>3.4%</u>	<u>3,381</u>	<u>2,095</u>	<u>2,269</u>
Visa Inc.	2,248	4.3%	6.4%	1,679	6.4%	8.1%	46,382	569	(1.5%)	1.8%	4,126	2,992	3,264



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)
All Visa Credit & Debit													
Asia Pacific	\$578	(2.8%)	2.0%	\$500	(2.7%)	2.5%	10,938	\$78	(3.3%)	(0.7%)	762	1,122	1,196
Canada	102	6.2%	5.5%	95	5.7%	5.1%	1,459	7	12.4%	11.8%	12	84	90
CEMEA	301	9.7%	13.7%	182	14.7%	19.7%	5,762	119	2.7%	5.6%	815	353	376
LAC	346	8.5%	11.8%	213	12.4%	19.1%	8,200	133	2.7%	1.8%	1,156	686	810
US	1,709	5.5%	5.5%	1,561	6.1%	6.1%	24,731	148	(0.5%)	(0.5%)	735	1,206	1,413
<u>Europe</u>	<u>744</u>	<u>13.4%</u>	<u>13.1%</u>	<u>621</u>	<u>14.9%</u>	<u>14.0%</u>	<u>16,883</u>	<u>123</u>	<u>6.2%</u>	<u>8.5%</u>	<u>677</u>	<u>604</u>	<u>668</u>
Visa Inc.	3,780	6.2%	7.6%	3,173	7.1%	8.5%	67,974	608	1.9%	3.0%	4,156	4,054	4,553
Visa Credit Programs													
US	\$761	6.2%	6.2%	\$749	6.3%	6.3%	8,259	\$12	1.5%	1.5%	16	327	433
<u>International</u>	<u>864</u>	<u>4.5%</u>	<u>9.3%</u>	<u>819</u>	<u>4.5%</u>	<u>9.4%</u>	<u>16,243</u>	<u>45</u>	<u>3.4%</u>	<u>7.2%</u>	<u>177</u>	<u>781</u>	<u>903</u>
Visa Inc.	1,625	5.3%	7.8%	1,568	5.3%	7.9%	24,502	57	3.0%	5.9%	194	1,109	1,337
Visa Debit Programs													
US	\$948	5.0%	5.0%	\$813	6.1%	6.1%	16,473	\$135	(0.7%)	(0.7%)	719	879	980
<u>International</u>	<u>1,208</u>	<u>8.4%</u>	<u>9.3%</u>	<u>792</u>	<u>11.8%</u>	<u>12.3%</u>	<u>27,000</u>	<u>416</u>	<u>2.6%</u>	<u>3.9%</u>	<u>3,244</u>	<u>2,067</u>	<u>2,237</u>
Visa Inc.	2,156	6.9%	7.4%	1,605	8.8%	9.1%	43,473	551	1.8%	2.7%	3,963	2,946	3,216

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)
All Visa Credit & Debit													
Asia Pacific	\$606	3.3%	4.1%	\$525	3.9%	4.9%	11,344	\$81	(0.7%)	(0.9%)	791	1,113	1,183
Canada	110	6.0%	5.5%	103	5.8%	5.3%	1,565	7	9.0%	8.5%	11	84	90
CEMEA	306	10.1%	13.5%	183	17.5%	20.7%	5,825	123	0.7%	4.2%	861	345	371
LAC	373	12.6%	12.6%	230	18.2%	20.5%	8,661	143	4.6%	2.0%	1,161	671	796
US	1,754	4.8%	4.8%	1,604	5.4%	5.4%	25,656	150	(0.6%)	(0.6%)	764	1,178	1,385
<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>594</u>	<u>659</u>
Visa Inc.	3,916	7.7%	7.5%	3,282	8.7%	8.5%	70,473	634	2.9%	2.6%	4,311	3,985	4,484
Visa Credit Programs													
US	\$801	5.7%	5.7%	\$790	5.9%	5.9%	8,852	\$11	(3.5%)	(3.5%)	14	325	423
<u>International</u>	<u>902</u>	<u>9.1%</u>	<u>10.4%</u>	<u>857</u>	<u>9.3%</u>	<u>10.7%</u>	<u>16,726</u>	<u>45</u>	<u>4.2%</u>	<u>4.2%</u>	<u>187</u>	<u>781</u>	<u>902</u>
Visa Inc.	1,703	7.5%	8.2%	1,646	7.6%	8.4%	25,578	56	2.5%	2.6%	201	1,106	1,325
Visa Debit Programs													
US	\$953	4.1%	4.1%	\$814	4.9%	4.9%	16,804	\$139	(0.3%)	(0.3%)	749	852	962
<u>International</u>	<u>1,261</u>	<u>10.9%</u>	<u>9.2%</u>	<u>821</u>	<u>14.9%</u>	<u>12.5%</u>	<u>28,091</u>	<u>439</u>	<u>4.0%</u>	<u>3.6%</u>	<u>3,361</u>	<u>2,027</u>	<u>2,197</u>
Visa Inc.	2,214	7.8%	6.9%	1,636	9.7%	8.6%	44,895	578	2.9%	2.6%	4,110	2,879	3,159

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)
All Visa Credit & Debit													
Asia Pacific	\$586	0.3%	3.2%	\$507	0.7%	3.9%	11,076	\$78	(2.1%)	(1.0%)	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%	15.0%	175	22.0%	24.6%	5,511	119	(0.7%)	3.3%	849	334	359
LAC	351	15.5%	9.7%	213	20.8%	16.0%	7,966	138	8.2%	1.7%	1,134	650	769
US	1,725	5.5%	5.5%	1,570	6.1%	6.1%	25,346	155	(0.6%)	(0.6%)	798	1,160	1,350
<u>Europe</u>	<u>769</u>	<u>18.7%</u>	<u>12.1%</u>	<u>637</u>	<u>19.9%</u>	<u>12.9%</u>	<u>17,203</u>	<u>132</u>	<u>13.2%</u>	<u>8.3%</u>	<u>741</u>	<u>585</u>	<u>649</u>
Visa Inc.	3,833	8.3%	7.5%	3,203	9.3%	8.5%	68,640	629	3.8%	2.5%	4,323	3,907	4,382
Visa Credit Programs													
US	\$779	5.3%	5.3%	\$768	5.6%	5.6%	8,656	\$11	(10.3%)	(10.3%)	14	320	413
<u>International</u>	<u>876</u>	<u>8.3%</u>	<u>9.5%</u>	<u>831</u>	<u>8.3%</u>	<u>9.6%</u>	<u>16,307</u>	<u>45</u>	<u>7.3%</u>	<u>6.6%</u>	<u>189</u>	<u>776</u>	<u>896</u>
Visa Inc.	1,655	6.9%	7.5%	1,599	7.0%	7.6%	24,963	56	3.2%	2.6%	203	1,096	1,309
Visa Debit Programs													
US	\$945	5.6%	5.6%	\$802	6.6%	6.6%	16,690	\$143	0.3%	0.3%	784	840	937
<u>International</u>	<u>1,232</u>	<u>12.6%</u>	<u>9.0%</u>	<u>802</u>	<u>17.1%</u>	<u>12.3%</u>	<u>26,987</u>	<u>430</u>	<u>5.1%</u>	<u>3.2%</u>	<u>3,336</u>	<u>1,972</u>	<u>2,136</u>
Visa Inc.	2,178	9.4%	7.5%	1,604	11.6%	9.4%	43,677	573	3.8%	2.4%	4,120	2,811	3,073



For the 12 Months Ended September 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)
All Visa Credit & Debit											
Asia Pacific	\$2,334	(1.2%)	1.6%	\$2,023	(0.9%)	2.1%	45,715	\$311	(3.0%)	(1.2%)	3,042
Canada	438	5.3%	6.2%	409	5.2%	6.0%	6,336	28	7.9%	8.8%	47
CEMEA	1,242	9.0%	12.7%	757	15.0%	18.9%	24,231	485	0.8%	4.1%	3,386
LAC	1,443	7.4%	14.2%	895	11.4%	21.4%	34,742	548	1.3%	4.2%	4,750
US	7,067	4.8%	4.8%	6,467	5.4%	5.4%	103,485	600	(1.5%)	(1.5%)	3,011
<u>Europe</u>	<u>3,159</u>	<u>11.6%</u>	<u>11.7%</u>	<u>2,638</u>	<u>13.2%</u>	<u>12.9%</u>	<u>71,924</u>	<u>521</u>	<u>4.4%</u>	<u>6.0%</u>	<u>2,822</u>
Visa Inc.	15,683	5.7%	7.1%	13,190	6.7%	8.0%	286,434	2,493	0.7%	2.5%	17,057
Visa Credit Programs											
US	\$3,201	5.6%	5.6%	\$3,152	5.6%	5.6%	35,326	\$49	4.6%	4.6%	63
<u>International</u>	<u>3,567</u>	<u>4.9%</u>	<u>8.9%</u>	<u>3,389</u>	<u>5.1%</u>	<u>9.2%</u>	<u>68,456</u>	<u>178</u>	<u>1.1%</u>	<u>3.9%</u>	<u>721</u>
Visa Inc.	6,768	5.2%	7.3%	6,541	5.3%	7.4%	103,782	227	1.8%	4.1%	784
Visa Debit Programs											
US	\$3,866	4.1%	4.1%	\$3,316	5.2%	5.2%	68,159	\$551	(2.0%)	(2.0%)	2,948
<u>International</u>	<u>5,049</u>	<u>7.6%</u>	<u>9.1%</u>	<u>3,334</u>	<u>11.2%</u>	<u>12.1%</u>	<u>114,493</u>	<u>1,715</u>	<u>1.4%</u>	<u>3.8%</u>	<u>13,325</u>
Visa Inc.	8,915	6.1%	6.9%	6,649	8.1%	8.5%	182,652	2,266	0.5%	2.3%	16,273

For the 12 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)
All Visa Credit & Debit													
Asia Pacific	\$2,363	(0.9%)	6.0%	\$2,042	(0.2%)	7.0%	42,234	\$321	(5.6%)	0.1%	3,178	1,097	1,168
Canada	415	3.5%	9.2%	389	3.7%	9.4%	5,793	26	1.5%	7.1%	44	81	88
CEMEA	1,139	(5.6%)	(4.3%)	658	0.1%	(0.4%)	20,214	481	(12.3%)	(9.1%)	3,427	334	359
LAC	1,344	14.4%	12.2%	803	20.7%	19.1%	30,090	541	6.1%	3.8%	4,548	650	769
US	6,744	6.9%	6.9%	6,135	7.6%	7.6%	97,660	609	0.1%	0.1%	3,139	1,160	1,350
<u>Europe</u>	<u>2,830</u>	<u>7.8%</u>	<u>10.9%</u>	<u>2,331</u>	<u>7.5%</u>	<u>10.6%</u>	<u>63,768</u>	<u>499</u>	<u>9.2%</u>	<u>12.3%</u>	<u>2,916</u>	<u>585</u>	<u>649</u>
Visa Inc.	14,835	5.2%	7.0%	12,358	6.4%	8.3%	259,758	2,477	(0.5%)	1.2%	17,253	3,907	4,382
Visa Credit Programs													
US	\$3,031	7.6%	7.6%	\$2,984	7.6%	7.6%	33,027	\$47	4.9%	4.9%	63	320	413
<u>International</u>	<u>3,401</u>	<u>5.9%</u>	<u>11.3%</u>	<u>3,225</u>	<u>5.9%</u>	<u>11.4%</u>	<u>60,965</u>	<u>177</u>	<u>5.6%</u>	<u>9.0%</u>	<u>736</u>	<u>776</u>	<u>896</u>
Visa Inc.	6,432	6.7%	9.5%	6,209	6.7%	9.5%	93,992	223	5.5%	8.1%	799	1,096	1,309
Visa Debit Programs													
US	\$3,713	6.3%	6.3%	\$3,151	7.6%	7.6%	64,633	\$562	(0.3%)	(0.3%)	3,076	840	937
<u>International</u>	<u>4,690</u>	<u>2.4%</u>	<u>4.5%</u>	<u>2,998</u>	<u>4.6%</u>	<u>6.6%</u>	<u>101,133</u>	<u>1,691</u>	<u>(1.3%)</u>	<u>0.8%</u>	<u>13,377</u>	<u>1,972</u>	<u>2,136</u>
Visa Inc.	8,403	4.1%	5.3%	6,149	6.1%	7.1%	165,766	2,254	(1.1%)	0.5%	16,454	2,811	3,073



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 ⁽¹⁾ Growth (Constant USD)
<u>3 Months Ended</u>			
Sep 30, 2024	13%	13%	13%
Jun 30, 2024	12%	14%	14%
Mar 31, 2024	17%	16%	16%
Dec 31, 2023	20%	16%	16%
Sep 30, 2023	21%	16%	18%
<u>12 Months Ended</u>			
Sep 30, 2024	15%	15%	15%

⁽¹⁾ 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>		
Sep 30, 2024	61,512	10%
Jun 30, 2024	59,318	10%
Mar 31, 2024	55,456	11%
Dec 31, 2023	57,472	9%
Sep 30, 2023	55,963	10%
<u>12 Months Ended</u>		
Sep 30, 2024	233,758	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.

