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.

				F	or the 3 Month	ns Ended Sep	tember 30, 202	4					
	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		
Europe	851	10.6%	10.5%	715	12.2%	11.9%	19,219	136	3.1%	3.6%	700		
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		
International	918	4.8%	8.1%	873	5.1%	8.4%	18,134	45	0.4%	2.3%	176		
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		
International	1,316	6.8%	9.4%	886	10.4%	12.0%	30,356	430	0.1%	4.3%	3,340		
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 Mo	onths Ended .	lune 30, 2024						
	Total	Growth	Growth	Payments	For the 3 Mo	onths Ended . Growth	lune 30, 2024 Payments	Cash	Growth	Growth	Cash		
	Volume	(Nominal	(Constant	Volume	Growth (Nominal	Growth (Constant	Payments Transactions	Volume	(Nominal	(Constant	Transactions		Cards (millions)
				•	Growth	Growth	Payments					Accounts (millions)	Cards (millions)
All Visa Credit & Debit	Volume (\$ billions)	(Nominal USD)	(Constant USD)	Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)	Payments Transactions (millions)	Volume (\$ billions)	(Nominal USD)	(Constant USD)	Transactions (millions)	(millions)	(millions)
Asia Pacific	Volume (\$ billions)	(Nominal USD) (5.0%)	(Constant USD) (0.0%)	Volume (\$ billions) \$491	Growth (Nominal USD)	Growth (Constant USD)	Payments Transactions (millions)	Volume (\$ billions) \$75	(Nominal USD) (6.4%)	(Constant USD) (2.3%)	Transactions (millions)	(millions)	(millions) 1,199
Asia Pacific Canada	Volume (\$ billions) \$566 113	(Nominal USD) (5.0%) 4.5%	(Constant USD) (0.0%) 7.2%	Volume (\$ billions) \$491 106	Growth (Nominal USD) (4.8%) 4.5%	Growth (Constant USD) 0.3% 7.2%	Payments Transactions (millions)	Volume (\$ billions) \$75 7	(Nominal USD) (6.4%) 5.1%	(Constant USD) (2.3%) 7.8%	Transactions (millions) 739 12	1,126 84	(millions) 1,199 91
Asia Pacific Canada CEMEA	Volume (\$ billions) \$566 113 311	(Nominal USD) (5.0%) 4.5% 6.2%	(Constant USD) (0.0%) 7.2% 9.9%	Volume (\$ billions) \$491 106 190	Growth (Nominal USD) (4.8%) 4.5% 12.5%	Growth (Constant USD) 0.3% 7.2% 16.6%	Payments Transactions (millions) 11,512 1,637 6,148	Volume (\$ billions) \$75 7 121	(Nominal USD) (6.4%) 5.1% (2.5%)	(Constant USD) (2.3%) 7.8% 0.8%	Transactions (millions) 739 12 849	1,126 84 362	1,199 91 385
Asia Pacific Canada CEMEA LAC	Volume (\$ billions) \$566 113 311 361	(Nominal USD) (5.0%) 4.5% 6.2% 5.5%	(0.0%) 7.2% 9.9% 15.6%	Volume (\$ billions) \$491 106 190 222	(4.8%) 4.5% 12.5% 7.9%	Growth (Constant USD) 0.3% 7.2% 16.6% 21.4%	Payments Transactions (millions) 11,512 1,637 6,148 8,702	Volume (\$ billions) \$75 7 121 139	(Nominal USD) (6.4%) 5.1% (2.5%) 2.0%	(2.3%) 7.8% 0.8% 7.4%	Transactions (millions) 739 12 849 1,242	1,126 84 362 703	1,199 91 385 835
Asia Pacific Canada CEMEA LAC US	Volume (\$ billions) \$566 113 311 361 1,804	(Nominal USD) (5.0%) 4.5% 6.2% 5.5% 4.5%	(Constant USD) (0.0%) 7.2% 9.9% 15.6% 4.5%	Volume (\$ billions) \$491 106 190 222 1,652	(4.8%) 4.5% 12.5% 7.9% 5.1%	Growth (Constant USD) 0.3% 7.2% 16.6% 21.4% 5.1%	Payments Transactions (millions) 11,512 1,637 6,148 8,702 26,324	Volume (\$ billions) \$75 7 121 139 151	(6.4%) 5.1% (2.5%) 2.0% (2.1%)	(2.3%) 7.8% 0.8% 7.4% (2.1%)	739 12 849 1,242 761	1,126 84 362 703 1,227	1,199 91 385 835 1,430
Asia Pacific Canada CEMEA LAC	Volume (\$ billions) \$566 113 311 361	(Nominal USD) (5.0%) 4.5% 6.2% 5.5%	(0.0%) 7.2% 9.9% 15.6%	Volume (\$ billions) \$491 106 190 222	(4.8%) 4.5% 12.5% 7.9%	Growth (Constant USD) 0.3% 7.2% 16.6% 21.4%	Payments Transactions (millions) 11,512 1,637 6,148 8,702	Volume (\$ billions) \$75 7 121 139	(Nominal USD) (6.4%) 5.1% (2.5%) 2.0%	(2.3%) 7.8% 0.8% 7.4%	Transactions (millions) 739 12 849 1,242	1,126 84 362 703	1,199 91 385 835
Asia Pacific Canada CEMEA LAC US <u>Europe</u> Visa Inc.	\$566 113 311 361 1,804 797	(5.0%) 4.5% 6.2% 5.5% 4.5% 7.6%	(Constant USD) (0.0%) 7.2% 9.9% 15.6% 4.5% 11.3%	Volume (\$ billions) \$491 106 190 222 1,652 665	(4.8%) 4.5% 12.5% 7.9% 5.1% 9.5%	Growth (Constant USD) 0.3% 7.2% 16.6% 21.4% 5.1% 12.7%	Payments Transactions (millions) 11,512 1,637 6,148 8,702 26,324 18,398	\(\frac{\text{\$\text{billions}\)}}{575} \\ 7 \\ 121 \\ 139 \\ 151 \\ 131 \end{array}	(Nominal USD) (6.4%) 5.1% (2.5%) 2.0% (2.1%) (0.7%)	(Constant USD) (2.3%) 7.8% 0.8% 7.4% (2.1%) 4.6%	739 12 849 1,242 761 721	1,126 84 362 703 1,227 605	1,199 91 385 835 1,430 670
Asia Pacific Canada CEMEA LAC US <u>Europe</u> Visa Inc. Visa Credit Programs	\(\sqrt{\text{billions}}\) \(\sqrt{\text{566}}\) \(113\) \(361\) \(1,804\) \(797\) \(3,951\)	(Nominal USD) (5.0%) 4.5% 6.2% 5.5% 4.5% 7.6% 3.8%	(0.0%) 7.2% 9.9% 15.6% 4.5% 11.3% 6.5%	Volume (\$ billions) \$491 106 190 222 1,652 665 3,326	(4.8%) 4.5% 12.5% 7.9% 5.1% 9.5% 4.9%	Growth (Constant USD) 0.3% 7.2% 16.6% 21.4% 5.1% 12.7% 7.4%	Payments Transactions (millions) 11,512 1,637 6,148 8,702 26,324 18,398 72,722	Volume (\$ billions) \$75 7 121 139 151 131 625	(6.4%) 5.1% (2.5%) 2.0% (2.1%) (0.7%) (1.5%)	(2.3%) 7.8% 0.8% 7.4% (2.1%) 4.6% 1.9%	739 12 849 1,242 761 721 4,323	1,126 84 362 703 1,227 605 4,108	1,199 91 385 835 1,430 670 4,609
Asia Pacific Canada CEMEA LAC US Europe Visa Inc. Visa Credit Programs US	\$566 113 311 361 1,804 797 3,951	(Nominal USD) (5.0%) 4.5% 6.2% 5.5% 4.5% 7.6% 3.8%	(0.0%) 7.2% 9.9% 15.6% 4.5% 11.3% 6.5%	Volume (\$ billions) \$491 106 190 222 1,652 665 3,326	(4.8%) 4.5% 12.5% 7.9% 5.1% 9.5% 4.9%	Growth (Constant USD) 0.3% 7.2% 16.6% 21.4% 5.1% 7.4%	Payments Transactions (millions) 11,512 1,637 6,148 8,702 26,324 18,398 72,722	Volume (\$ billions) \$75 7 121 139 151 311 625	(6.4%) 5.1% (2.5%) 2.0% (2.1%) (0.7%) (1.5%)	(2.3%) 7.8% 0.8% 7.4% (2.1%) 4.6% 1.9%	739 12 849 1,242 761 721 4,323	1,126 84 362 703 1,227 605 4,108	1,199 91 385 835 1,430 670 4,609
Asia Pacific Canada CEMEA LAC US <u>Europe</u> Visa Inc. Visa Credit Programs	\(\sqrt{\text{billions}}\) \(\sqrt{\text{566}}\) \(113\) \(361\) \(1,804\) \(797\) \(3,951\)	(Nominal USD) (5.0%) 4.5% 6.2% 5.5% 4.5% 7.6% 3.8%	(0.0%) 7.2% 9.9% 15.6% 4.5% 11.3% 6.5%	Volume (\$ billions) \$491 106 190 222 1,652 665 3,326	(4.8%) 4.5% 12.5% 7.9% 5.1% 9.5% 4.9%	Growth (Constant USD) 0.3% 7.2% 16.6% 21.4% 5.1% 12.7% 7.4%	Payments Transactions (millions) 11,512 1,637 6,148 8,702 26,324 18,398 72,722	Volume (\$ billions) \$75 7 121 139 151 131 625	(6.4%) 5.1% (2.5%) 2.0% (2.1%) (0.7%) (1.5%)	(2.3%) 7.8% 0.8% 7.4% (2.1%) 4.6% 1.9%	739 12 849 1,242 761 721 4,323	1,126 84 362 703 1,227 605 4,108	1,199 91 385 835 1,430 670 4,609
Asia Pacific Canada CEMEA LAC US Europe Visa Inc. Visa Credit Programs US International Visa Inc.	\$566 113 311 361 1,804 797 3,951 \$819 884	(5.0%) 4.5% 6.2% 5.5% 4.5% 7.6% 3.8%	(0.0%) 7.2% 9.9% 15.6% 4.5% 11.3% 6.5%	\text{Volume (\$ billions)} \$491 106 190 222 1,652 665 3,326 \$807 840	(4.8%) 4.5% 12.5% 7.9% 5.1% 9.5% 4.9%	Growth (Constant USD) 0.3% 7.2% 16.6% 21.4% 5.1% 7.4% 5.3% 8.2%	Payments Transactions (millions) 11,512 1,637 6,148 8,702 26,324 18,398 72,722 8,988 17,352	\$75 7 121 139 151 131 625	(6.4%) 5.1% (2.5%) 2.0% (2.1%) (0.7%) (1.5%) 7.6% (3.3%)	(2.3%) 7.8% 0.8% 7.4% (2.1%) 4.6% 1.9%	739 12 849 1,242 761 721 4,323	1,126 84 362 703 1,227 605 4,108	1,199 91 385 835 1,430 670 4,609
Asia Pacific Canada CEMEA LAC US Europe Visa Inc. Visa Credit Programs US International Visa Inc. Visa Debit Programs	\$566 113 311 361 1,804 797 3,951 \$819 884 1,703	(Nominal USD) (5.0%) 4.5% 6.2% 5.5% 4.5% 7.6% 3.8% 5.4% 1.4% 3.3%	(0.0%) 7.2% 9.9% 15.6% 4.5% 11.3% 6.5% 5.4% 7.9% 6.7%	\$491 106 190 222 1,652 665 3,326 \$807 840 1,646	(4.8%) 4.5% 12.5% 7.9% 5.1% 9.5% 4.9%	Growth (Constant USD) 0.3% 7.2% 16.6% 21.4% 5.1% 7.4% 5.3% 8.2% 6.8%	Payments Transactions (millions) 11,512 1,637 6,148 8,702 26,324 18,398 72,722 8,988 17,352 26,340	\$75 7 121 139 151 131 625 \$12 44 56	(6.4%) 5.1% (2.5%) 2.0% (2.1%) (0.7%) (1.5%) 7.6% (3.3%) (1.1%)	(2.3%) 7.8% 0.8% 7.4% (2.1%) 4.6% 1.9% 7.6% 2.1% 3.3%	739 12 849 1,242 761 721 4,323	1,126 84 362 703 1,227 605 4,108 330 786 1,116	1,199 91 385 835 1,430 670 4,609 435 910 1,345
Asia Pacific Canada CEMEA LAC US Europe Visa Inc. Visa Credit Programs US International Visa Inc. Visa Debit Programs US	\$566 113 311 361 1,804 797 3,951 \$819 884 1,703	(Nominal USD) (5.0%) 4.5% 6.2% 5.5% 4.5% 7.6% 3.8% 5.4% 1.4% 3.3%	(0.0%) 7.2% 9.9% 15.6% 4.5% 11.3% 6.5% 5.4% 7.9% 6.7%	\text{Volume (\$ billions)} \begin{array}{cccccccccccccccccccccccccccccccccccc	Growth (Nominal USD) (4.8%) 4.5% 12.5% 7.9% 5.1% 9.5% 4.9% 5.3% 1.6% 3.4%	Growth (Constant USD) 0.3% 7.2% 16.6% 21.4% 5.1% 7.4% 5.3% 8.2% 6.8%	Payments Transactions (millions) 11,512 1,637 6,148 8,702 26,324 18,398 72,722 8,988 17,352 26,340 17,336	\$75 7 121 139 151 131 625 \$12 44 56	(6.4%) 5.1% (2.5%) 2.0% (2.1%) (0.7%) (1.5%) 7.6% (3.3%) (1.1%)	(2.3%) 7.8% 0.8% 7.4% (2.1%) 4.6% 1.9% 7.6% 2.1% 3.3%	739 12 849 1,242 761 721 4,323	1,126 84 362 703 1,227 605 4,108 330 786 1,116	1,199 91 385 835 1,430 670 4,609 435 910 1,345
Asia Pacific Canada CEMEA LAC US Europe Visa Inc. Visa Credit Programs US International Visa Inc. Visa Debit Programs	\$566 113 311 361 1,804 797 3,951 \$819 884 1,703	(Nominal USD) (5.0%) 4.5% 6.2% 5.5% 4.5% 7.6% 3.8% 5.4% 1.4% 3.3%	(0.0%) 7.2% 9.9% 15.6% 4.5% 11.3% 6.5% 5.4% 7.9% 6.7%	\$491 106 190 222 1,652 665 3,326 \$807 840 1,646	(4.8%) 4.5% 12.5% 7.9% 5.1% 9.5% 4.9%	Growth (Constant USD) 0.3% 7.2% 16.6% 21.4% 5.1% 7.4% 5.3% 8.2% 6.8%	Payments Transactions (millions) 11,512 1,637 6,148 8,702 26,324 18,398 72,722 8,988 17,352 26,340	\$75 7 121 139 151 131 625 \$12 44 56	(6.4%) 5.1% (2.5%) 2.0% (2.1%) (0.7%) (1.5%) 7.6% (3.3%) (1.1%)	(2.3%) 7.8% 0.8% 7.4% (2.1%) 4.6% 1.9% 7.6% 2.1% 3.3%	739 12 849 1,242 761 721 4,323	1,126 84 362 703 1,227 605 4,108 330 786 1,116	1,199 91 385 835 1,430 670 4,609 435 910 1,345





Total Growth Growth **Payments** Growth Growth **Payments** Cash Growth Growth Cash Volume (Nominal (Constant Volume (Nominal (Constant **Transactions** Volume (Nominal (Constant Transactions Accounts Cards (\$ billions) USD) USD) (\$ billions) USD) USD) (millions) (\$ billions) USD) USD) (millions) (millions) (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 6.2% Canada 102 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 13.4% 677 744 13.1% 621 14.9% 14.0% 16,883 123 6.2% 8.5% 604 668 Europe 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% 16 327 433 903 819 16,243 781 864 4.5% 9.3% 4.5% 9.4% 45 3.4% 7.2% 177 International 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 International 1,208 8.4% 9.3% 792 11.8% 12.3% 27,000 416 2.6% 3.9% 3,244 2,067 2,237 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 Growth Growth **Payments** Growth Growth **Payments** Cash Growth Growth Cash (Constant Volume (Nominal (Constant Volume (Nominal **Transactions** Volume (Nominal (Constant Transactions Accounts USD) USD) USD) (\$ billions) USD) (millions) (\$ billions) USD) USD) (millions) (millions) (millions) (\$ billions) 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 6.0% 5.8% 5.3% 110 5.5% 103 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 4.8% 4.8% 5.4% 25,656 150 (0.6%)(0.6%)1.754 1.604 5.4% 764 1,178 1,385 Europe 768 15.5% 12.2% 637 16.8% 13.2% 17,423 131 9.8% 7.7% 723 594 659 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 5.7% 5.7% \$790 5.9% 5.9% 8,852 \$11 (3.5%)(3.5%)325 423 \$801 14 902 9.1% 10.4% 857 9.3% 10.7% 16.726 45 4.2% 4.2% 187 781 902 International 56 7.5% 8.2% 8.4% 2.5% 2.6% 201 Visa Inc. 1,703 1,646 7.6% 25,578 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 10.9% 9.2% 821 28,091 3,361 2,027 International 1,261 14.9% 12.5% 439 4.0% 3.6% 2,197 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 Growth Total Growth Growth Growth Cash **Payments** Growth Growth **Payments** Cash Volume Volume (Nominal (Constant Volume (Nominal (Constant **Transactions** (Nominal (Constant Transactions Accounts Cards (\$ billions) USD) USD) (\$ billions) USD) USD) (millions) (\$ billions) USD) USD) (millions) (millions) (millions) All Visa Credit & Debit 3.2% Asia Pacific \$586 0.3% \$507 0.7% 3.9% 11,076 \$78 (2.1%)(1.0%)789 1,097 1,168 108 3.8% 6.9% 101 3.6% 6.7% 1,538 5.8% 8.9% 11 81 88 Canada 7 CEMEA 294 11.7% 15.0% 175 22.0% 24.6% 5,511 119 (0.7%)3.3% 849 334 359 9.7% 650 LAC 351 15.5% 213 20.8% 16.0% 7,966 138 8.2% 1.7% 1,134 769 US 1,725 5.5% 5.5% 1.570 6.1% 25.346 155 (0.6%)(0.6%)798 1,160 1,350 6.1% 769 18.7% 12.1% 637 19.9% 12.9% 17,203 132 13.2% 8.3% 741 585 649 Europe 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 Inc. Visa Credit Programs \$779 5.3% 5.3% \$768 5.6% 5.6% \$11 (10.3%)(10.3%)320 413 US 8,656 14 876 8.3% 9.5% 831 8.3% 9.6% 16,307 45 7.3% 6.6% 189 776 896 International 6.9% 7.5% 7.0% 3.2% 2.6% 203 1,096 Visa Inc. 1,655 1,599 7.6% 24,963 56 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 1.232 12.6% 9.0% 802 17.1% 12.3% 26.987 430 5.1% 3.2% 3.336 1.972 2.136 International 2,178 573 3.8% 2,811 Visa Inc. 9.4% 7.5% 1,604 11.6% 9.4% 43,677 2.4% 4,120 3,073

2

VISA

For the 3 Months Ended March 31, 2024

				Fo	or the 12 Mont	hs Ended Se	otember 30, 202	4					
	Total	Growth	Growth	Payments	Growth	Growth	Payments	Cash	Growth	Growth	Cash	-	
	Volume	(Nominal	(Constant	Volume	(Nominal	(Constant	Transactions	Volume	(Nominal	(Constant	Transactions		
	(\$ billions)	USD)	USD)	(\$ billions)	USD)	USD)	(millions)	(\$ billions)	USD)	USD)	(millions)		
All Visa Credit & Debit								4					
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 US	1,443	7.4%	14.2%	895	11.4%	21.4%	34,742	548	1.3%	4.2%	4,750		
	7,067	4.8%	4.8%	6,467	5.4%	5.4%	103,485	600	(1.5%)	(1.5%)	3,011		
Europe	3,159	11.6%	11.7%	2,638	13.2%	12.9%		521	4.4%	6.0%	2,822		
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		
International	3,567	4.9%	8.9%	3,389	5.1%	9.2%		178	1.1%	3.9%	721		
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									()	(2.22()			
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>	5,049	7.6%	9.1%	3,334	11.2%	12.1%		1,715	1.4%	3.8%	13,325		
Visa Inc.	8,915	6.1%	6.9%	6,649	8.1%	8.5%	182,652	2,266	0.5%	2.3%	16,273		
				Fo	or the 12 Mont	hs Ended Se	otember 30, 202	3					
	Total	Growth	Growth	Payments	Growth	Growth	Payments	Cash	Growth	Growth	Cash		
	Total Volume	Growth (Nominal	Growth (Constant	Payments Volume	Growth (Nominal	Growth (Constant	Payments Transactions	Cash Volume	Growth (Nominal	Growth (Constant	Cash Transactions	Accounts	Cards
				•			,					Accounts (millions)	Cards (millions)
All Visa Credit & Dehit	Volume	(Nominal	(Constant	Volume	(Nominal	(Constant	Transactions	Volume	(Nominal	(Constant	Transactions		
All Visa Credit & Debit	Volume (\$ billions)	(Nominal USD)	(Constant USD)	Volume (\$ billions)	(Nominal USD)	(Constant USD)	Transactions (millions)	Volume (\$ billions)	(Nominal USD)	(Constant USD)	Transactions (millions)	(millions)	(millions)
Asia Pacific	Volume (\$ billions)	(Nominal USD) (0.9%)	(Constant USD) 6.0%	Volume (\$ billions) \$2,042	(Nominal USD) (0.2%)	(Constant USD) 7.0%	Transactions (millions)	Volume (\$ billions) \$321	(Nominal USD) (5.6%)	(Constant USD) 0.1%	Transactions (millions)	(millions)	(millions) 1,168
Asia Pacific Canada	Volume (\$ billions) \$2,363 415	(Nominal USD) (0.9%) 3.5%	(Constant USD) 6.0% 9.2%	Volume (\$ billions) \$2,042 389	(Nominal USD) (0.2%) 3.7%	(Constant USD) 7.0% 9.4%	Transactions (millions) 42,234 5,793	Volume (\$ billions) \$321 26	(Nominal USD) (5.6%) 1.5%	(Constant USD) 0.1% 7.1%	Transactions (millions) 3,178 44	(millions)	(millions) 1,168 88
Asia Pacific	Volume (\$ billions)	(Nominal USD) (0.9%)	(Constant USD) 6.0% 9.2% (4.3%)	Volume (\$ billions) \$2,042	(Nominal USD) (0.2%)	(Constant USD) 7.0%	Transactions (millions) 42,234 5,793 20,214	Volume (\$ billions) \$321	(Nominal USD) (5.6%)	(Constant USD) 0.1%	Transactions (millions)	1,097 81	(millions) 1,168
Asia Pacific Canada CEMEA	\$2,363 415 1,139	(Nominal USD) (0.9%) 3.5% (5.6%)	(Constant USD) 6.0% 9.2%	Volume (\$ billions) \$2,042 389 658	(Nominal USD) (0.2%) 3.7% 0.1%	(Constant USD) 7.0% 9.4% (0.4%)	Transactions (millions) 42,234 5,793	Volume (\$ billions) \$321 26 481	(Nominal USD) (5.6%) 1.5% (12.3%)	(Constant USD) 0.1% 7.1% (9.1%)	Transactions (millions) 3,178 44 3,427	1,097 81 334	1,168 88 359
Asia Pacific Canada CEMEA LAC	\$2,363 415 1,139 1,344 6,744	(Nominal USD) (0.9%) 3.5% (5.6%) 14.4%	(Constant USD) 6.0% 9.2% (4.3%) 12.2%	Volume (\$ billions) \$2,042 389 658 803	(0.2%) 3.7% 0.1% 20.7% 7.6%	7.0% 9.4% (0.4%) 19.1%	Transactions (millions) 42,234 5,793 20,214 30,090	Volume (\$ billions) \$321 26 481 541 609	(Nominal USD) (5.6%) 1.5% (12.3%) 6.1%	(Constant USD) 0.1% 7.1% (9.1%) 3.8%	3,178 44 3,427 4,548 3,139	1,097 81 334 650	1,168 88 359 769
Asia Pacific Canada CEMEA LAC US	\$2,363 415 1,139 1,344	(0.9%) 3.5% (5.6%) 14.4% 6.9%	(Constant USD) 6.0% 9.2% (4.3%) 12.2% 6.9%	Volume (\$ billions) \$2,042 389 658 803 6,135	(0.2%) 3.7% 0.1% 20.7%	7.0% 9.4% (0.4%) 19.1% 7.6%	Transactions (millions) 42,234 5,793 20,214 30,090 97,660	Volume (\$ billions) \$321 26 481 541	(5.6%) 1.5% (12.3%) 6.1% 0.1%	0.1% 7.1% (9.1%) 3.8% 0.1%	3,178 44 3,427 4,548	1,097 81 334 650 1,160	1,168 88 359 769 1,350
Asia Pacific Canada CEMEA LAC US <u>Europe</u> Visa Inc.	\$2,363 415 1,139 1,344 6,744 2,830	(0.9%) 3.5% (5.6%) 14.4% 6.9% 7.8%	(Constant USD) 6.0% 9.2% (4.3%) 12.2% 6.9% 10.9%	\$2,042 389 658 803 6,135 2,331	(0.2%) 3.7% 0.1% 20.7% 7.6% 7.5%	(Constant USD) 7.0% 9.4% (0.4%) 19.1% 7.6% 10.6%	42,234 5,793 20,214 30,090 97,660 63,768	\$321 26 481 541 609 499	(5.6%) 1.5% (12.3%) 6.1% 0.1% 9.2%	(Constant USD) 0.1% 7.1% (9.1%) 3.8% 0.1% 12.3%	3,178 44 3,427 4,548 3,139 2,916	1,097 81 334 650 1,160 585	1,168 88 359 769 1,350 649
Asia Pacific Canada CEMEA LAC US <u>Europe</u> Visa Inc. Visa Credit Programs	\$2,363 415 1,139 1,344 6,744 2,830 14,835	(0.9%) 3.5% (5.6%) 14.4% 6.9% 7.8% 5.2%	(Constant USD) 6.0% 9.2% (4.3%) 12.2% 6.9% 10.9% 7.0%	Volume (\$ billions) \$2,042 389 658 803 6,135 2,331 12,358	(0.2%) 3.7% 0.1% 20.7% 7.6% 7.5% 6.4%	7.0% 9.4% (0.4%) 19.1% 7.6% 10.6% 8.3%	42,234 5,793 20,214 30,090 97,660 63,768 259,758	\$321 26 481 541 609 499 2,477	(5.6%) 1.5% (12.3%) 6.1% 0.1% 9.2% (0.5%)	(Constant USD) 0.1% 7.1% (9.1%) 3.8% 0.1% 12.3% 1.2%	3,178 44 3,427 4,548 3,139 2,916	1,097 81 334 650 1,160 585 3,907	1,168 88 359 769 1,350 649 4,382
Asia Pacific Canada CEMEA LAC US <u>Europe</u> Visa Inc. Visa Credit Programs US	\$2,363 415 1,139 1,344 6,744 2,830 14,835	(Nominal USD) (0.9%) 3.5% (5.6%) 14.4% 6.9% 7.8% 5.2%	(Constant USD) 6.0% 9.2% (4.3%) 12.2% 6.9% 10.9% 7.0%	Volume (\$ billions) \$2,042 389 658 803 6,135 2,331 12,358	(0.2%) 3.7% 0.1% 20.7% 7.6% 6.4%	7.0% 9.4% (0.4%) 19.1% 7.6% 8.3%	77ansactions (millions) 42,234 5,793 20,214 30,090 97,660 63,768 259,758	\$321 26 481 541 609 499 2,477	(5.6%) 1.5% (12.3%) 6.1% 0.1% 9.2% (0.5%)	(Constant USD) 0.1% 7.1% (9.1%) 3.8% 0.1% 12.3% 1.2%	3,178 44 3,427 4,548 3,139 2,916 17,253	1,097 81 334 650 1,160 585 3,907	1,168 88 359 769 1,350 649 4,382
Asia Pacific Canada CEMEA LAC US Europe Visa Inc. Visa Credit Programs US International	\$2,363 415 1,139 1,344 6,744 2,830 14,835 \$3,031 3,401	(0.9%) 3.5% (5.6%) 14.4% 6.9% 7.8% 5.2%	(Constant USD) 6.0% 9.2% (4.3%) 12.2% 6.9% 10.9% 7.0%	\$2,042 389 658 803 6,135 2,331 12,358 \$2,984 3,225	(0.2%) 3.7% 0.1% 20.7% 7.6% 6.4%	7.0% 9.4% (0.4%) 19.1% 7.6% 8.3% 7.6% 11.4%	42,234 5,793 20,214 30,090 97,660 63,768 259,758	\$321 26 481 541 609 499 2,477	(5.6%) 1.5% (12.3%) 6.1% 0.1% 9.2% (0.5%) 4.9% 5.6%	(Constant USD) 0.1% 7.1% (9.1%) 3.8% 0.1% 12.3% 1.2% 4.9% 9.0%	3,178 44 3,427 4,548 3,139 2,916 17,253	1,097 81 334 650 1,160 585 3,907	1,168 88 359 769 1,350 649 4,382
Asia Pacific Canada CEMEA LAC US <u>Europe</u> Visa Inc. Visa Credit Programs US	\$2,363 415 1,139 1,344 6,744 2,830 14,835	(Nominal USD) (0.9%) 3.5% (5.6%) 14.4% 6.9% 7.8% 5.2%	(Constant USD) 6.0% 9.2% (4.3%) 12.2% 6.9% 10.9% 7.0%	Volume (\$ billions) \$2,042 389 658 803 6,135 2,331 12,358	(0.2%) 3.7% 0.1% 20.7% 7.6% 6.4%	7.0% 9.4% (0.4%) 19.1% 7.6% 8.3%	77ansactions (millions) 42,234 5,793 20,214 30,090 97,660 63,768 259,758	\$321 26 481 541 609 499 2,477	(5.6%) 1.5% (12.3%) 6.1% 0.1% 9.2% (0.5%)	(Constant USD) 0.1% 7.1% (9.1%) 3.8% 0.1% 12.3% 1.2%	3,178 44 3,427 4,548 3,139 2,916 17,253	1,097 81 334 650 1,160 585 3,907	1,168 88 359 769 1,350 649 4,382
Asia Pacific Canada CEMEA LAC US Europe Visa Inc. Visa Credit Programs US International Visa Inc. Visa Debit Programs	\$2,363 415 1,139 1,344 6,744 2,830 14,835 \$3,031 3,401	(0.9%) 3.5% (5.6%) 14.4% 6.9% 7.8% 5.2%	(Constant USD) 6.0% 9.2% (4.3%) 12.2% 6.9% 10.9% 7.0%	\$2,042 389 658 803 6,135 2,331 12,358 \$2,984 3,225	(0.2%) 3.7% 0.1% 20.7% 7.6% 6.4%	7.0% 9.4% (0.4%) 19.1% 7.6% 8.3% 7.6% 11.4%	42,234 5,793 20,214 30,090 97,660 63,768 259,758	\$321 26 481 541 609 499 2,477	(5.6%) 1.5% (12.3%) 6.1% 0.1% 9.2% (0.5%) 4.9% 5.6%	(Constant USD) 0.1% 7.1% (9.1%) 3.8% 0.1% 12.3% 1.2% 4.9% 9.0%	3,178 44 3,427 4,548 3,139 2,916 17,253	1,097 81 334 650 1,160 585 3,907	1,168 88 359 769 1,350 649 4,382
Asia Pacific Canada CEMEA LAC US Europe Visa Inc. Visa Credit Programs US International Visa Inc.	\$2,363 415 1,139 1,344 6,744 2,830 14,835 \$3,031 3,401	(0.9%) 3.5% (5.6%) 14.4% 6.9% 7.8% 5.2%	(Constant USD) 6.0% 9.2% (4.3%) 12.2% 6.9% 10.9% 7.0%	\$2,042 389 658 803 6,135 2,331 12,358 \$2,984 3,225	(0.2%) 3.7% 0.1% 20.7% 7.6% 6.4%	7.0% 9.4% (0.4%) 19.1% 7.6% 8.3% 7.6% 11.4%	Transactions (millions) 42,234 5,793 20,214 30,090 97,660 63,768 259,758 33,027 60,965 93,992	\$321 26 481 541 609 499 2,477	(5.6%) 1.5% (12.3%) 6.1% 0.1% 9.2% (0.5%) 4.9% 5.6%	(Constant USD) 0.1% 7.1% (9.1%) 3.8% 0.1% 12.3% 1.2% 4.9% 9.0%	3,178 44 3,427 4,548 3,139 2,916 17,253	1,097 81 334 650 1,160 585 3,907	1,168 88 359 769 1,350 649 4,382
Asia Pacific Canada CEMEA LAC US Europe Visa Inc. Visa Credit Programs US International Visa Inc. Visa Debit Programs	\$2,363 415 1,139 1,344 6,744 2,830 14,835 \$3,031 3,401 6,432	(0.9%) 3.5% (5.6%) 14.4% 6.9% 7.8% 5.2% 7.6% 5.9% 6.7%	(Constant USD) 6.0% 9.2% (4.3%) 12.2% 6.9% 10.9% 7.0% 7.6% 11.3% 9.5%	\$2,042 389 658 803 6,135 2,331 12,358 \$2,984 3,225 6,209	(0.2%) 3.7% 0.1% 20.7% 7.6% 6.4% 7.6% 5.9% 6.7%	7.0% 9.4% (0.4%) 19.1% 7.6% 8.3% 7.6% 11.4% 9.5%	Transactions (millions) 42,234 5,793 20,214 30,090 97,660 63,768 259,758 33,027 60,965 93,992 64,633	\$321 26 481 541 609 499 2,477 \$47 177 223	(Nominal USD) (5.6%) 1.5% (12.3%) 6.1% 0.1% 9.2% (0.5%) 4.9% 5.6% 5.5%	(Constant USD) 0.1% 7.1% (9.1%) 3.8% 0.1% 12.3% 1.2% 4.9% 9.0% 8.1%	3,178 44 3,427 4,548 3,139 2,916 17,253 63 736 799	1,097 81 334 650 1,160 585 3,907 320 776 1,096	1,168 88 359 769 1,350 649 4,382 413 896 1,309



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)
3 Months Ended			
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%
12 Months Ended			
Sep 30, 2024	15%	15%	15%

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		
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%
12 Months Ended		
Sep 30, 2024	233,758	10%





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

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.



