

Visa Inc. 2017 Annual Meeting of Stockholders

January 31, 2017

Robert W. Matschullat

Independent Chair

Alfred F. Kelly, Jr.

Chief Executive Officer

Kelly Mahon Tullier

General Counsel and Corporate Secretary



VISA

Forward-Looking Information

This presentation contains forward-looking statements that can be identified by words such as “expect,” “may,” “will” and other references to the future. Examples of such forward-looking statements include statements about our corporate strategy, product goals, plans, objectives, the timing and amount of stock repurchases.

Forward-looking statements:

- Speak only as of the date they are made;
- Are neither statements of historical fact nor guarantees of future performance; and
- Are subject to risks, uncertainties, assumptions and changes in circumstances.

Actual results could differ materially and adversely from such statements because of a variety of factors, including:

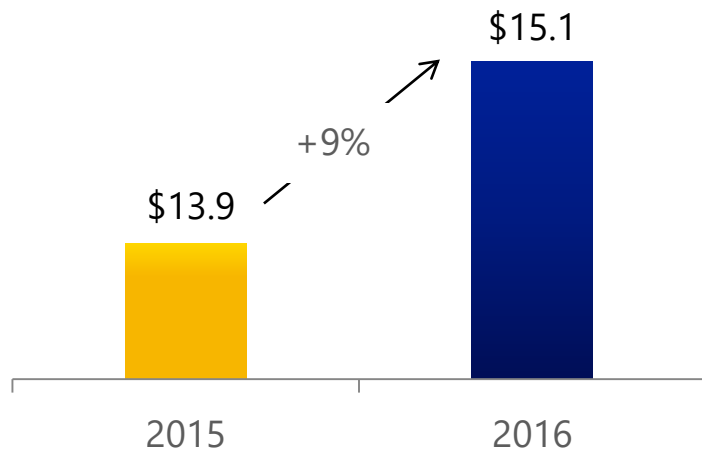
- The impact of laws, regulation, government-imposed restrictions on payment systems, marketplace barriers, litigation and government enforcement;
- Our relationship with our clients, merchants, processors and other third parties;
- Our ability to keep pace with industry developments, develop new products and respond to technological changes; and
- Other economic, political, technology and information security risks.

These and other risk factors are more fully discussed in our most recent annual, quarterly and current reports filed with the U.S. Securities and Exchange Commission. You should not place undue reliance on such statements.

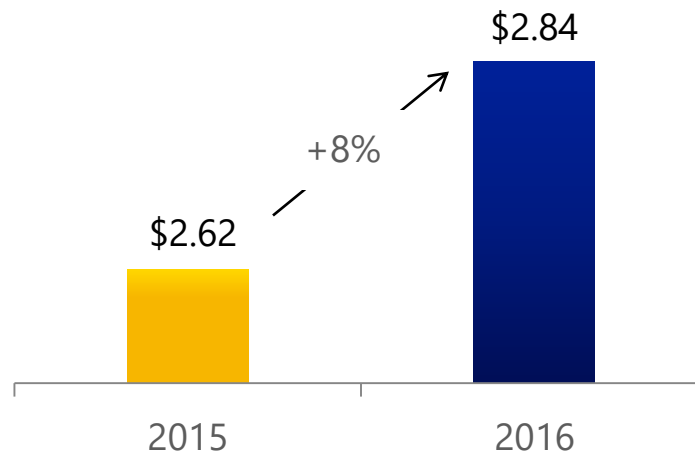
Fiscal Year 2016 Financial Review

Net Operating Revenue

(In billions)

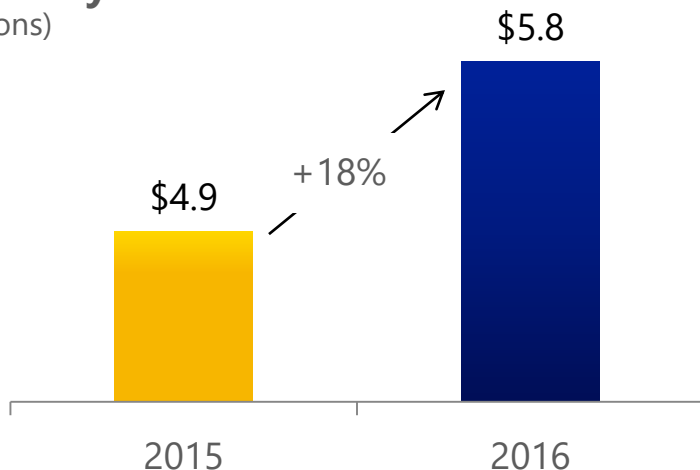


Adjusted Diluted EPS



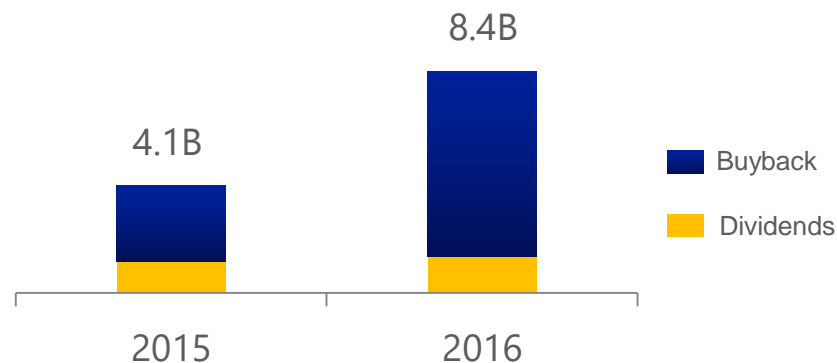
Global Payments Volume

(In trillions)



Excess Cash

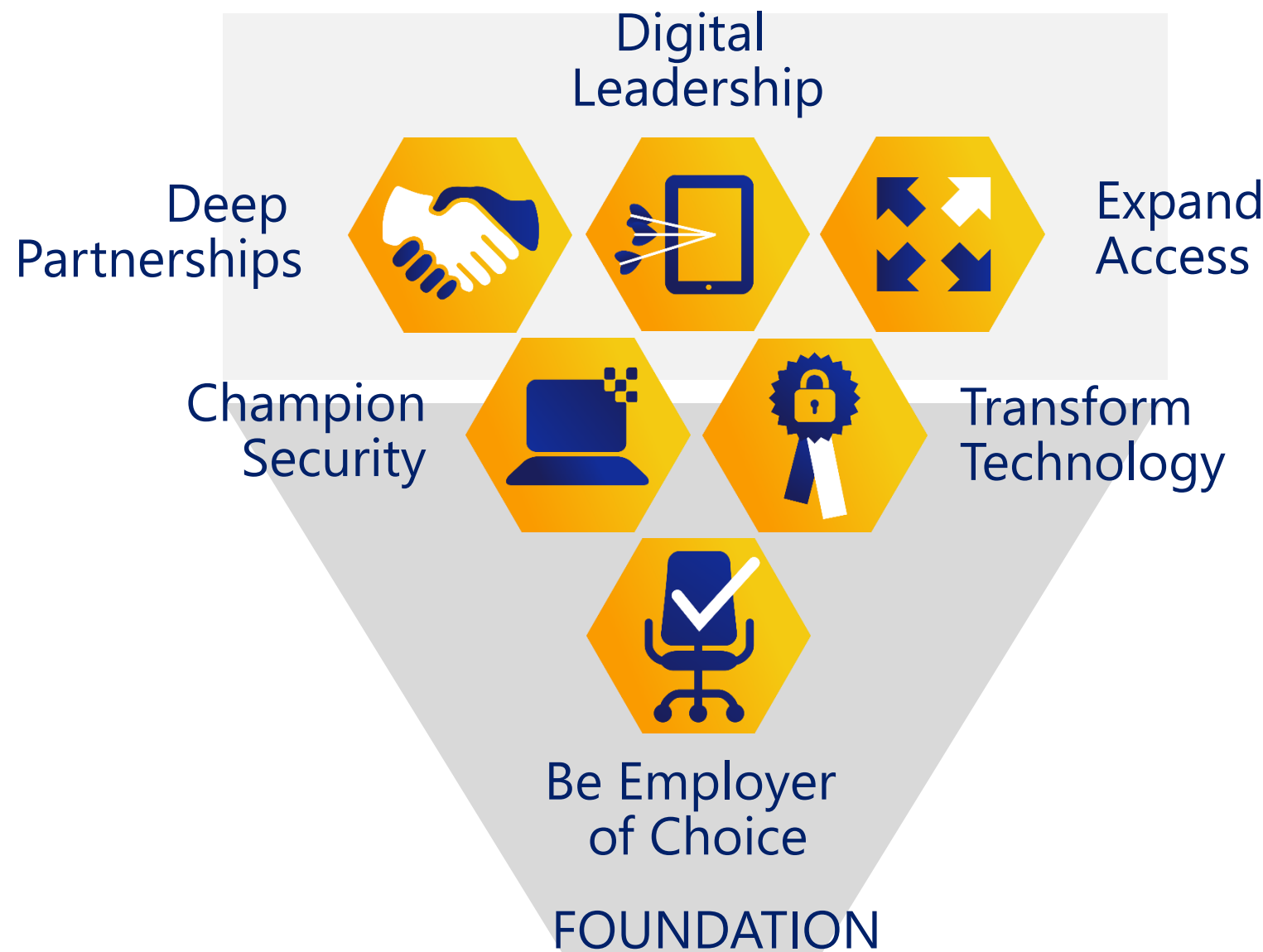
Returned \$8.4 billion of excess cash to stockholders in share buybacks and dividends



Note: Please see our fiscal 2016 annual report for reconciliation of adjusted non-GAAP measures to the closest comparable GAAP measures.

Strategic Goals

GROWTH LEVERS



Employer of Choice



San Francisco Office



Bangalore Office



Palo Alto Office

Champion Security



Transform Technology



Visa Developer



Singapore Innovation Center



Hackathons

Deep Partnerships

Governments



GROWTH LEVERS



FOUNDATION



Acquirers/
Merchants



 worldpay

vantiv

smarter/faster/easier/payments.

 PayPal

Issuers



 Royal Bank
of Scotland

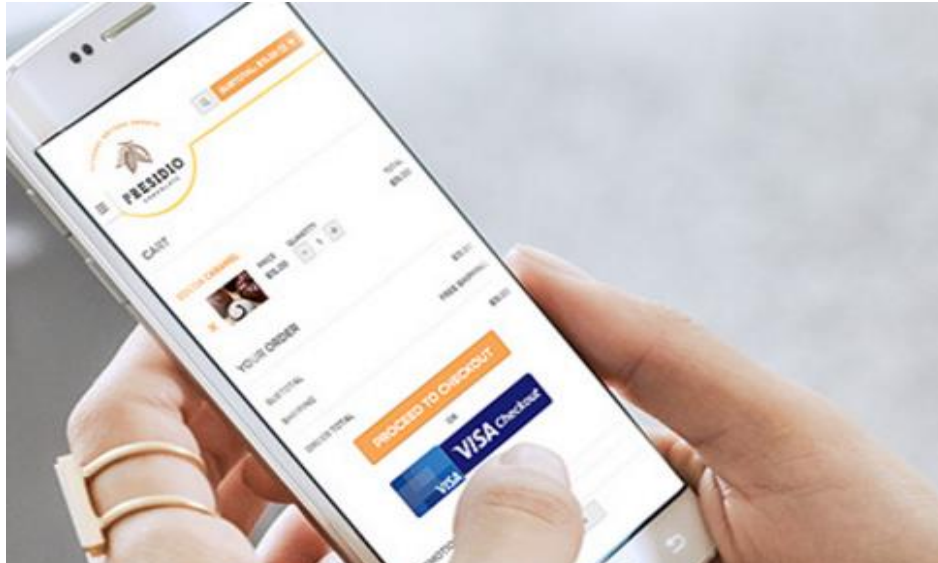
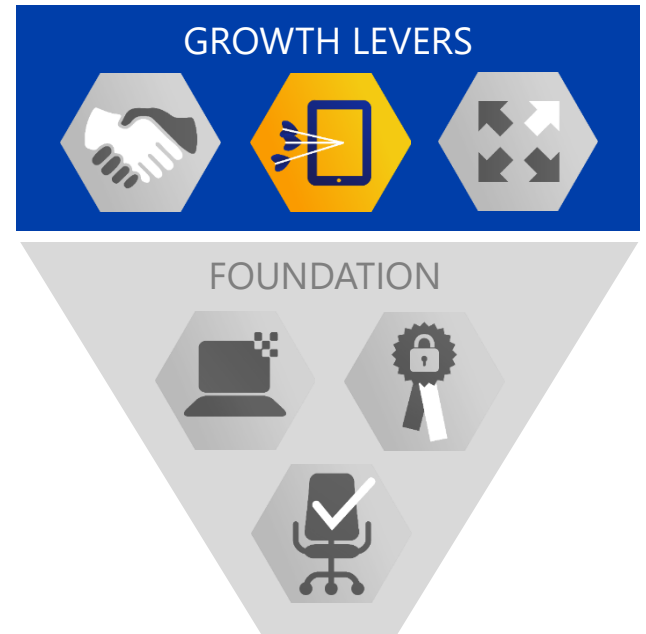
**LLOYDS
BANKING
GROUP**



Digital Leadership

CyberSource®
the power of payment

CyberSource

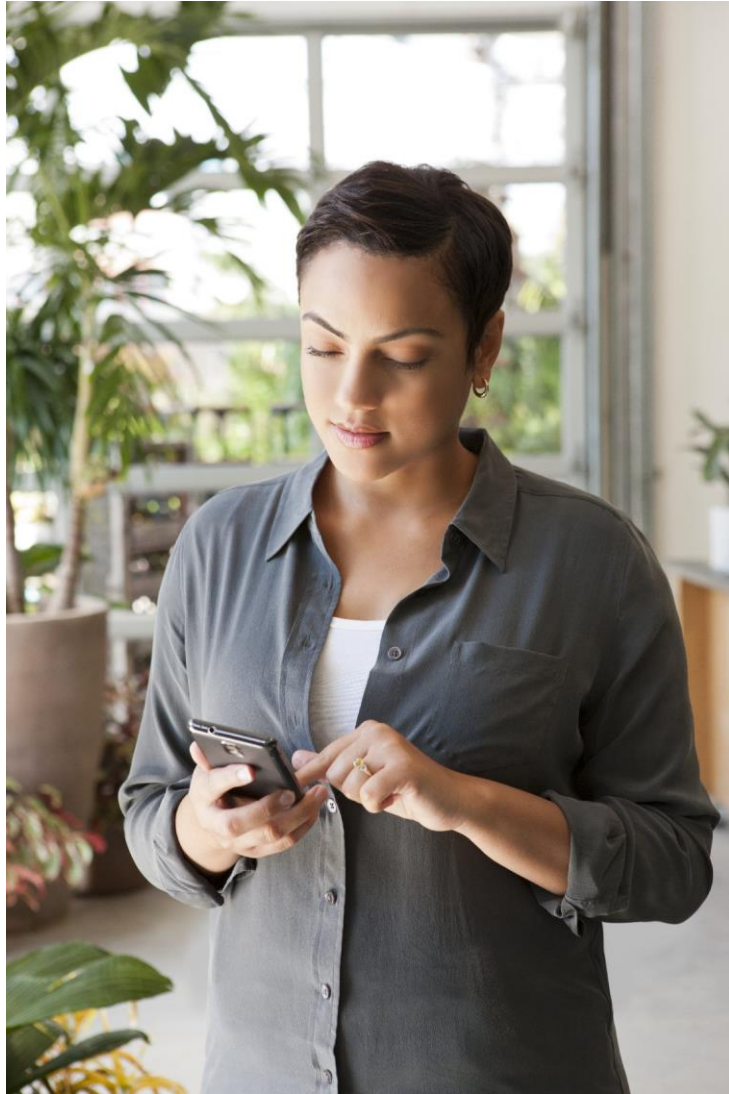


Visa Checkout

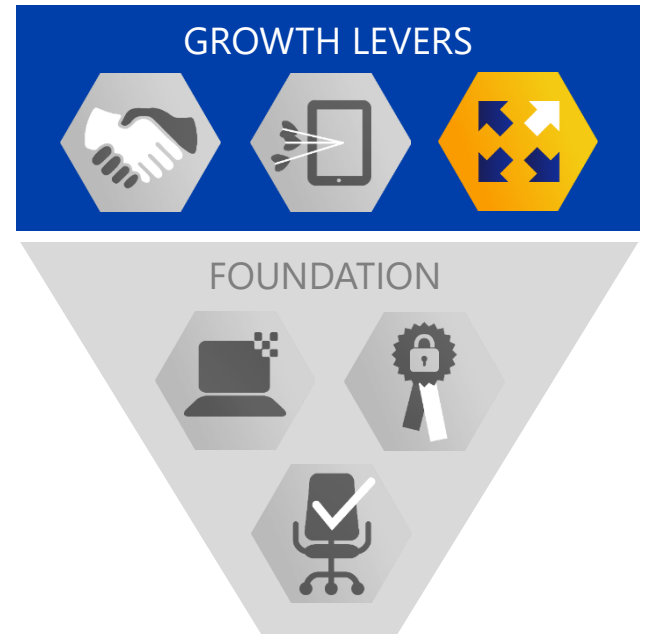


Digital Wallet

Expand Access



Consumer Access



Merchant Acceptance

Visa Corporate Responsibility

Inaugural Corporate Responsibility Report

Details our commitments and progress made across our environmental, social and governance (ESG) topics.



Transforming Commerce

- Investing in Innovation
- Helping Small Businesses
- Reaching Unbanked and Underserved
- Ensuring Trust and Enhancing Security



Investing In Our People

- Employee Engagement & Development
- Diversity and Inclusion
- Wellness and Benefits



Operating Responsibly

- Corporate Governance
- Ethics & Compliance
- Responsible Sourcing
- Environmental Sustainability
- Political Involvement and Public Policy



Strengthening Our Communities

- Financial Literacy
- Local Giving
- Employee Giving & Volunteering
- Humanitarian Response

Recognized for our Performance



FTSE4Good



Looking Out...

Innovation



Issuers



Acquirers/Merchants



Consumers



People



Financial Inclusion



Governments



Visa Europe







VISA