

Operational Performance Data

The tables below provide information regarding the available operational results for the 3 months ended September 30, 2026, as well as the prior four quarterly reporting periods and the 12 months ended September 30, 2026 and 2025, 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, 2026													
	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	\$617	1.7%	3.2%	\$544	2.8%	3.7%	13,913	\$72	(5.3%)	(0.3%)	700		
Canada	125	6.4%	7.7%	118	6.9%	8.2%	1,924	7	(0.9%)	0.3%	11		
CEMEA	404	10.0%	8.5%	272	14.5%	12.6%	9,079	132	1.9%	1.0%	903		
LAC	437	13.4%	8.5%	298	17.4%	12.8%	11,408	139	5.8%	0.3%	990		
US	2,100	8.9%	8.9%	1,948	9.7%	9.7%	30,113	152	(0.5%)	(0.5%)	684		
Europe	1,045	7.3%	9.3%	900	8.9%	10.8%	22,795	145	(1.6%)	1.0%	602		
Visa Inc.	4,728	8.0%	8.1%	4,080	9.3%	9.5%	89,232	647	0.4%	0.4%	3,890		
Visa Credit Programs													
US	\$974	10.7%	10.7%	\$959	10.5%	10.5%	10,870	\$16	22.2%	22.2%	29		
International	1,079	7.1%	8.1%	1,028	7.3%	8.4%	22,189	51	1.9%	2.3%	185		
Visa Inc.	2,053	8.7%	9.3%	1,987	8.8%	9.4%	33,059	67	6.1%	6.5%	214		
Visa Debit Programs													
US	\$1,126	7.4%	7.4%	\$989	8.9%	8.9%	19,243	\$136	(2.6%)	(2.6%)	655		
International	1,549	7.4%	7.1%	1,104	10.5%	10.1%	36,930	445	0.6%	0.4%	3,021		
Visa Inc.	2,674	7.4%	7.2%	2,093	9.7%	9.5%	56,173	581	(0.2%)	(0.3%)	3,676		
For the 3 Months Ended June 30, 2026													
	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	3.7%	5.1%	\$532	4.5%	5.5%	13,389	\$74	(1.8%)	2.2%	695	1,195	1,280
Canada	126	7.2%	7.1%	118	7.6%	7.5%	1,871	7	0.8%	0.8%	12	90	97
CEMEA	385	11.5%	9.6%	254	14.9%	12.9%	8,634	131	5.4%	3.7%	892	460	491
LAC	432	16.3%	8.0%	293	21.4%	13.4%	11,061	139	6.7%	(1.8%)	993	827	1,016
US	2,095	9.3%	9.3%	1,940	10.0%	10.0%	29,640	155	1.5%	1.5%	699	1,336	1,607
Europe	1,017	11.1%	9.3%	871	12.5%	10.8%	21,826	146	3.1%	1.3%	616	650	751
Visa Inc.	4,660	9.6%	8.6%	4,008	10.7%	9.9%	86,420	653	3.3%	1.2%	3,906	4,558	5,241
Visa Credit Programs													
US	\$966	11.2%	11.2%	\$950	11.0%	11.0%	10,530	\$16	24.1%	24.1%	32	378	567
International	1,048	9.2%	8.8%	999	9.6%	9.3%	21,293	49	2.4%	0.8%	182	886	1,060
Visa Inc.	2,014	10.1%	10.0%	1,949	10.3%	10.1%	31,823	65	6.9%	5.6%	214	1,264	1,627
Visa Debit Programs													
US	\$1,130	7.8%	7.8%	\$990	9.0%	9.0%	19,110	\$140	(0.5%)	(0.5%)	667	958	1,040
International	1,516	10.4%	7.4%	1,069	13.3%	10.3%	35,488	448	4.0%	1.2%	3,025	2,336	2,574
Visa Inc.	2,646	9.2%	7.6%	2,059	11.2%	9.7%	54,597	588	2.9%	0.8%	3,692	3,294	3,614

For the 3 Months Ended March 31, 2026

	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	\$598	5.5%	3.8%	\$521	6.3%	4.3%	12,688	\$78	0.5%	0.4%	713	1,196	1,282
Canada	113	10.0%	5.7%	106	10.4%	6.0%	1,682	7	4.8%	0.7%	12	91	98
CEMEA	376	11.7%	9.5%	245	15.2%	13.3%	8,046	131	5.8%	3.0%	876	452	484
LAC	408	15.4%	8.3%	274	20.4%	14.2%	10,537	134	6.4%	(2.0%)	994	813	1,005
US	1,932	7.4%	7.4%	1,788	8.1%	8.1%	27,261	145	(0.2%)	(0.2%)	649	1,340	1,608
<u>Europe</u>	<u>926</u>	<u>18.0%</u>	<u>9.8%</u>	<u>795</u>	<u>19.3%</u>	<u>11.0%</u>	<u>19,664</u>	<u>131</u>	<u>10.6%</u>	<u>3.0%</u>	<u>559</u>	<u>654</u>	<u>735</u>
Visa Inc.	4,354	10.4%	7.6%	3,729	11.4%	8.8%	79,878	626	4.7%	0.8%	3,803	4,547	5,212
Visa Credit Programs													
US	\$873	9.5%	9.5%	\$860	9.6%	9.6%	9,442	\$13	2.5%	2.5%	22	375	556
<u>International</u>	<u>989</u>	<u>11.4%</u>	<u>8.3%</u>	<u>942</u>	<u>11.6%</u>	<u>8.6%</u>	<u>19,771</u>	<u>47</u>	<u>8.7%</u>	<u>3.5%</u>	<u>171</u>	<u>891</u>	<u>1,055</u>
Visa Inc.	1,862	10.5%	8.9%	1,802	10.6%	9.0%	29,212	60	7.3%	3.3%	194	1,266	1,611
Visa Debit Programs													
US	\$1,059	5.7%	5.7%	\$928	6.7%	6.7%	17,819	\$131	(0.5%)	(0.5%)	626	965	1,052
<u>International</u>	<u>1,433</u>	<u>14.0%</u>	<u>7.4%</u>	<u>999</u>	<u>17.8%</u>	<u>10.5%</u>	<u>32,846</u>	<u>434</u>	<u>6.0%</u>	<u>0.9%</u>	<u>2,983</u>	<u>2,316</u>	<u>2,549</u>
Visa Inc.	2,492	10.3%	6.7%	1,927	12.2%	8.6%	50,665	566	4.4%	0.5%	3,609	3,281	3,601

For the 3 Months Ended December 31, 2025

	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	\$618	2.2%	2.6%	\$539	2.9%	3.1%	13,223	\$79	(2.2%)	(0.8%)	731	1,181	1,262
Canada	124	5.3%	4.6%	117	5.5%	4.8%	1,841	7	2.1%	1.3%	12	92	98
CEMEA	383	12.8%	11.6%	250	16.7%	15.9%	8,309	133	6.3%	4.3%	888	444	479
LAC	428	13.4%	8.5%	285	17.8%	14.0%	10,998	144	5.6%	(0.9%)	1,097	806	991
US	1,984	6.1%	6.1%	1,835	6.6%	6.6%	28,602	150	0.0%	0.0%	688	1,313	1,585
<u>Europe</u>	<u>989</u>	<u>16.9%</u>	<u>9.6%</u>	<u>843</u>	<u>18.1%</u>	<u>10.8%</u>	<u>20,971</u>	<u>146</u>	<u>10.8%</u>	<u>3.1%</u>	<u>629</u>	<u>648</u>	<u>726</u>
Visa Inc.	4,527	8.9%	7.0%	3,869	9.7%	8.0%	83,945	659	4.5%	1.2%	4,046	4,484	5,142
Visa Credit Programs													
US	\$918	7.4%	7.4%	\$905	7.5%	7.5%	10,115	\$13	7.1%	7.1%	19	366	539
<u>International</u>	<u>1,038</u>	<u>9.8%</u>	<u>8.3%</u>	<u>989</u>	<u>9.9%</u>	<u>8.5%</u>	<u>20,789</u>	<u>49</u>	<u>9.4%</u>	<u>5.3%</u>	<u>187</u>	<u>880</u>	<u>1,039</u>
Visa Inc.	1,956	8.7%	7.9%	1,894	8.7%	8.0%	30,904	62	8.9%	5.7%	206	1,246	1,578
Visa Debit Programs													
US	\$1,067	5.0%	5.0%	\$930	5.9%	5.9%	18,487	\$137	(0.6%)	(0.6%)	669	947	1,046
<u>International</u>	<u>1,504</u>	<u>12.3%</u>	<u>7.2%</u>	<u>1,045</u>	<u>15.5%</u>	<u>10.1%</u>	<u>34,554</u>	<u>460</u>	<u>5.5%</u>	<u>1.2%</u>	<u>3,170</u>	<u>2,291</u>	<u>2,518</u>
Visa Inc.	2,571	9.1%	6.3%	1,975	10.8%	8.1%	53,041	596	4.0%	0.8%	3,839	3,238	3,564

For the 3 Months Ended September 30, 2025

	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	3.5%	3.6%	\$530	4.3%	4.3%	12,946	\$76	(1.6%)	(1.4%)	728	1,164	1,247
Canada	117	4.4%	5.5%	110	4.5%	5.6%	1,791	7	2.8%	3.9%	12	89	96
CEMEA	367	12.4%	12.6%	238	16.9%	17.6%	7,969	129	5.0%	4.5%	877	432	462
LAC	385	6.3%	8.4%	254	11.4%	14.6%	10,308	131	(2.3%)	(1.8%)	1,075	786	956
US	1,929	7.1%	7.1%	1,776	7.7%	7.7%	28,220	153	1.5%	1.5%	720	1,290	1,549
<u>Europe</u>	<u>973</u>	<u>14.3%</u>	<u>9.4%</u>	<u>826</u>	<u>15.4%</u>	<u>10.4%</u>	<u>20,903</u>	<u>147</u>	<u>8.5%</u>	<u>3.9%</u>	<u>659</u>	<u>643</u>	<u>722</u>
Visa Inc.	4,378	8.4%	7.6%	3,733	9.5%	8.8%	82,139	645	2.5%	1.6%	4,072	4,403	5,032
Visa Credit Programs													
US	\$880	7.5%	7.5%	\$867	7.6%	7.6%	9,837	\$13	0.9%	0.9%	17	363	532
<u>International</u>	<u>1,008</u>	<u>9.8%</u>	<u>9.5%</u>	<u>958</u>	<u>9.7%</u>	<u>9.5%</u>	<u>20,372</u>	<u>50</u>	<u>10.4%</u>	<u>8.3%</u>	<u>189</u>	<u>863</u>	<u>1,012</u>
Visa Inc.	1,888	8.7%	8.5%	1,826	8.7%	8.6%	30,209	63	8.2%	6.7%	206	1,226	1,544
Visa Debit Programs													
US	\$1,048	6.9%	6.9%	\$908	7.7%	7.7%	18,384	\$140	1.5%	1.5%	703	927	1,017
<u>International</u>	<u>1,441</u>	<u>9.2%</u>	<u>7.1%</u>	<u>999</u>	<u>12.6%</u>	<u>10.0%</u>	<u>33,547</u>	<u>442</u>	<u>2.1%</u>	<u>0.9%</u>	<u>3,163</u>	<u>2,250</u>	<u>2,471</u>
Visa Inc.	2,490	8.2%	7.0%	1,908	10.2%	8.9%	51,930	582	1.9%	1.1%	3,865	3,177	3,488



For the 12 Months Ended September 30, 2026

	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	\$2,439	3.2%	3.6%	\$2,136	4.1%	4.1%	53,213	\$303	(2.2%)	0.3%	2,838
Canada	488	7.1%	6.3%	459	7.5%	6.6%	7,319	29	1.6%	0.8%	47
CEMEA	1,549	11.5%	9.8%	1,021	15.3%	13.6%	34,067	527	4.8%	3.0%	3,559
LAC	1,705	14.6%	8.3%	1,150	19.2%	13.6%	44,003	555	6.1%	(1.1%)	4,075
US	8,112	7.9%	7.9%	7,511	8.6%	8.6%	115,615	602	0.2%	0.2%	2,720
<u>Europe</u>	<u>3,977</u>	<u>13.0%</u>	<u>9.5%</u>	<u>3,409</u>	<u>14.4%</u>	<u>10.9%</u>	<u>85,257</u>	<u>568</u>	<u>5.3%</u>	<u>2.1%</u>	<u>2,405</u>
Visa Inc.	18,269	9.2%	7.8%	15,685	10.3%	9.1%	339,475	2,584	3.2%	0.9%	15,645

Visa Credit Programs

US	\$3,731	9.7%	9.7%	\$3,673	9.6%	9.6%	40,956	\$57	14.1%	14.1%	103
<u>International</u>	<u>4,155</u>	<u>9.3%</u>	<u>8.4%</u>	<u>3,958</u>	<u>9.5%</u>	<u>8.7%</u>	<u>84,042</u>	<u>196</u>	<u>5.4%</u>	<u>3.0%</u>	<u>726</u>
Visa Inc.	7,885	9.5%	9.0%	7,631	9.6%	9.1%	124,998	254	7.3%	5.3%	829

Visa Debit Programs

US	\$4,382	6.5%	6.5%	\$3,837	7.6%	7.6%	74,659	\$544	(1.0%)	(1.0%)	2,618
<u>International</u>	<u>6,003</u>	<u>10.9%</u>	<u>7.3%</u>	<u>4,216</u>	<u>14.1%</u>	<u>10.2%</u>	<u>139,818</u>	<u>1,786</u>	<u>4.0%</u>	<u>0.9%</u>	<u>12,198</u>
Visa Inc.	10,384	9.0%	6.9%	8,054	10.9%	9.0%	214,477	2,331	2.8%	0.5%	14,816

For the 12 Months Ended September 30, 2025

	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	\$2,362	1.0%	1.6%	\$2,052	1.4%	2.1%	49,337	\$310	(1.6%)	(1.7%)	2,949	1,164	1,247
Canada	455	4.0%	6.9%	427	4.2%	7.1%	6,862	29	1.2%	4.0%	47	89	96
CEMEA	1,389	11.0%	12.9%	886	15.9%	17.9%	29,850	503	3.3%	5.1%	3,468	432	462
LAC	1,488	3.2%	11.6%	965	8.1%	17.7%	39,484	523	(4.8%)	2.2%	4,540	786	956
US	7,515	6.3%	6.3%	6,915	6.9%	6.9%	109,135	600	0.1%	0.1%	2,851	1,290	1,549
<u>Europe</u>	<u>3,520</u>	<u>11.4%</u>	<u>9.6%</u>	<u>2,980</u>	<u>12.9%</u>	<u>10.9%</u>	<u>78,504</u>	<u>540</u>	<u>3.6%</u>	<u>2.7%</u>	<u>2,617</u>	<u>643</u>	<u>722</u>
Visa Inc.	16,729	6.6%	7.3%	14,224	7.8%	8.4%	313,171	2,505	0.2%	1.9%	16,473	4,403	5,032
Visa Credit Programs													
US	\$3,400	6.3%	6.3%	\$3,350	6.3%	6.3%	37,499	\$50	3.4%	3.4%	67	363	532
<u>International</u>	<u>3,801</u>	<u>6.5%</u>	<u>8.4%</u>	<u>3,614</u>	<u>6.6%</u>	<u>8.5%</u>	<u>76,660</u>	<u>186</u>	<u>4.2%</u>	<u>5.7%</u>	<u>731</u>	<u>863</u>	<u>1,012</u>
Visa Inc.	7,201	6.4%	7.4%	6,964	6.5%	7.4%	114,159	237	4.0%	5.2%	798	1,226	1,544
Visa Debit Programs													
US	\$4,115	6.4%	6.4%	\$3,565	7.5%	7.5%	71,636	\$550	(0.2%)	(0.2%)	2,784	927	1,017
<u>International</u>	<u>5,413</u>	<u>6.9%</u>	<u>8.0%</u>	<u>3,695</u>	<u>10.6%</u>	<u>10.9%</u>	<u>127,376</u>	<u>1,718</u>	<u>(0.2%)</u>	<u>2.1%</u>	<u>12,891</u>	<u>2,250</u>	<u>2,471</u>
Visa Inc.	9,528	6.7%	7.3%	7,260	9.1%	9.3%	199,012	2,268	(0.2%)	1.6%	15,676	3,177	3,488



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, 2026	13%	14%	14%
Jun 30, 2026	15%	13%	12%
Mar 31, 2026	21%	12%	11%
Dec 31, 2025	18%	12%	11%
Sep 30, 2025	17%	12%	11%
<u>12 Months Ended</u>			
Sep 30, 2026	16%	13%	12%

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

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, 2026	74,184	10%
Jun 30, 2026	71,662	10%
Mar 31, 2026	66,086	9%
Dec 31, 2025	69,400	9%
Sep 30, 2025	67,654	10%
<u>12 Months Ended</u>		
Sep 30, 2026	281,331	9%

Footnote

Payments 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.

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.

