

# Operational Performance Data

The tables below provide information regarding the available operational results for the 3 months ended June 30, 2021, as well as the prior four quarterly reporting periods and the 12 months ended June 30, 2021 and 2020, 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 June 30, 2021													
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)			
<b>All Visa Credit &amp; Debit</b>													
Asia Pacific	\$563	18.2%	11.0%	\$476	20.1%	12.1%	8,498	\$87	8.7%	5.4%	747		
Canada	89	42.2%	26.3%	83	48.2%	31.6%	1,122	6	(7.3%)	(17.7%)	8		
CEMEA	334	40.1%	38.8%	171	57.8%	56.7%	7,520	163	25.3%	23.9%	1,083		
LAC	242	49.5%	47.7%	125	72.2%	71.7%	4,843	117	31.2%	28.5%	1,043		
US	1,499	37.3%	37.3%	1,330	40.1%	40.1%	21,384	169	18.7%	18.7%	836		
Europe	646	39.9%	28.5%	534	43.6%	30.8%	11,836	112	24.6%	18.5%	635		
Visa Inc.	3,373	35.3%	30.9%	2,719	39.1%	34.2%	55,203	654	21.5%	19.0%	4,352		
<b>Visa Credit Programs</b>													
US	\$609	43.5%	43.5%	\$600	43.9%	43.9%	6,760	\$9	21.8%	21.8%	11		
International	724	28.7%	21.2%	683	29.1%	21.6%	12,041	41	22.7%	15.3%	162		
Visa Inc.	1,333	35.1%	30.5%	1,283	35.6%	31.1%	18,801	50	22.5%	16.4%	173		
<b>Visa Debit Programs</b>													
US	\$890	33.4%	33.4%	\$730	37.2%	37.2%	14,624	\$160	18.5%	18.5%	826		
International	1,150	37.2%	29.6%	705	48.3%	36.8%	21,778	445	22.6%	19.5%	3,353		
Visa Inc.	2,040	35.5%	31.2%	1,435	42.4%	37.0%	36,402	604	21.5%	19.2%	4,179		
For the 3 Months Ended March 31, 2021													
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)	
<b>All Visa Credit &amp; Debit</b>													
Asia Pacific	\$570	4.7%	(0.8%)	\$475	8.6%	2.0%	8,078	\$96	(11.0%)	(12.6%)	816	907	983
Canada	74	11.4%	5.0%	67	10.8%	4.4%	970	7	18.0%	11.1%	8	79	84
CEMEA	304	4.6%	9.3%	153	17.3%	24.1%	6,578	151	(5.8%)	(2.5%)	1,033	372	378
LAC	220	0.4%	10.8%	111	9.9%	22.5%	4,278	110	(7.7%)	1.0%	1,001	508	549
US	1,315	17.2%	17.2%	1,157	17.7%	17.7%	19,118	158	13.6%	13.6%	816	852	1,068
Europe	559	4.6%	(1.6%)	460	9.8%	2.6%	10,215	99	(14.0%)	(17.5%)	558	527	580
Visa Inc.	3,044	9.6%	8.2%	2,423	13.7%	11.4%	49,237	621	(4.1%)	(2.8%)	4,231	3,246	3,642
<b>Visa Credit Programs</b>													
US	\$508	0.1%	0.1%	\$500	1.6%	1.6%	5,743	\$8	(46.6%)	(46.6%)	10	280	351
International	681	1.9%	(1.7%)	642	2.9%	(0.8%)	10,926	38	(12.1%)	(14.9%)	146	717	806
Visa Inc.	1,189	1.2%	(0.9%)	1,143	2.3%	0.2%	16,669	46	(21.0%)	(22.8%)	156	997	1,157
<b>Visa Debit Programs</b>													
US	\$807	31.3%	31.3%	\$657	34.0%	34.0%	13,374	\$150	20.9%	20.9%	806	572	717
International	1,048	6.0%	4.8%	624	19.0%	14.5%	19,193	424	(8.7%)	(6.7%)	3,269	1,677	1,768
Visa Inc.	1,854	15.7%	14.9%	1,280	26.2%	23.7%	32,567	574	(2.4%)	(0.8%)	4,075	2,249	2,485



For the 3 Months Ended December 31, 2020

	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)
<b>All Visa Credit &amp; Debit</b>													
Asia Pacific	\$592	(5.9%)	(9.2%)	\$494	(3.3%)	(7.6%)	8,446	\$98	(17.0%)	(16.7%)	856	901	981
Canada	81	2.2%	1.1%	75	1.3%	0.3%	1,079	7	12.5%	11.4%	8	78	84
CEMEA	315	(1.9%)	6.1%	155	8.8%	19.8%	6,679	161	(10.3%)	(4.4%)	1,113	365	369
LAC	239	(5.6%)	8.2%	116	0.1%	16.0%	4,446	123	(10.4%)	1.8%	1,083	494	536
US	1,283	7.0%	7.0%	1,140	8.1%	8.1%	19,466	143	(1.2%)	(1.2%)	765	832	1,041
<u>Europe</u>	607	1.8%	(0.2%)	496	7.4%	5.0%	11,449	111	(17.3%)	(18.1%)	646	529	575
Visa Inc.	3,118	1.3%	2.0%	2,476	4.9%	4.7%	51,564	642	(10.7%)	(7.3%)	4,472	3,199	3,585
<b>Visa Credit Programs</b>													
US	\$542	(4.6%)	(4.6%)	\$536	(3.4%)	(3.4%)	6,309	\$7	(54.4%)	(54.4%)	10	278	353
<u>International</u>	721	(7.4%)	(8.6%)	680	(6.8%)	(8.1%)	11,595	40	(16.7%)	(16.8%)	158	714	803
Visa Inc.	1,263	(6.3%)	(7.0%)	1,216	(5.3%)	(6.1%)	17,904	47	(25.3%)	(25.4%)	168	992	1,156
<b>Visa Debit Programs</b>													
US	\$741	17.5%	17.5%	\$605	20.8%	20.8%	13,156	\$136	4.6%	4.6%	755	553	687
<u>International</u>	1,115	1.2%	4.1%	655	14.0%	14.9%	20,504	459	(12.8%)	(8.1%)	3,549	1,654	1,742
Visa Inc.	1,855	7.1%	9.1%	1,260	17.2%	17.6%	33,660	595	(9.3%)	(5.5%)	4,304	2,207	2,429

For the 3 Months Ended September 30, 2020

	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)
<b>All Visa Credit &amp; Debit</b>													
Asia Pacific	\$545	(10.6%)	(11.2%)	\$452	(8.4%)	(9.5%)	8,004	\$93	(20.0%)	(18.4%)	819	894	974
Canada	75	(3.6%)	(2.6%)	69	(3.5%)	(2.4%)	1,056	6	(5.1%)	(4.1%)	8	75	82
CEMEA	301	(2.2%)	4.1%	142	6.6%	15.1%	6,443	159	(8.9%)	(4.0%)	1,116	358	358
LAC	201	(16.3%)	(0.0%)	95	(12.1%)	6.4%	3,652	106	(19.7%)	(5.1%)	975	471	511
US	1,262	8.0%	8.0%	1,097	7.5%	7.5%	18,863	165	11.8%	11.8%	813	810	999
<u>Europe</u>	613	5.8%	3.4%	495	12.1%	9.0%	11,683	117	(14.5%)	(14.8%)	738	524	570
Visa Inc.	2,996	0.5%	1.9%	2,349	3.6%	4.1%	49,701	647	(9.4%)	(5.3%)	4,470	3,133	3,494
<b>Visa Credit Programs</b>													
US	\$500	(8.7%)	(8.7%)	\$493	(7.4%)	(7.4%)	5,865	\$6	(55.9%)	(55.9%)	10	277	343
<u>International</u>	667	(12.6%)	(11.6%)	628	(11.7%)	(10.7%)	10,990	39	(24.3%)	(23.6%)	163	713	798
Visa Inc.	1,167	(10.9%)	(10.4%)	1,121	(9.9%)	(9.3%)	16,855	45	(31.2%)	(30.8%)	173	990	1,141
<b>Visa Debit Programs</b>													
US	\$762	22.7%	22.7%	\$603	23.7%	23.7%	12,998	\$159	19.2%	19.2%	803	533	656
<u>International</u>	1,068	1.5%	4.8%	625	16.5%	17.0%	19,849	443	(14.1%)	(8.6%)	3,494	1,610	1,697
Visa Inc.	1,829	9.4%	11.6%	1,228	19.9%	20.2%	32,846	601	(7.2%)	(2.6%)	4,296	2,143	2,353

For the 3 Months Ended June 30, 2020

	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)
<b>All Visa Credit &amp; Debit</b>													
Asia Pacific	\$476	(20.9%)	(18.6%)	\$396	(18.1%)	(16.0%)	7,047	\$80	(32.2%)	(29.9%)	701	895	978
Canada	63	(15.6%)	(12.3%)	56	(18.2%)	(15.1%)	845	7	15.6%	20.1%	7	74	81
CEMEA	238	(19.5%)	(14.2%)	108	(12.3%)	(5.4%)	4,972	130	(24.8%)	(20.3%)	905	354	353
LAC	162	(30.7%)	(15.1%)	72	(30.3%)	(14.0%)	2,932	89	(31.0%)	(16.0%)	841	462	501
US	1,091	(6.5%)	(6.5%)	949	(6.9%)	(6.9%)	16,119	142	(3.2%)	(3.2%)	709	802	996
<u>Europe</u>	462	(17.9%)	(14.7%)	372	(13.5%)	(10.3%)	8,802	90	(32.3%)	(29.6%)	555	517	563
Visa Inc.	2,492	(15.1%)	(12.2%)	1,954	(12.3%)	(10.1%)	40,717	538	(23.8%)	(19.1%)	3,718	3,104	3,472
<b>Visa Credit Programs</b>													
US	\$424	(21.7%)	(21.7%)	\$417	(21.0%)	(21.0%)	4,903	\$7	(49.5%)	(49.5%)	8	275	340
<u>International</u>	562	(24.0%)	(20.7%)	529	(23.4%)	(20.1%)	9,306	33	(32.7%)	(29.6%)	130	710	797
Visa Inc.	987	(23.0%)	(21.1%)	946	(22.3%)	(20.5%)	14,209	41	(36.5%)	(34.0%)	138	984	1,136
<b>Visa Debit Programs</b>													
US	\$667	6.8%	6.8%	\$532	8.2%	8.2%	11,216	\$135	1.8%	1.8%	701	527	656
<u>International</u>	838	(18.5%)	(12.4%)	476	(8.4%)	(2.9%)	15,292	363	(28.8%)	(22.8%)	2,879	1,593	1,680
Visa Inc.	1,505	(8.9%)	(5.1%)	1,008	(0.3%)	2.4%	26,508	498	(22.5%)	(17.5%)	3,580	2,120	2,336



For the 12 Months Ended June 30, 2021

	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)
<b>All Visa Credit &amp; Debit</b>											
Asia Pacific	\$2,270	0.5%	(3.3%)	\$1,897	3.2%	(1.4%)	33,027	\$373	(11.4%)	(11.8%)	3,238
Canada	319	11.5%	7.0%	294	12.2%	7.8%	4,227	26	4.0%	(0.9%)	32
CEMEA	1,255	8.3%	13.5%	621	20.7%	28.0%	27,220	634	(1.6%)	2.2%	4,345
LAC	903	3.2%	15.0%	446	12.4%	26.7%	17,219	457	(4.5%)	5.4%	4,102
US	5,358	17.0%	17.0%	4,724	17.9%	17.9%	78,830	635	10.7%	10.7%	3,231
<u>Europe</u>	<u>2,425</u>	<u>11.7%</u>	<u>6.7%</u>	<u>1,985</u>	<u>17.2%</u>	<u>11.3%</u>	<u>45,182</u>	<u>440</u>	<u>(7.8%)</u>	<u>(9.9%)</u>	<u>2,577</u>
Visa Inc.	12,531	10.6%	10.0%	9,967	14.4%	12.9%	205,705	2,563	(2.1%)	(0.0%)	17,525
<b>Visa Credit Programs</b>											
US	\$2,159	5.4%	5.4%	\$2,130	6.7%	6.7%	24,678	\$30	(41.8%)	(41.8%)	40
<u>International</u>	<u>2,792</u>	<u>0.8%</u>	<u>(1.4%)</u>	<u>2,634</u>	<u>1.5%</u>	<u>(0.7%)</u>	<u>45,551</u>	<u>158</u>	<u>(10.3%)</u>	<u>(11.9%)</u>	<u>630</u>
Visa Inc.	4,952	2.7%	1.5%	4,764	3.7%	2.4%	70,229	188	(17.4%)	(18.5%)	670
<b>Visa Debit Programs</b>											
US	\$3,199	26.3%	26.3%	\$2,594	29.1%	29.1%	54,153	\$605	15.8%	15.8%	3,190
<u>International</u>	<u>4,380</u>	<u>10.0%</u>	<u>10.2%</u>	<u>2,609</u>	<u>23.6%</u>	<u>20.5%</u>	<u>81,323</u>	<u>1,771</u>	<u>(5.2%)</u>	<u>(2.2%)</u>	<u>13,665</u>
Visa Inc.	7,579	16.4%	16.5%	5,203	26.3%	24.6%	135,476	2,375	(0.7%)	1.8%	16,855

For the 12 Months Ended June 30, 2020

	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)
<b>All Visa Credit &amp; Debit</b>													
Asia Pacific	\$2,260	(6.4%)	(5.3%)	\$1,839	(4.7%)	(3.2%)	30,559	\$421	(13.2%)	(13.7%)	3,743	895	978
Canada	286	(0.1%)	1.0%	261	(1.0%)	(0.0%)	3,891	25	11.0%	12.8%	41	74	81
CEMEA	1,159	2.6%	3.8%	514	13.4%	14.6%	21,584	644	(4.6%)	(3.4%)	4,593	354	353
LAC	875	(7.4%)	2.7%	397	(3.2%)	8.4%	14,691	478	(10.6%)	(1.6%)	4,398	462	501
US	4,580	3.0%	3.0%	4,007	3.4%	3.4%	71,542	573	(0.0%)	(0.0%)	3,431	802	996
<u>Europe</u>	<u>2,171</u>	<u>(2.6%)</u>	<u>0.0%</u>	<u>1,695</u>	<u>0.5%</u>	<u>3.0%</u>	<u>41,356</u>	<u>477</u>	<u>(12.2%)</u>	<u>(9.6%)</u>	<u>3,331</u>	<u>517</u>	<u>563</u>
Visa Inc.	11,332	(1.0%)	0.6%	8,713	1.1%	2.5%	183,623	2,619	(7.6%)	(5.3%)	19,537	3,104	3,472
<b>Visa Credit Programs</b>													
US	\$2,048	(1.4%)	(1.4%)	\$1,997	(1.1%)	(1.1%)	24,205	\$51	(10.8%)	(10.8%)	53	275	340
<u>International</u>	<u>2,772</u>	<u>(5.5%)</u>	<u>(3.5%)</u>	<u>2,595</u>	<u>(5.1%)</u>	<u>(3.0%)</u>	<u>42,728</u>	<u>177</u>	<u>(11.3%)</u>	<u>(9.7%)</u>	<u>746</u>	<u>710</u>	<u>797</u>
Visa Inc.	4,819	(3.8%)	(2.6%)	4,592	(3.4%)	(2.2%)	66,933	228	(11.2%)	(9.9%)	799	984	1,136
<b>Visa Debit Programs</b>													
US	\$2,532	6.9%	6.9%	\$2,010	8.4%	8.4%	47,337	\$522	1.2%	1.2%	3,378	527	656
<u>International</u>	<u>3,980</u>	<u>(2.3%)</u>	<u>0.9%</u>	<u>2,111</u>	<u>5.1%</u>	<u>8.0%</u>	<u>69,353</u>	<u>1,869</u>	<u>(9.4%)</u>	<u>(6.5%)</u>	<u>15,360</u>	<u>1,593</u>	<u>1,680</u>
Visa Inc.	6,512	1.1%	3.1%	4,121	6.7%	8.2%	116,691	2,391	(7.3%)	(4.9%)	18,738	2,120	2,336



## 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)
<u>3 Months Ended</u>			
Jun 30, 2021	59%	47%	53%
Mar 31, 2021	(6%)	(11%)	(21%)
Dec 31, 2020	(18%)	(21%)	(33%)
Sep 30, 2020	(28%)	(29%)	(41%)
Jun 30, 2020	(38%)	(37%)	(47%)
<u>12 Months Ended</u>			
Jun 30, 2021	(5%)	(9%)	(20%)

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

## 3. Visa Processed Transactions

The table below represents 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>		
Jun 30, 2021	42,561	39%
Mar 31, 2021	37,644	8%
Dec 31, 2020	39,213	4%
Sep 30, 2020	37,448	3%
Jun 30, 2020	30,676	(13%)
<u>12 Months Ended</u>		
Jun 30, 2021	156,866	12%



## 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.

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.