# **Operational Performance Data**

The tables below provide information regarding the available operational results for the 3 months ended December 31, 2022, as well as the prior four quarterly reporting periods and the 12 months ended December 31, 2022 and 2021, 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.

				Fo	r the 3 Month	s Ended De	cember 31, 20	22					
	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													
Asia Pacific	\$586	(6.4%)	5.8%	\$505	(5.9%)	6.6%	10,459	\$81	(9.2%)	1.4%	818		
Canada	104	2.0%	10.6%	98	2.3%	10.9%	1,430	6	(2.5%)	5.7%			
CEMEA	269	(28.2%)	(28.4%)	148	(28.7%)	(30.2%)	4,406	122	(27.5%)	(26.0%)	883		
LAC	331	13.2%	16.7%	194	20.3%	25.0%	7,367	137	4.5%	6.7%			
US	1,673	8.1%	8.1%	1,523	9.2%	9.2%	24,107	150	(1.9%)	(1.9%)	786		
<u>Europe</u>	666	(3.1%)	10.8%	546	(3.9%)	9.8%	15,528	120	0.5%	15.8%	741		
Visa Inc.	3,630	(0.0%)	5.0%	3,014	1.7%	6.8%	63,297	616	(7.7%)	(3.0%)	4,413		
Visa Credit Programs	6												
US	\$758	10.0%	10.0%	\$746	9.9%	9.9%	8,275	\$11	13.1%	13.1%	16		
International	828	(0.3%)	11.2%	784	(0.2%)	11.3%	14,899	43	(1.8%)	8.1%	187		
Visa Inc.	1,585	4.4%	10.6%	1,531	4.5%	10.7%	23,174	55	1.0%	9.1%	203		
Visa Debit Programs													
US	\$916	6.6%	6.6%	\$777	8.5%	8.5%	15,832	\$139	(3.0%)	(3.0%)	769		
International	1,129	(9.9%)	(3.0%)	707	(9.8%)	(2.1%)	24,291	422	(10.1%)	(4.4%)	3,441		
Visa Inc.	2,045	(3.2%)	1.1%	1,484	(1.1%)	3.2%	40,123	561	(8.4%)	(4.1%)	4,210		
				For	the 3 Month	s Ended Sep	otember 30, 20	122					
	Total	Growth	Growth	For Payments	the 3 Month	s Ended Sep Growth	otember 30, 20 Payments	22 Cash	Growth	Growth	Cash		
	Total Volume	(Nominal	(Constant		Growth (Nominal	Growth (Constant			(Nominal	(Constant	Cash Transactions	Accounts	Cards
				Payments	Growth	Growth	Payments	Cash				Accounts (millions)	
All Visa Credit & Debit	Volume	(Nominal	(Constant	Payments Volume	Growth (Nominal	Growth (Constant	Payments Transactions	Cash Volume	(Nominal	(Constant	Transactions		
All Visa Credit & Debit Asia Pacific	Volume	(Nominal	(Constant	Payments Volume	Growth (Nominal	Growth (Constant	Payments Transactions	Cash Volume	(Nominal	(Constant	Transactions (millions)		
	Volume (\$ billions)	(Nominal USD)	(Constant USD)	Payments Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)	Payments Transactions (millions)	Cash Volume (\$ billions)	(Nominal USD)	(Constant USD)	Transactions (millions)	(millions)	(millions)
Asia Pacific	Volume (\$ billions) \$584	(Nominal USD)	(Constant USD)	Payments Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)	Payments Transactions (millions)	Cash Volume (\$ billions)	(Nominal USD) (2.7%)	(Constant USD)	Transactions (millions)	(millions) 1,016	(millions) 1,104
Asia Pacific Canada CEMEA LAC	Volume (\$ billions) \$584 104 259 305	(Nominal USD) 3.1% 12.6% (25.3%) 15.2%	(Constant USD) 14.0% 16.3% (27.2%) 21.2%	Payments Volume (\$ billions) \$504 97 139 177	Growth (Nominal USD) 4.1% 13.1%	Growth (Constant USD)  15.2% 16.8% (28.5%) 33.0%	Payments Transactions (millions) 10,376 1,404 4,190 6,976	Cash Volume (\$ billions) \$80 6	(Nominal USD) (2.7%) 6.1%	(Constant USD) 6.9% 9.5%	798 11 869 1,123	1,016 84	1,104 90 314 695
Asia Pacific Canada CEMEA LAC US	<b>Volume</b> (\$ billions)  \$584  104  259  305  1,635	(Nominal USD) 3.1% 12.6% (25.3%) 15.2% 8.7%	(Constant USD) 14.0% 16.3% (27.2%) 21.2% 8.7%	Payments Volume (\$ billions) \$504 97 139 177 1,480	Growth (Nominal USD)  4.1% 13.1% (24.8%) 25.3% 11.6%	Growth (Constant USD)  15.2% 16.8% (28.5%) 33.0% 11.6%	Payments Transactions (millions) 10,376 1,404 4,190 6,976 23,607	Cash Volume (\$ billions) \$80 6 120 128 155	(2.7%) 6.1% (25.8%) 3.6% (13.1%)	(Constant USD) 6.9% 9.5% (25.6%) 8.0% (13.1%)	798 11 869 1,123 822	1,016 84 300 594 1,138	1,104 90 314 695 1,289
Asia Pacific Canada CEMEA LAC US <u>Europe</u>	\$584 104 259 305 1,635 648	(Nominal USD) 3.1% 12.6% (25.3%) 15.2% 8.7% (5.7%)	(Constant USD) 14.0% 16.3% (27.2%) 21.2% 8.7% 12.1%	\$504 97 139 1,480 532	Growth (Nominal USD) 4.1% 13.1% (24.8%) 25.3% 11.6% (5.8%)	Growth (Constant USD)  15.2% 16.8% (28.5%) 33.0% 11.6% 11.3%	Payments Transactions (millions) 10,376 1,404 4,190 6,976 23,607 15,321	Cash Volume (\$ billions) \$80 6 120 128 155 116	(2.7%) 6.1% (25.8%) 3.6% (13.1%) (5.1%)	(Constant USD) 6.9% 9.5% (25.6%) 8.0% (13.1%) 16.1%	798 11 869 1,123 822 751	1,016 84 300 594 1,138 562	1,104 90 314 695 1,289 628
Asia Pacific Canada CEMEA LAC US	<b>Volume</b> (\$ billions)  \$584  104  259  305  1,635	(Nominal USD) 3.1% 12.6% (25.3%) 15.2% 8.7%	(Constant USD) 14.0% 16.3% (27.2%) 21.2% 8.7%	Payments Volume (\$ billions) \$504 97 139 177 1,480	Growth (Nominal USD)  4.1% 13.1% (24.8%) 25.3% 11.6%	Growth (Constant USD)  15.2% 16.8% (28.5%) 33.0% 11.6%	Payments Transactions (millions) 10,376 1,404 4,190 6,976 23,607	Cash Volume (\$ billions) \$80 6 120 128 155	(2.7%) 6.1% (25.8%) 3.6% (13.1%)	(Constant USD) 6.9% 9.5% (25.6%) 8.0% (13.1%)	798 11 869 1,123 822	1,016 84 300 594 1,138	1,104 90 314 695 1,289
Asia Pacific Canada CEMEA LAC US Europe Visa Inc. Visa Credit Programs	\$584 104 259 305 1,635 648 3,535	(Nominal USD)  3.1% 12.6% (25.3%) 15.2% 8.7% (5.7%) 2.1%	(Constant USD) 14.0% 16.3% (27.2%) 21.2% 8.7% 12.1% 7.4%	\$504 97 139 1,480 532 2,929	Growth (Nominal USD) 4.1% 13.1% (24.8%) 25.3% 11.6% (5.8%) 5.1%	Growth (Constant USD)  15.2% 16.8% (28.5%) 33.0% 11.6% 11.3% 10.4%	Payments Transactions (millions) 10,376 1,404 4,190 6,976 23,607 15,321 61,874	Cash Volume (\$ billions) \$80 6 120 128 155 116 606	(2.7%) 6.1% (25.8%) 3.6% (13.1%) (5.1%) (10.2%)	(Constant USD) 6.9% 9.5% (25.6%) 8.0% (13.1%) 16.1% (5.2%)	798 11 869 1,123 822 751 4,374	1,016 84 300 594 1,138 562 3,695	1,104 90 314 695 1,289 628 4,121
Asia Pacific Canada CEMEA LAC US Europe Visa Inc. Visa Credit Programs US	\$584 104 259 305 1,635 648 3,535	(Nominal USD)  3.1% 12.6% (25.3%) 15.2% 8.7% (5.7%) 2.1%	(Constant USD) 14.0% 16.3% (27.2%) 21.2% 8.7% 12.1% 7.4%	\$504 97 139 177 1,480 532 2,929	Growth (Nominal USD)  4.1% 13.1% (24.8%) 25.3% 11.6% (5.8%) 5.1%	Growth (Constant USD)  15.2% 16.8% (28.5%) 33.0% 11.6% 10.4%	Payments Transactions (millions) 10,376 1,404 4,190 6,976 23,607 15,321 61,874	Cash Volume (\$ billions) \$80 6 120 128 155 116 606	(2.7%) 6.1% (25.8%) 3.6% (13.1%) (5.1%) (10.2%)	(Constant USD)  6.9% 9.5% (25.6%) 8.0% (13.1%) 16.1% (5.2%)	798 11 869 1,123 822 751 4,374	1,016 84 300 594 1,138 562 3,695	1,104 90 314 695 1,289 628 4,121
Asia Pacific Canada CEMEA LAC US Europe Visa Inc.  Visa Credit Programs US International	\$584 104 259 305 1,635 648 3,535 \$740 809	(Nominal USD)  3.1% 12.6% (25.3%) 15.2% 8.7% (5.7%) 2.1%  16.8% 5.8%	(Constant USD) 14.0% 16.3% (27.2%) 21.2% 8.7% 12.1% 7.4%	\$504 97 139 177 1,480 532 2,929 \$727 767	Growth (Nominal USD) 4.1% 13.1% (24.8%) 25.3% 11.6% (5.8%) 5.1%	Growth (Constant USD)  15.2% 16.8% (28.5%) 33.0% 11.6% 10.4%  16.6% 17.5%	Payments Transactions (millions)  10,376 1,404 4,190 6,976 23,607 15,321 61,874  8,095 14,643	Cash Volume (\$ billions) \$80 6 120 128 155 116 606	(2.7%) 6.1% (25.8%) 3.6% (13.1%) (5.1%) (10.2%) 25.4% (2.5%)	(Constant USD)  6.9% 9.5% (25.6%) 8.0% (13.1%) 16.1% (5.2%)  25.4% 7.4%	798 11 869 1,123 822 751 4,374	1,016 84 300 594 1,138 562 3,695	1,104 90 314 695 1,289 628 4,121
Asia Pacific Canada CEMEA LAC US Europe Visa Inc. Visa Credit Programs US	\$584 104 259 305 1,635 648 3,535	(Nominal USD)  3.1% 12.6% (25.3%) 15.2% 8.7% (5.7%) 2.1%	(Constant USD) 14.0% 16.3% (27.2%) 21.2% 8.7% 12.1% 7.4%	\$504 97 139 177 1,480 532 2,929	Growth (Nominal USD)  4.1% 13.1% (24.8%) 25.3% 11.6% (5.8%) 5.1%	Growth (Constant USD)  15.2% 16.8% (28.5%) 33.0% 11.6% 10.4%	Payments Transactions (millions) 10,376 1,404 4,190 6,976 23,607 15,321 61,874	Cash Volume (\$ billions) \$80 6 120 128 155 116 606	(2.7%) 6.1% (25.8%) 3.6% (13.1%) (5.1%) (10.2%)	(Constant USD)  6.9% 9.5% (25.6%) 8.0% (13.1%) 16.1% (5.2%)	798 11 869 1,123 822 751 4,374	1,016 84 300 594 1,138 562 3,695	1,104 90 314 695 1,289 628 4,121
Asia Pacific Canada CEMEA LAC US Europe Visa Inc.  Visa Credit Programs US International Visa Inc.  Visa Debit Programs	\$584 104 259 305 1,635 648 3,535 \$740 809 1,549	(Nominal USD)  3.1% 12.6% (25.3%) 15.2% 8.7% (5.7%) 2.1%  16.8% 5.8% 10.8%	(Constant USD)  14.0% 16.3% (27.2%) 21.2% 8.7% 12.1% 7.4%  16.8% 16.8%	\$504 97 139 177 1,480 532 2,929 \$727 767 1,494	Growth (Nominal USD) 4.1% 13.1% (24.8%) 25.3% 11.6% (5.8%) 5.1% 16.6% 6.3% 11.1%	Growth (Constant USD)  15.2% 16.8% (28.5%) 33.0% 11.6% 10.4%  16.6% 17.5% 17.1%	Payments Transactions (millions)  10,376 1,404 4,190 6,976 23,607 15,321 61,874  8,095 14,643 22,738	Cash Volume (\$ billions)  \$80 6 120 128 155 116 606  \$13 42 54	(2.7%) 6.1% (25.8%) 3.6% (13.1%) (5.1%) (10.2%)  25.4% (2.5%) 2.8%	(Constant USD)  6.9% 9.5% (25.6%) 8.0% (13.1%) 16.1% (5.2%)  25.4% 7.4% 11.1%	798 11 869 1,123 822 751 4,374	1,016 84 300 594 1,138 562 3,695 300 749 1,049	1,104 90 314 695 1,289 628 4,121 381 868 1,249
Asia Pacific Canada CEMEA LAC US Europe Visa Inc.  Visa Credit Programs US International Visa Inc.  Visa Debit Programs US	\$584 104 259 305 1,635 648 3,535 \$740 809 1,549	(Nominal USD)  3.1% 12.6% (25.3%) 15.2% 8.7% (5.7%) 2.1%  16.8% 5.8% 10.8%	(Constant USD)  14.0% 16.3% (27.2%) 21.2% 8.7% 12.1% 7.4%  16.8% 16.9% 16.8% 2.8%	\$504 97 139 177 1,480 532 2,929 \$727 767 1,494	Growth (Nominal USD)  4.1% 13.1% (24.8%) 25.3% 11.6% (5.8%) 5.1%  16.6% 6.3% 11.1%	Growth (Constant USD)  15.2% 16.8% (28.5%) 33.0% 11.6% 10.4%  16.6% 17.5% 17.1%	Payments Transactions (millions)  10,376 1,404 4,190 6,976 23,607 15,321 61,874  8,095 14,643 22,738	Cash Volume (\$ billions)  \$80 6 120 128 155 116 606  \$13 42 54	(2.7%) 6.1% (25.8%) 3.6% (13.1%) (5.1%) (10.2%)  25.4% (2.5%) 2.8%	(Constant USD)  6.9% 9.5% (25.6%) 8.0% (13.1%) 16.1% (5.2%)  25.4% 7.4% 11.1%	798 11 869 1,123 822 751 4,374 17 184 202	1,016 84 300 594 1,138 562 3,695 300 749 1,049	1,104 90 314 695 1,289 628 4,121 381 868 1,249
Asia Pacific Canada CEMEA LAC US Europe Visa Inc.  Visa Credit Programs US International Visa Inc.  Visa Debit Programs	\$584 104 259 305 1,635 648 3,535 \$740 809 1,549	(Nominal USD)  3.1% 12.6% (25.3%) 15.2% 8.7% (5.7%) 2.1%  16.8% 5.8% 10.8%	(Constant USD)  14.0% 16.3% (27.2%) 21.2% 8.7% 12.1% 7.4%  16.8% 16.8%	\$504 97 139 177 1,480 532 2,929 \$727 767 1,494	Growth (Nominal USD) 4.1% 13.1% (24.8%) 25.3% 11.6% (5.8%) 5.1% 16.6% 6.3% 11.1%	Growth (Constant USD)  15.2% 16.8% (28.5%) 33.0% 11.6% 10.4%  16.6% 17.5% 17.1%	Payments Transactions (millions)  10,376 1,404 4,190 6,976 23,607 15,321 61,874  8,095 14,643 22,738	Cash Volume (\$ billions)  \$80 6 120 128 155 116 606  \$13 42 54	(2.7%) 6.1% (25.8%) 3.6% (13.1%) (5.1%) (10.2%)  25.4% (2.5%) 2.8%	(Constant USD)  6.9% 9.5% (25.6%) 8.0% (13.1%) 16.1% (5.2%)  25.4% 7.4% 11.1%	798 11 869 1,123 822 751 4,374	1,016 84 300 594 1,138 562 3,695 300 749 1,049	1,104 90 314 695 1,289 628 4,121 381 868 1,249





					For the 3 Mo	nths Ended	June 30, 2022						
	Total	Growth	Growth	Payments	Growth	Growth	Payments	Cash	Growth	Growth	Cash		
	Volume (\$ billions)	(Nominal USD)	(Constant USD)	Volume (\$ billions)	(Nominal USD)	(Constant USD)	Transactions (millions)	Volume (\$ billions)	(Nominal USD)	(Constant USD)	Transactions (millions)	Accounts (millions)	Cards (millions)
All Visa Credit & Debit													
Asia Pacific	\$585	3.9%	12.0%	\$500	5.0%	13.2%	9,792	\$85	(2.2%)	5.5%	784	998	1,088
Canada	106	18.3%	23.3%	99	18.9%	24.0%	1,363	7	9.4%	14.1%		83	89
CEMEA	255	(23.4%)	(22.6%)	132	(22.6%)	(23.5%)	3,779	122	(24.2%)	(21.7%)	861	298	313
LAC	302	24.3%	26.6%	173	37.1%	40.2%	6,605	129	10.5%	12.0%	1,102	580	676
US	1,646	9.7%	9.7%	1,490	11.9%	11.9%	23,280	156	(7.6%)	(7.6%)	826	1,102	1,268
<u>Europe</u>	660	2.1%	16.9%	546	2.3%	16.3%		114	1.1%	19.7%		558	623
Visa Inc.	3,553	5.3%	9.7%	2,940	8.0%	12.3%	59,649	613	(6.1%)	(1.4%)	4,312	3,619	4,057
Visa Credit Programs US	\$740	21.3%	21.3%	\$729	21.3%	21.3%	7,887	\$11	24.6%	24.6%	15	298	370
<u>International</u>	802	10.4%	19.0%	760	11.0%	19.5%		42	1.8%	10.4%		745	865
Visa Inc.	1,542	15.4%	20.1%	1,489	15.8%	20.4%	21,667	53	5.8%	13.1%		1,043	1,236
Visa Debit Programs													
US	\$906	1.8%	1.8%	\$761	4.3%	4.3%	15,393	\$145	(9.4%)	(9.4%)	810	804	897
International	1,105	(3.7%)	3.6%	689	(2.1%)	5.9%	22,588	415	(6.2%)	0.0%	3,314	1,772	1,924
Visa Inc.	2,011	(1.3%)	2.8%	1,451	1.1%	5.0%	37,981	560	(7.0%)	(2.6%)	4,124	2,576	2,822
			0 11				March 31, 2022		0 1	0 1			
	Total Volume	Growth (Nominal	Growth (Constant	Payments Volume	Growth (Nominal	Growth (Constant	Payments Transactions	Cash Volume	Growth (Nominal	Growth (Constant	Cash Transactions	Accounts	Cards
	(\$ billions)	USD)	USD)	(\$ billions)	USD)	USD)	(millions)	(\$ billions)	USD)	USD)	(millions)	(millions)	
All Vice Credit 9 Debit													
All Visa Credit & Debit Asia Pacific	\$591	3.7%	7.2%	\$505	6.5%	9.9%	9,039	\$86	(10.3%)	(6.00/)	759	072	1 005
Canada	90	20.2%	20.0%	φ505 84	23.1%	22.9%	1,168	фоо 6	(8.8%)	(6.0%) (8.9%)	10	973 81	1,065 88
CEMEA	311	2.2%	8.7%	170	10.6%	17.7%	6,670	141	(6.4%)	(0.4%)	958	288	301
LAC	277	25.5%	28.8%	156	39.9%	43.9%	6,137	122	11.0%	13.5%	1,049	599	680
US	1,481	12.5%	12.5%	1,337	15.5%	15.5%	21,044	143	(9.4%)	(9.4%)	746	1,031	1,181
Europe	633	13.2%	21.1%	524	14.1%	20.8%	13,143	108	9.1%	23.0%	639	552	619
Visa Inc.	3,384	11.1%	14.1%	2,777	14.5%	17.0%	57,202	607	(2.2%)	2.2%	4,162	3,524	3,933
Visa Credit Programs		0= 00/	07.00/	****	<b>a=</b> 404	<b>07</b> 40/		210	00 70/	00 =0/			
US	\$648	27.3%	27.3%	\$638	27.4%	27.4%	6,992	\$10	22.7%			292	368
<u>International</u>	772	13.3%	17.8%	732	13.8%	18.2%		40	4.7%	11.0%		736	848
Visa Inc.	1,420	19.3%	22.0%	1,370	19.7%	22.3%	19,865	50	7.8%	13.2%	177	1,028	1,216
Visa Debit Programs													
US	\$833	3.2%	3.2%	\$700	6.5%	6.5%	14,053	\$133	(11.1%)	(11.1%)	732	739	812
<u>International</u>	1,131	7.9%	13.6%	708	13.4%	18.7%		423	(0.2%)	6.0%		1,757	1,905
Visa Inc.	1,964	5.9%	9.0%	1,407	9.8%	12.3%	37,337	557	(3.0%)	1.3%	3,985	2,496	2,717
	Total	Crawth	Cucudh				cember 31, 20		Cucueth	Cucueth	Cook		
	Total Volume	Growth (Nominal	Growth (Constant	Payments Volume	Growth (Nominal	Growth (Constant	Payments Transactions	Cash Volume	Growth (Nominal	Growth (Constant	Cash Transactions	Accounte	Cards
	(\$ billions)	USD)	USD)	(\$ billions)	USD)	USD)	(millions)	(\$ billions)	USD)	USD)	(millions)		
All Visa Credit & Debit													
Asia Pacific	\$626	6.2%	7.8%	\$537	8.5%	9.9%	9,570	\$90	(5.7%)	(2.7%)	784	948	1,034
Canada	102	24.6%	20.2%	95	27.3%	22.8%	1,309	6	(6.1%)	(9.5%)	10	83	88
CEMEA	375	18.8%	17.1%	207	33.6%	29.3%	8,381	168	4.6%	4.5%			411
LAC	292	22.0%	26.2%	162	39.3%	44.8%	6,346	131	5.8%	9.2%		579	647
US	1,548	20.7%	20.7%	1,395	22.4%	22.4%	22,465	153	7.2%	7.2%		992	1,145
<u>Europe</u>	687	13.3%	16.1%	568	14.6%	16.3%		119	7.3%			545	609
Visa Inc.	3,631	16.5%	17.6%	2,964	19.7%	20.5%	62,146	667	4.2%	6.5%	4,534	3,545	3,935
Visa Credit Programs		0= 46:	07.10	A	00.00	00.00	=	A.c.	E4.001	E 1 000			
US	\$689	27.1%	27.1%	\$679	26.8%	26.8%	7,656	\$10	54.3%	54.3%			363
International	830	15.1%	17.0%	786	15.4%	17.3%		44	9.6%			742	845
Visa Inc.	1,519	20.3%	21.6%	1,464	20.4%	21.8%	21,526	54	15.8%	17.7%	192	1,032	1,208
Visa Debit Programs US	\$859	16.0%	16.0%	\$716	18.4%	18.4%	14,810	\$143	5.0%	5.0%	807	703	782
International	1,253	12.6%	14.3%	783	19.5%	20.1%		470	2.8%	5.0%		1,810	1,945
Visa Inc.	2,112	14.0%	15.0%	1,499	19.0%	19.3%	40,620	613	3.3%	5.7%		2,513	2,727
visa iiio.	۷,۱۱۷	14.0/0	13.070	1,433	13.070	13.0/0	40,020	013	3.3 /0	J.1 /0	4,042	2,010	۷,۱۷۱





Part					For	the 12 Mont	hs Ended De	ecember 31, 20	022					
Asia Paofile		Volume	(Nominal	(Constant	Volume	(Nominal	(Constant	Transactions	Volume	(Nominal	(Constant	Transactions	_	
Asia Paofile	All Visa Credit & Debit													
CEMEA   1,095		\$2,346	0.9%	9.7%	\$2,014	2.2%	11.1%	39,667	\$332	(6.3%)	1.6%	3,158		
LAC	Canada	403	12.6%	17.3%	378	13.5%	18.3%	5,365	26	0.8%	4.6%	41		
Linguage   1,000   2,807   1,000   15,000   2,149   1,000   14,000   14,000   15,000   2,149   1,000   14,000   14,000   14,000   15,000   2,149   1,000   11,400   24,0002   2,441   (6,67%)   1,000   18,5%   2,800	CEMEA	1,095	(19.5%)	(18.8%)	589	(17.8%)	(18.6%)	19,045	505	(21.3%)	(19.0%)	3,572		
Fund   Properties   Propertie	LAC	1,215	19.1%	22.9%	700	29.6%	34.6%	27,086	515	7.2%	9.9%	4,450		
Visa Inc.   14,101   4.4%   8.9%   11,660   7.0%   11.4%   242,022   2.441   (6.6%)   (1.9%)   17,261	US	6,435	9.7%	9.7%	5,830	11.9%	11.9%	92,038	605	(8.2%)	(8.2%)	3,179		
Visa Credit Programs	Europe	2,607	1.0%	15.0%	2,149	1.0%	14.3%	58,822	458	1.0%	18.5%	2,860		
US	Visa Inc.	14,101	4.4%	8.9%	11,660	7.0%	11.4%	242,022	2,441	(6.6%)	(1.9%)	17,261		
International   3.211   6.9%   16.1%   3.044   7.3%   16.5%   56.196   167   0.4%   9.2%   707   708   709	Visa Credit Programs	S												
Visa Inc.   G,095	US	\$2,885	18.2%	18.2%	\$2,840	18.1%	18.1%	31,249	\$45	21.3%	21.3%	63		
Visa Debit Programs	International	3,211	6.9%	16.1%	3,044	7.3%	16.5%	56,196	167	0.4%	9.2%	707		
US   1.6	Visa Inc.	6,095	12.0%	17.1%	5,883	12.3%	17.3%	87,445	212	4.2%	11.5%	769		
International	Visa Debit Programs													
Visa Inc.   R,006   (0.8%)	US	\$3,550	3.6%	3.6%	\$2,990	6.6%	6.6%		\$559	(10.0%)	(10.0%)	3,117		
Total volume   Tota	International	4,456	(4.0%)	3.1%	2,786	(2.3%)	5.4%	93,787	1,670	(6.7%)	(0.5%)	13,375		
Total Volume   Growth Volume   Spring   Format Volume   Constant	Visa Inc.	8,006	(0.8%)	3.3%	5,776	2.1%	6.0%	154,577	2,229	(7.5%)	(3.1%)	16,492		
Nominal   Nomi					For	the 12 Mont	hs Ended De	ecember 31, 20	021					
All Visa Credit & Debit  Asia Pacific  \$2,326				Growth	-			•		Growth				
All Visa Credit & Debit  Asia Pacific \$2,326 7.8% 4.6% \$1,971 10.6% 6.7% 34,945 \$355 (5.4%) (5.7%) 3,065 948 1,034 Canada 358 25.1% 17.1% 333 27.4% 19.2% 4,675 25 1.2% (5.3%) 35 83 88 CEMEA 1,359 18.6% 18.7% 717 33.8% 33.4% 30,417 642 5.2% 5.3% 4,236 399 411 LAC 1,021 24.2% 27.9% 540 40.7% 46.1% 20,880 481 9.7% 12.4% 4,286 579 647 US 5,868 23.3% 23.3% 5,210 25.0% 25.0% 84,918 658 11.7% 11.7% 3,373 992 1,145 Europe 2,580 16.4% 12.2% 2,127 19.3% 14.1% 50,192 453 4.5% 3.8% 2,592 545 609 Visa Inc. 13,512 18.7% 17.5% 10,897 22.3% 20.5% 226,028 2,615 5.8% 6.2% 17,588 3,545 3,935   Visa Credit Programs  US \$2,441 23.7% 23.7% \$2,404 24.0% 24.0% 27,390 \$37 5.6% 5.6% 49 289 363 International 3,002 14.6% 11.7% 2,836 15.1% 12.2% 49,691 166 6.5% 3.6% 661 742 845 Visa Inc. 5,443 18.5% 17.0% 5,239 19.0% 17.5% 77,081 204 6.4% 4.0% 710 1,032 1,208   Visa Debit Programs  US \$3,427 23.1% 23.1% \$2,806 25.8% 25.8% 57,529 \$621 12.1% 12.1% 3,324 703 782 International 4,642 15.8% 14.0% 2,852 25.1% 21.0% 91,418 1,790 3.7% 4.4% 13,554 1,810 1,945			•	•		•	•			•				
Asia Pacific         \$2,326         7.8%         4.6%         \$1,971         10.6%         6.7%         34,945         \$355         (5.4%)         (5.7%)         3,065         948         1,034           Canada         358         25.1%         17.1%         333         27.4%         19.2%         4,675         25         1.2%         (5.3%)         35         83         88           CEMEA         1,359         18.6%         18.7%         717         33.8%         33.4%         30,417         642         5.2%         5.3%         4,236         399         411           LAC         1,021         24.2%         27.9%         540         40.7%         46.1%         20,880         481         9.7%         12.4%         4,286         579         647           US         5,868         23.3%         23.3%         5,210         25.0%         25.0%         84,918         658         11.7%         11.7%         3,373         992         1,145           Europe         2,580         16.4%         12.2%         2,127         19.3%         14.1%         50,192         453         4.5%         3.8%         2,592         545         609           Visa Credit Progr		(\$ billions)	USD)	USD)	(\$ billions)	USD)	USD)	(millions)	(\$ billions)	USD)	USD)	(millions)	(millions)	(millions)
Canada         358         25.1%         17.1%         333         27.4%         19.2%         4,675         25         1.2%         (5.3%)         35         83         88           CEMEA         1,359         18.6%         18.7%         717         33.8%         33.4%         30,417         642         5.2%         5.3%         4,236         399         411           LAC         1,021         24.2%         27.9%         540         40.7%         46.1%         20,880         481         9.7%         12.4%         4,286         579         647           US         5,868         23.3%         23.3%         5,210         25.0%         25.0%         84,918         658         11.7%         11.7%         3,373         992         1,145           Europe         2,580         16.4%         12.2%         2,127         19.3%         14.1%         50,192         453         4.5%         3.8%         2,592         545         609           Visa Credit Programs         US         \$2,441         23.7%         23.7%         \$2,404         24.0%         24.0%         27,390         \$37         5.6%         5.6%         49         289         363	All Visa Credit & Debit													
CEMEA         1,359         18.6%         18.7%         717         33.8%         33.4%         30,417         642         5.2%         5.3%         4,236         399         411           LAC         1,021         24.2%         27.9%         540         40.7%         46.1%         20,880         481         9.7%         12.4%         4,286         579         647           US         5,868         23.3%         23.3%         5,210         25.0%         25.0%         84,918         658         11.7%         11.7%         3,373         992         1,145           Europe         2,580         16.4%         12.2%         2,127         19.3%         14.1%         50,192         453         4.5%         3.8%         2,592         545         609           Visa Inc.         13,512         18.7%         17.5%         10,897         22.3%         20.5%         226,028         2,615         5.8%         6.2%         17,588         3,545         3,935           Visa Credit Programs           US         \$2,441         23.7%         \$2,404         24.0%         24.0%         27,390         \$37         5.6%         5.6%         49         289         363 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>. ,</td> <td>, ,</td> <td></td> <td></td> <td></td>										. ,	, ,			
LAC         1,021         24.2%         27.9%         540         40.7%         46.1%         20,880         481         9.7%         12.4%         4,286         579         647           US         5,868         23.3%         23.3%         5,210         25.0%         25.0%         84,918         658         11.7%         11.7%         3,373         992         1,145           Europe         2,580         16.4%         12.2%         2,127         19.3%         14.1%         50,192         453         4.5%         3.8%         2,592         545         609           Visa Inc.         13,512         18.7%         17.5%         10,897         22.3%         20.5%         226,028         2,615         5.8%         6.2%         17,588         3,545         3,935           Visa Credit Programs           US         \$2,441         23.7%         \$2,404         24.0%         24.0%         27,390         \$37         5.6%         5.6%         49         289         363           International         3,002         14.6%         11.7%         2,836         15.1%         12.2%         49,691         166         6.5%         3.6%         661         742 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>														
US 5,868 23.3% 23.3% 5,210 25.0% 25.0% 84,918 658 11.7% 11.7% 3,373 992 1,145 Europe 2,580 16.4% 12.2% 2,127 19.3% 14.1% 50,192 453 4.5% 3.8% 2,592 545 609 Visa Inc. 13,512 18.7% 17.5% 10,897 22.3% 20.5% 226,028 2,615 5.8% 6.2% 17,588 3,545 3,935   Visa Credit Programs  US \$2,441 23.7% 23.7% \$2,404 24.0% 24.0% 27,390 \$37 5.6% 5.6% 49 289 363 International 3,002 14.6% 11.7% 2,836 15.1% 12.2% 49,691 166 6.5% 3.6% 661 742 845 Visa Inc. 5,443 18.5% 17.0% 5,239 19.0% 17.5% 77,081 204 6.4% 4.0% 710 1,032 1,208   Visa Debit Programs  US \$3,427 23.1% 23.1% \$2,806 25.8% 25.8% 57,529 \$621 12.1% 12.1% 3,324 703 782 International 4,642 15.8% 14.0% 2,852 25.1% 21.0% 91,418 1,790 3.7% 4.4% 13,554 1,810 1,945														
Europe         2,580         16.4%         12.2%         2,127         19.3%         14.1%         50,192         453         4.5%         3.8%         2,592         545         609           Visa Inc.         13,512         18.7%         17.5%         10,897         22.3%         20.5%         226,028         2,615         5.8%         6.2%         17,588         3,545         3,935           Visa Credit Programs           US         \$2,441         23.7%         23.7%         \$2,404         24.0%         24.0%         27,390         \$37         5.6%         5.6%         49         289         363           International         3,002         14.6%         11.7%         2,836         15.1%         12.2%         49,691         166         6.5%         3.6%         661         742         845           Visa Inc.         5,443         18.5%         17.0%         5,239         19.0%         17.5%         77,081         204         6.4%         4.0%         710         1,032         1,208           Visa Debit Programs           US         \$3,427         23.1%         23.1%         \$2,806         25.8%         25.8%         57,529         \$621														
Visa Inc.         13,512         18.7%         17.5%         10,897         22.3%         20.5%         226,028         2,615         5.8%         6.2%         17,588         3,545         3,935           Visa Credit Programs           US         \$2,441         23.7%         23.7%         \$2,404         24.0%         24.0%         27,390         \$37         5.6%         5.6%         49         289         363           International         3,002         14.6%         11.7%         2,836         15.1%         12.2%         49,691         166         6.5%         3.6%         661         742         845           Visa Inc.         5,443         18.5%         17.0%         5,239         19.0%         17.5%         77,081         204         6.4%         4.0%         710         1,032         1,208           Visa Debit Programs           US         \$3,427         23.1%         23.1%         \$2,806         25.8%         25.8%         57,529         \$621         12.1%         12.1%         3,324         703         782           International         4,642         15.8%         14.0%         2,852         25.1%         21.0%         91,418 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>														
Visa Credit Programs           US         \$2,441         23.7%         23.7%         \$2,404         24.0%         24.0%         27,390         \$37         5.6%         5.6%         49         289         363           International         3,002         14.6%         11.7%         2,836         15.1%         12.2%         49,691         166         6.5%         3.6%         661         742         845           Visa Inc.         5,443         18.5%         17.0%         5,239         19.0%         17.5%         77,081         204         6.4%         4.0%         710         1,032         1,208           Visa Debit Programs           US         \$3,427         23.1%         23.1%         \$2,806         25.8%         25.8%         57,529         \$621         12.1%         12.1%         3,324         703         782           International         4,642         15.8%         14.0%         2,852         25.1%         21.0%         91,418         1,790         3.7%         4.4%         13,554         1,810         1,945														
US         \$2,441         23.7%         23.7%         \$2,404         24.0%         24.0%         27,390         \$37         5.6%         5.6%         49         289         363           International         3,002         14.6%         11.7%         2,836         15.1%         12.2%         49,691         166         6.5%         3.6%         661         742         845           Visa Inc.         5,443         18.5%         17.0%         5,239         19.0%         17.5%         77,081         204         6.4%         4.0%         710         1,032         1,208           Visa Debit Programs           US         \$3,427         23.1%         23.1%         \$2,806         25.8%         25.8%         57,529         \$621         12.1%         12.1%         3,324         703         782           International         4,642         15.8%         14.0%         2,852         25.1%         21.0%         91,418         1,790         3.7%         4.4%         13,554         1,810         1,945	Visa Inc.	13,512	18.7%	17.5%	10,897	22.3%	20.5%	226,028	2,615	5.8%	6.2%	17,588	3,545	3,935
International         3,002         14.6%         11.7%         2,836         15.1%         12.2%         49,691         166         6.5%         3.6%         661         742         845           Visa Inc.         5,443         18.5%         17.0%         5,239         19.0%         17.5%         77,081         204         6.4%         4.0%         710         1,032         1,208           Visa Debit Programs           US         \$3,427         23.1%         23.1%         \$2,806         25.8%         25.8%         57,529         \$621         12.1%         12.1%         3,324         703         782           International         4,642         15.8%         14.0%         2,852         25.1%         21.0%         91,418         1,790         3.7%         4.4%         13,554         1,810         1,945														
Visa Inc.         5,443         18.5%         17.0%         5,239         19.0%         17.5%         77,081         204         6.4%         4.0%         710         1,032         1,208           Visa Debit Programs           US         \$3,427         23.1%         23.1%         \$2,806         25.8%         25.8%         57,529         \$621         12.1%         12.1%         3,324         703         782           International         4,642         15.8%         14.0%         2,852         25.1%         21.0%         91,418         1,790         3.7%         4.4%         13,554         1,810         1,945	•				<b>A.</b> 15 :				<b>A</b> c=				***	
Visa Debit Programs           US         \$3,427         23.1%         23.1%         \$2,806         25.8%         25.8%         57,529         \$621         12.1%         12.1%         3,324         703         782           International         4,642         15.8%         14.0%         2,852         25.1%         21.0%         91,418         1,790         3.7%         4.4%         13,554         1,810         1,945	US	\$2,441												
US     \$3,427     23.1%     23.1%     \$2,806     25.8%     25.8%     57,529     \$621     12.1%     12.1%     3,324     703     782       International     4,642     15.8%     14.0%     2,852     25.1%     21.0%     91,418     1,790     3.7%     4.4%     13,554     1,810     1,945	US International	\$2,441 3,002	14.6%	11.7%	2,836	15.1%	12.2%	49,691	166	6.5%	3.6%	661	742	845
<u>International</u> 4,642 15.8% 14.0% 2,852 25.1% 21.0% 91,418 1,790 3.7% 4.4% 13,554 1,810 1,945	US International	\$2,441 3,002	14.6%	11.7%	2,836	15.1%	12.2%	49,691	166	6.5%	3.6%	661	742	845
	US International Visa Inc. Visa Debit Programs	\$2,441 3,002 5,443	14.6% 18.5%	11.7% 17.0%	2,836 5,239	15.1% 19.0%	12.2% 17.5%	49,691 77,081	<u>166</u> 204	6.5% 6.4%	3.6% 4.0%	<u>661</u> 710	742 1,032	1,208
Visa Inc. 8,069 18.8% 17.9% 5,658 25.4% 23.5% 148,947 2,411 5.7% 6.4% 16,878 2,513 2,727	US International Visa Inc. Visa Debit Programs US	\$2,441 3,002 5,443 \$3,427	14.6% 18.5% 23.1%	11.7% 17.0% 23.1%	2,836 5,239 \$2,806	15.1% 19.0% 25.8%	12.2% 17.5% 25.8%	49,691 77,081 57,529	166 204 \$621	6.5% 6.4% 12.1%	3.6% 4.0% 12.1%	661 710 3,324	742 1,032 703	845 1,208 782
	US International Visa Inc. Visa Debit Programs US International	\$2,441 3,002 5,443 \$3,427 4,642	14.6% 18.5% 23.1% 15.8%	11.7% 17.0% 23.1% 14.0%	2,836 5,239 \$2,806 2,852	15.1% 19.0% 25.8% 25.1%	12.2% 17.5% 25.8% 21.0%	49,691 77,081 57,529 91,418	166 204 \$621 1,790	6.5% 6.4% 12.1% 3.7%	3.6% 4.0% 12.1% 4.4%	3,324 13,554	742 1,032 703 1,810	845 1,208 782 1,945





#### 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)
3 Months Ended			
Dec 31, 2022	11%	22%	31%
Sep 30, 2022	21%	36%	49%
Jun 30, 2022	28%	40%	48%
Mar 31, 2022	31%	38%	47%
Dec 31, 2021	37%	40%	51%
12 Months Ended			
Dec 31, 2022	22%	33%	43%

<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.

Processed Transactions						
Period	(millions)	Growth				
3 Months Ended						
Dec 31, 2022	52,512	10%				
Sep 30, 2022	50,885	12%				
Jun 30, 2022	49,279	16%				
Mar 31, 2022	44,807	19%				
Dec 31, 2021	47,558	21%				
12 Months Ended						
Dec 31, 2022	197,484	14%				





#### **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.



