# **Operational Performance Data**

The tables below provide information regarding the available operational results for the 3 months ended June 30, 2025, as well as the prior four quarterly reporting periods and the 12 months ended June 30, 2025 and 2024, 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 Mc	onths Ended J	lune 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)	-	
All Visa Credit & Debit													
Asia Pacific	\$584	3.0%	1.6%	\$509	3.6%	2.1%	12,416	\$76	(0.4%)	(1.8%)	731		
Canada CEMEA	117 343	3.8% 10.1%	4.7% 11.7%	110 219	4.1% 15.0%	4.9% 17.0%	1,742 7,378	7 124	(0.1%)	0.7% 3.3%	12 857		
LAC	371	3.0%	11.7%	241	9.0%	18.7%	9,898	130	(6.4%)	0.9%	1,112		
US	1,919	6.4%	6.4%	1,766	6.8%	6.8%	27,726	153	1.3%	1.3%	722		
<u>Europe</u>	915	14.9%	9.9%	774	16.3%	11.1%	20,094	142	7.7%	3.6%	674		
Visa Inc.	4,250	7.5%	7.2%	3,618	8.8%	8.3%	79,253	632	0.9%	1.7%	4,109		
Visa Credit Programs													
US	\$869	6.1%	6.1%	\$857	6.2%	6.2%	9,520	\$13	3.2%	3.2%	17		
<u>International</u> Visa Inc.	959 1,829	8.6% 7.4%	8.5% 7.4%	1,768	8.6% 7.4%	8.6% 7.4%	19,425 28,945	48	9.2% 7.9%	8.1% 7.1%	188 205		
VISA IIIO.	1,020	1.470	1.470	1,700	1.470	7.470	20,040	O1	1.070	7.170	200		
Visa Debit Programs	<b>0.1.0.10</b>	0.00/	2.00/	****	7.50/	7.50/	40.000	<b>A</b> 444	4.407	4.407	705		
US International	\$1,049 1,372	6.6% 8.4%	6.6% 7.5%	\$909 942	7.5% 12.8%	7.5% 10.7%	18,206 32,103	\$141 430	1.1% (0.1%)	1.1% 1.2%	705 3,199		
Visa Inc.	2,422	7.6%	7.1%	1,850	10.1%	9.1%	50,308	571	0.2%	1.2%	3,904		
					For the O Me	atha Fadad M	b 04 000F						
	Total	Growth	Growth	Payments	Growth	Growth	Payments	Cash	Growth	Growth	Cash		
	Total Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)	Payments Volume (\$ billions)				Cash Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)	Cash Transactions (millions)	Accounts (millions)	Cards (millions)
All Vice Credit & Debit	Volume	(Nominal	(Constant	Volume	Growth (Nominal	Growth (Constant	Payments Transactions	Volume	(Nominal	(Constant	Transactions		
All Visa Credit & Debit Asia Pacific	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 Canada	Volume (\$ billions) \$567 103	(Nominal USD) (2.0%) 1.2%	(Constant USD) 1.0% 7.5%	Volume (\$ billions) \$489 96	Growth (Nominal USD) (2.1%) 1.0%	Growth (Constant USD) 1.1% 7.3%	Payments Transactions (millions)	Volume (\$ billions) \$78 7	(Nominal USD) (1.7%) 3.6%	(Constant USD) 0.0% 10.1%	Transactions (millions)  755 13	1,128 87	1,205 94
Asia Pacific Canada CEMEA	<b>Volume</b> (\$ billions)  \$567 103 334	(2.0%) 1.2% 10.6%	(Constant USD) 1.0% 7.5% 13.4%	Volume (\$ billions) \$489 96 210	Growth (Nominal USD) (2.1%) 1.0% 14.8%	Growth (Constant USD) 1.1% 7.3% 17.5%	Payments Transactions (millions) 11,679 1,571 6,905	Volume (\$ billions) \$78 7 124	(Nominal USD) (1.7%) 3.6% 4.0%	(Constant USD) 0.0% 10.1% 7.1%	Transactions (millions)  755 13 844	1,128 87 401	1,205 94 430
Asia Pacific Canada CEMEA LAC	Volume (\$ billions) \$567 103 334 354	(Nominal USD) (2.0%) 1.2% 10.6% 2.4%	(Constant USD) 1.0% 7.5% 13.4% 15.2%	Volume (\$ billions) \$489 96 210 228	(2.1%) 1.0% 14.8% 7.1%	Growth (Constant USD) 1.1% 7.3% 17.5% 21.0%	Payments Transactions (millions) 11,679 1,571 6,905 9,465	Volume (\$ billions) \$78 7 124 126	(Nominal USD) (1.7%) 3.6% 4.0% (5.2%)	(Constant USD) 0.0% 10.1% 7.1% 6.1%	755 13 844 1,132	1,128 87 401 761	1,205 94 430 918
Asia Pacific Canada CEMEA	<b>Volume</b> (\$ billions)  \$567 103 334	(2.0%) 1.2% 10.6%	(Constant USD) 1.0% 7.5% 13.4%	Volume (\$ billions) \$489 96 210	Growth (Nominal USD) (2.1%) 1.0% 14.8%	Growth (Constant USD) 1.1% 7.3% 17.5%	Payments Transactions (millions) 11,679 1,571 6,905	Volume (\$ billions) \$78 7 124	(Nominal USD) (1.7%) 3.6% 4.0%	(Constant USD) 0.0% 10.1% 7.1%	Transactions (millions)  755 13 844	1,128 87 401	1,205 94 430
Asia Pacific Canada CEMEA LAC US	Volume (\$ billions) \$567 103 334 354 1,800	(2.0%) 1.2% 10.6% 2.4% 5.3%	(Constant USD) 1.0% 7.5% 13.4% 15.2% 5.3%	Volume (\$ billions) \$489 96 210 228 1,654	(2.1%) 1.0% 14.8% 7.1% 6.0%	Growth (Constant USD)  1.1% 7.3% 17.5% 21.0% 6.0%	Payments Transactions (millions) 11,679 1,571 6,905 9,465 25,869	Volume (\$ billions) \$78 7 124 126 145	(Nominal USD) (1.7%) 3.6% 4.0% (5.2%) (1.7%)	(Constant USD) 0.0% 10.1% 7.1% 6.1% (1.7%)	755 13 844 1,132 679	1,128 87 401 761 1,276	1,205 94 430 918 1,507
Asia Pacific Canada CEMEA LAC US <u>Europe</u> Visa Inc.	\$567 103 334 354 1,800 785	(2.0%) 1.2% 10.6% 2.4% 5.3% 5.5%	(Constant USD) 1.0% 7.5% 13.4% 15.2% 5.3% 8.5%	Volume (\$ billions) \$489 96 210 228 1,654 666	(2.1%) 1.0% 14.8% 7.1% 6.0% 7.3%	Growth (Constant USD) 1.1% 7.3% 17.5% 21.0% 6.0% 10.2%	Payments Transactions (millions) 11,679 1,571 6,905 9,465 25,869 18,154	Volume (\$ billions) \$78 7 124 126 145 118	(Nominal USD) (1.7%) 3.6% 4.0% (5.2%) (1.7%) (3.3%)	(Constant USD) 0.0% 10.1% 7.1% 6.1% (1.7%) 0.2%	755 13 844 1,132 679 612	1,128 87 401 761 1,276 619	1,205 94 430 918 1,507 692
Asia Pacific Canada CEMEA LAC US <u>Europe</u>	\$567 103 334 354 1,800 785 3,943	(2.0%) 1.2% 10.6% 2.4% 5.3% 4.3%	(Constant USD) 1.0% 7.5% 13.4% 15.2% 5.3% 8.5% 6.8%	Volume (\$ billions) \$489 96 210 228 1,654 666 3,344	(2.1%) 1.0% 14.8% 7.1% 6.0% 7.3% 5.4%	Growth (Constant USD) 1.1% 7.3% 17.5% 21.0% 6.0% 10.2% 7.7%	Payments Transactions (millions)  11,679 1,571 6,905 9,465 25,869 18,154 73,643	Volume (\$ billions) \$78 7 124 126 145 118 599	(1.7%) 3.6% 4.0% (5.2%) (1.7%) (3.3%) (1.6%)	(Constant USD) 0.0% 10.1% 7.1% 6.1% (1.7%) 0.2% 2.4%	755 13 844 1,132 679 612 4,033	1,128 87 401 761 1,276 619 4,271	1,205 94 430 918 1,507 692 4,847
Asia Pacific Canada CEMEA LAC US Europe Visa Inc.  Visa Credit Programs US International	\$567 103 334 354 1,800 785 3,943	(2.0%) 1.2% 10.6% 2.4% 5.3% 5.5% 4.3%	(Constant USD) 1.0% 7.5% 13.4% 15.2% 5.3% 8.5% 6.8% 4.8% 7.8%	\$489 96 210 228 1,654 666 3,344	(2.1%) 1.0% 14.8% 7.1% 6.0% 7.3% 5.4%	Growth (Constant USD) 1.1% 7.3% 17.5% 21.0% 6.0% 10.2% 7.7%	Payments Transactions (millions)  11,679 1,571 6,905 9,465 25,869 18,154 73,643  8,647 17,938	Volume (\$ billions) \$78 7 124 126 145 118 599 \$13 44	(1.7%) 3.6% 4.0% (5.2%) (1.7%) (3.3%) (1.6%)	(Constant USD) 0.0% 10.1% 7.1% 6.1% (1.7%) 0.2% 2.4%	755 13 844 1,132 679 612 4,033	1,128 87 401 761 1,276 619 4,271	1,205 94 430 918 1,507 692 4,847
Asia Pacific Canada CEMEA LAC US Europe Visa Inc.  Visa Credit Programs US	\$567 103 334 354 1,800 785 3,943	(2.0%) 1.2% 10.6% 2.4% 5.3% 4.3%	(Constant USD) 1.0% 7.5% 13.4% 15.2% 5.3% 8.5% 6.8%	Volume (\$ billions) \$489 96 210 228 1,654 666 3,344	(2.1%) 1.0% 14.8% 7.1% 6.0% 7.3% 5.4%	Growth (Constant USD) 1.1% 7.3% 17.5% 21.0% 6.0% 10.2% 7.7%	Payments Transactions (millions)  11,679 1,571 6,905 9,465 25,869 18,154 73,643	Volume (\$ billions) \$78 7 124 126 145 118 599	(1.7%) 3.6% 4.0% (5.2%) (1.7%) (3.3%) (1.6%)	(Constant USD) 0.0% 10.1% 7.1% 6.1% (1.7%) 0.2% 2.4%	755 13 844 1,132 679 612 4,033	1,128 87 401 761 1,276 619 4,271	1,205 94 430 918 1,507 692 4,847
Asia Pacific Canada CEMEA LAC US Europe Visa Inc.  Visa Credit Programs US International	\$567 103 334 354 1,800 785 3,943	(2.0%) 1.2% 10.6% 2.4% 5.3% 5.5% 4.3%	(Constant USD) 1.0% 7.5% 13.4% 15.2% 5.3% 8.5% 6.8% 4.8% 7.8%	\$489 96 210 228 1,654 666 3,344	(2.1%) 1.0% 14.8% 7.1% 6.0% 7.3% 5.4%	Growth (Constant USD) 1.1% 7.3% 17.5% 21.0% 6.0% 10.2% 7.7%	Payments Transactions (millions)  11,679 1,571 6,905 9,465 25,869 18,154 73,643  8,647 17,938 26,585	Volume (\$ billions) \$78 7 124 126 145 118 599 \$13 44	(1.7%) 3.6% 4.0% (5.2%) (1.7%) (3.3%) (1.6%)  3.8% (2.2%) (0.9%)	(Constant USD)  0.0% 10.1% 7.1% 6.1% (1.7%) 0.2% 2.4%  3.8% 2.5% 2.8%	755 13 844 1,132 679 612 4,033	1,128 87 401 761 1,276 619 4,271	1,205 94 430 918 1,507 692 4,847
Asia Pacific Canada CEMEA LAC US Europe Visa Inc.  Visa Credit Programs US International Visa Inc.  Visa Debit Programs US	\$567 103 334 1,800 785 3,943 \$797 888 1,685	(2.0%) 1.2% 10.6% 2.4% 5.3% 4.3% 4.8% 2.8% 3.7%	1.0% 7.5% 13.4% 15.2% 5.3% 6.8% 4.8% 7.8% 6.4%	\$489 96 210 228 1,654 666 3,344 \$785 844 1,629	(2.1%) 1.0% 14.8% 7.1% 6.0% 7.3% 5.4% 4.8% 3.1% 3.9%	Growth (Constant USD)  1.1% 7.3% 17.5% 21.0% 6.0% 10.2% 7.7%  4.8% 8.1% 6.5%	Payments Transactions (millions)  11,679 1,571 6,905 9,465 25,869 18,154 73,643  8,647 17,938 26,585	\text{Volume (\$ billions)}  \begin{array}{cccccccccccccccccccccccccccccccccccc	(1.7%) 3.6% 4.0% (5.2%) (1.7%) (3.3%) (1.6%)  3.8% (2.2%) (0.9%)	(Constant USD)  0.0% 10.1% 7.1% 6.1% (1.7%) 0.2% 2.4%  3.8% 2.5% 2.8%	755 13 844 1,132 679 612 4,033	1,128 87 401 761 1,276 619 4,271 354 831 1,185	1,205 94 430 918 1,507 692 4,847 468 974 1,442
Asia Pacific Canada CEMEA LAC US Europe Visa Inc.  Visa Credit Programs US International Visa Inc.  Visa Debit Programs	\$567 103 334 354 1,800 785 3,943 \$797 888 1,685	(2.0%) 1.2% 10.6% 2.4% 5.3% 4.3% 4.8% 2.8% 3.7%	1.0% 7.5% 13.4% 15.2% 5.3% 6.8% 4.8% 7.8% 6.4%	\$489 96 210 228 1,654 666 3,344  \$785 844 1,629	(2.1%) 1.0% 14.8% 7.1% 6.0% 7.3% 5.4% 4.8% 3.1% 3.9%	Growth (Constant USD)  1.1% 7.3% 17.5% 21.0% 6.0% 7.7%  4.8% 8.1% 6.5%	Payments Transactions (millions)  11,679 1,571 6,905 9,465 25,869 18,154 73,643  8,647 17,938 26,585	\$78 7 124 126 145 118 599 \$13 44 56	(1.7%) 3.6% 4.0% (5.2%) (1.7%) (3.3%) (1.6%)  3.8% (2.2%) (0.9%)	(Constant USD)  0.0% 10.1% 7.1% 6.1% (1.7%) 0.2% 2.4%  3.8% 2.5% 2.8%	755 13 844 1,132 679 612 4,033	1,128 87 401 761 1,276 619 4,271 354 831 1,185	1,205 94 430 918 1,507 692 4,847 468 974 1,442





Total Growth Cash Growth Growth Cash Growth **Payments** Growth Growth **Payments** 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 \$604 (0.5%)0.8% \$524 (0.3%)1.2% 12,296 \$80 (1.7%)(1.6%)766 1,131 1,205 6.9% 10.5% 111 10.7% 1,758 3.4% Canada 118 7.2% 7 6.9% 12 88 95 CEMEA 338 10.2% 13.7% 213 15.9% 19.3% 6,988 125 1.7% 5.2% 852 386 411 LAC 378 1.3% 15.6% 242 5.3% 22.0% 9,814 136 (5.0%)5.8% 1,218 741 890 1,870 US 6.6% 6.6% 1,720 (0.3%)735 1,273 7.3% 7.3% 27,311 150 (0.3%)1,500 10.2% Europe 846 11.2% 714 12.1% 12.8% 19,347 132 0.9% 3.2% 671 626 697 4,154 6.0% 8.0% 3,524 77,513 630 4,254 4,245 4,798 Visa Inc. 7.3% 9.1% (0.9%)2.7% Visa Credit Programs 9,484 6.6% 6.6% \$842 6.6% 6.6% 6.8% 6.8% 346 458 US \$854 \$12 16 International 945 4.8% 9.0% 900 5.1% 9.3% 18,804 45 (0.3%)3.2% 179 810 945 5.7% 7.9% 1,742 5.8% 8.0% 57 4.0% 1,156 1,403 Visa Inc. 1,799 28,288 1.1% 196 Visa Debit Programs \$1.016 6.6% 6.6% 7.9% 7.9% \$138 (0.8%)(0.8%)US \$878 17.827 719 928 1.042 9.8% International 1,339 6.0% 9.4% 903 12.3% 31,398 436 (1.1%)3.7% 3,340 2,162 2,353 Visa Inc. 2.355 6.3% 8.2% 1.782 8.9% 10.1% 49.225 573 (1.1%)2.6% 4,059 3,089 3.395 For the 3 Months Ended September 30, 2024 Total Cash Cash Growth Growth **Payments** Growth Growth **Payments** Growth Growth 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 \$585 (0.3%)0.4% \$508 0.0% 0.7% 11.942 \$78 (2.2%)(1.4%)758 1,119 1,194 Canada 113 4.8% 6.5% 105 4.8% 6.5% 1,676 7 5.4% 7.1% 12 85 92 CEMEA 325 10.3% 13.8% 202 15.4% 18.9% 6.511 123 2.8% 6.3% 862 367 392 LAC 363 2.9% 16.4% 228 7.0% 23.5% 9,164 134 (3.5%)6.1% 1,207 720 865 4.3% 1,255 US 1,472 1,800 4.3% 1,649 5.0% 5.0% 26,758 151 (2.7%)(2.7%)756 Europe 852 10.8% 10.6% 716 12.3% 12.0% 19,228 136 3.1% 3.7% 698 616 684 5.3% 6.8% 3,409 6.4% 7.6% 75,279 628 (0.5%)2.4% 4,294 4,162 4,700 4,037 Visa Inc. Visa Credit Programs US \$819 5.1% 5.1% \$806 5.0% 5.0% 9,218 \$13 13.3% 13.3% 17 340 451 918 873 4.8% 8.1% 5.1% 8.4% 45 0.6% 2.5% 790 923 18,145 176 International 4.8% 4.9% 6.6% 1,737 1,679 5.0% 6.7% 27,363 58 3.2% 193 1,131 1,373 Visa Inc. Visa Debit Programs US \$981 3.7% 3.7% \$843 5.1% 5.1% 17,540 \$138 (4.0%)(4.0%)740 915 1,021 1.319 6.9% 9.4% 886 10.4% 12.0% 30,375 433 0.2% 4.4% 3,362 2,116 2,306 International 5.5% 6.9% 1,730 7.8% 8.5% 47,916 571 (0.8%)2.2% 3,031 Visa Inc. 2,300 4,101 3,327 For the 3 Months Ended June 30, 2024 Cash Total Growth Growth **Payments** Growth Growth **Payments** Growth Growth Cash Volume (Nominal **Transactions** Volume (Nominal (Constant (Constant 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 \$567 (4.9%)0.1% \$491 (4.7%)0.5% 11,519 \$76 (6.2%)(2.4%)752 1,109 1,182 Canada 113 4.5% 7.2% 106 4.5% 7.2% 1,637 7 5.1% 7.8% 12 85 91 CEMEA 6.4% 9.8% 12.9% 16.7% (2.4%)0.5% 362 311 190 6,174 121 848 386 13.9% 5.1% LAC 360 221 7.6% 19.6% 8,696 139 1.4% 6.0% 1,245 694 832 US 1,804 4.5% 4.5% 1,652 5.1% 51% 26,322 151 (2.1%)(2.1%)762 1,228 1,441 797 7 7% 10.8% 665 9.5% 12.2% 18,405 721 Europe 132 (0.7%)4.4% 606 673 6.3% 3.8% 7.2% 626 1.5% Visa Inc. 3,953 3,327 4.9% 72,752 (1.5%)4,340 4,084 4,606 Visa Credit Programs 5.4% US \$819 5.4% \$807 5.3% 5.3% 8,989 \$12 7.6% 7.6% 16 330 437 910 883 1.3% 7.3% 839 1.6% 7.6% 17,347 44 (3.3%)2.2% 181 782 International Visa Inc. 1,702 3.2% 6.4% 1,646 3.4% 6.5% 26,336 56 (1.1%)3.3% 197 1,113 1,347 Visa Debit Programs 3.7% 3.7% \$845 4.9% 4.9% (2.9%)(2.9%)746 898 US \$985 17,333 \$139 1,003 1,266 4.7% 8.3% 835 8.1% 11.3% 29,083 431 (1.2%)2.8% 3,397 2,074 2,255 International 4.3% 6.2% 6.4% 8.0% 570 4,143 2,972 Visa Inc. 2,251 1,680 46,416 (1.6%)1.3% 3,259

For the 3 Months Ended December 31, 2024



					For the 12 M	onths Ended	June 30, 2025						
	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	\$2,341	0.0%	0.9%	\$2,030	0.3%	1.3%	48,333	\$312	(1.5%)	(1.2%)	3,010		
Canada	451	4.2%	7.3%	422	4.3%	7.3%		29	3.0%	6.1%	49		
CEMEA	1,340	10.3%	13.1%	845	15.3%	18.2%	,	495	2.7%	5.5%	3,415		
LAC	1,466	2.4%	14.7%	940	7.1%	21.3%		526	(5.0%)	4.7%	4,670		
US	7,388	5.7%	5.7%	6,790	6.3%	6.3%		599	(0.9%)	(0.9%)	2,892		
Europe	3,398	10.4%	10.1%	2,870	12.1%	11.5%		528	2.2%	2.8%	2,655		
Visa Inc.	16,385	5.8%	7.2%	13,896	7.0%	8.2%		2,489	(0.5%)	2.3%	16,691		
Visa Credit Programs													
US	\$3,340	5.7%	5.7%	\$3,290	5.7%	5.7%	36,869	\$50	6.7%	6.7%	67		
International	3,710	5.3%	8.4%	3,529	5.5%	8.6%	74,312	182	1.8%	4.1%	717		
Visa Inc.	7,050	5.5%	7.1%	6,818	5.6%	7.2%	111,181	232	2.8%	4.7%	783		
Visa Debit Programs													
US	\$4,048	5.7%	5.7%	\$3,500	6.9%	6.9%	70,795	\$548	(1.5%)	(1.5%)	2,826		
International	5,286	6.3%	8.6%	3,577	10.0%	11.4%	123,712	1,709	(0.6%)	3.3%	13,081		
Visa Inc.	9,334	6.0%	7.3%	7,077	8.4%	9.1%	194,508	2,257	(0.8%)	2.1%	15,907		
					For the 12 M	onths Ended	June 30, 2024						
	Total	Growth	Growth	Payments	For the 12 M Growth	Growth	June 30, 2024 Payments	Cash	Growth	Growth	Cash		
	Volume	(Nominal	(Constant	Volume	Growth (Nominal	Growth (Constant	Payments Transactions	Volume	(Nominal	(Constant	Transactions	Accounts	Cards
				-	Growth	Growth	Payments					Accounts (millions)	Cards (millions)
All Visa Credit & Debit	Volume	(Nominal	(Constant	Volume	Growth (Nominal	Growth (Constant	Payments Transactions	Volume	(Nominal	(Constant	Transactions		
All Visa Credit & Debit Asia Pacific	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)
All Visa Credit & Debit Asia Pacific Canada	Volume	(Nominal	(Constant USD) 2.4%	Volume	Growth (Nominal	Growth (Constant USD)	Payments Transactions (millions)	Volume (\$ billions) \$317	(Nominal	(Constant	Transactions		
Asia Pacific	Volume (\$ billions)	(Nominal USD) (0.9%)	(Constant USD)	Volume (\$ billions) \$2,024	Growth (Nominal USD)	Growth (Constant USD)	Payments Transactions (millions) 44,904 6,199	Volume (\$ billions)	(Nominal USD) (2.1%)	(Constant USD) (0.4%)	Transactions (millions)	(millions) 1,109	(millions) 1,182
Asia Pacific Canada	Volume (\$ billions) \$2,341 432	(Nominal USD) (0.9%) 5.1%	(Constant USD) 2.4% 6.3%	Volume (\$ billions) \$2,024 404	Growth (Nominal USD) (0.7%) 4.9%	Growth (Constant USD) 2.9% 6.1%	Payments Transactions (millions) 44,904 6,199 23,331	Volume (\$ billions) \$317 28	(Nominal USD) (2.1%) 8.0%	(Constant USD) (0.4%) 9.2%	Transactions (millions)  3,132 46	1,109 85	1,182 91
Asia Pacific Canada CEMEA	Volume (\$ billions) \$2,341 432 1,215	(Nominal USD) (0.9%) 5.1% 9.3%	(Constant USD) 2.4% 6.3% 12.7%	Volume (\$ billions) \$2,024 404 733	Growth (Nominal USD) (0.7%) 4.9% 16.4%	Growth (Constant USD)  2.9% 6.1% 19.9%	Payments Transactions (millions) 44,904 6,199 23,331 33,545	Volume (\$ billions) \$317 28 482	(Nominal USD) (2.1%) 8.0% 0.1%	(Constant USD) (0.4%) 9.2% 3.2%	Transactions (millions) 3,132 46 3,374	1,109 85 362	1,182 91 386
Asia Pacific Canada CEMEA LAC	\$2,341 432 1,215 1,432	(Nominal USD) (0.9%) 5.1% 9.3% 10.1%	(Constant USD) 2.4% 6.3% 12.7% 11.2%	Volume (\$ billions) \$2,024 404 733 878	(0.7%) 4.9% 16.4% 14.5%	Growth (Constant USD)  2.9% 6.1% 19.9% 17.9%	Payments Transactions (millions) 44,904 6,199 23,331 33,545 102,057	Volume (\$ billions) \$317 28 482 554	(2.1%) 8.0% 0.1% 3.7%	(Constant USD) (0.4%) 9.2% 3.2% 2.2%	3,132 46 3,374 4,697	1,109 85 362 694	1,182 91 386 832
Asia Pacific Canada CEMEA LAC US	Volume (\$ billions) \$2,341 432 1,215 1,432 6,991	(0.9%) 5.1% 9.3% 10.1% 5.1%	(Constant USD) 2.4% 6.3% 12.7% 11.2% 5.1%	Volume (\$ billions) \$2,024 404 733 878 6,388	(0.7%) 4.9% 16.4% 14.5% 5.7%	Crowth (Constant USD)  2.9% 6.1% 19.9% 17.9% 5.7%	Payments Transactions (millions) 44,904 6,199 23,331 33,545 102,057 69,914	<b>Volume</b> (\$ billions)  \$317 28 482 554 604	(2.1%) 8.0% 0.1% 3.7% (0.9%)	(0.4%) 9.2% 3.2% (0.9%)	3,132 46 3,374 4,697 3,060	1,109 85 362 694 1,228	1,182 91 386 832 1,441
Asia Pacific Canada CEMEA LAC US Europe	\$2,341 432 1,215 1,432 6,991 3,078	(0.9%) 5.1% 9.3% 10.1% 5.1% 13.6%	(Constant USD) 2.4% 6.3% 12.7% 11.2% 5.1% 11.8%	\$2,024 404 733 878 6,388 2,561	(0.7%) 4.9% 16.4% 14.5% 5.7% 15.1%	Growth (Constant USD) 2.9% 6.1% 19.9% 17.9% 5.7% 12.8%	Payments Transactions (millions) 44,904 6,199 23,331 33,545 102,057 69,914	Volume (\$ billions) \$317 28 482 554 604 517	(2.1%) 8.0% 0.1% 3.7% (0.9%) 6.9%	(Constant USD) (0.4%) 9.2% 3.2% (0.9%) 6.9%	3,132 46 3,374 4,697 3,060 2,862	1,109 85 362 694 1,228 606	1,182 91 386 832 1,441 673
Asia Pacific Canada CEMEA LAC US <u>Europe</u> Visa Inc.	Volume (\$ billions)  \$2,341 432 1,215 1,432 6,991 3,078 15,489	(0.9%) 5.1% 9.3% 10.1% 5.1% 6.5%	(Constant USD) 2.4% 6.3% 12.7% 11.2% 5.1% 7.0%	\$2,024 404 733 878 6,388 2,561 12,987	(0.7%) 4.9% 16.4% 14.5% 5.7% 15.1%	Growth (Constant USD) 2.9% 6.1% 19.9% 17.9% 5.7% 12.8%	Payments Transactions (millions)  44,904 6,199 23,331 33,545 102,057 69,914 279,950	\$317 28 482 554 604 517 2,502	(2.1%) 8.0% 0.1% 3.7% (0.9%) 6.9%	(Constant USD) (0.4%) 9.2% 3.2% (0.9%) 6.9% 2.3%	3,132 46 3,374 4,697 3,060 2,862 17,170	1,109 85 362 694 1,228 606 4,084	1,182 91 386 832 1,441 673
Asia Pacific Canada CEMEA LAC US Europe Visa Inc. Visa Credit Programs	Volume (\$ billions)  \$2,341  432  1,215  1,432  6,991  3,078  15,489	(0.9%) 5.1% 9.3% 10.1% 5.1% 13.6% 6.5%	2.4% 6.3% 12.7% 11.2% 5.1% 11.8% 7.0%	\$2,024 404 733 878 6,388 2,561 12,987	(0.7%) 4.9% 16.4% 14.5% 5.7% 15.1% 7.4%	Growth (Constant USD) 2.9% 6.1% 19.9% 17.9% 5.7% 12.8% 8.0%	Payments Transactions (millions)  44,904 6,199 23,331 33,545 102,057 69,914 279,950	\$317 28 482 554 604 517 2,502	(2.1%) 8.0% 0.1% 3.7% (0.9%) 6.9% 1.7%	(0.4%) 9.2% 3.2% (0.9%) 6.9% 2.3%	3,132 46 3,374 4,697 3,060 2,862 17,170	1,109 85 362 694 1,228 606 4,084	1,182 91 386 832 1,441 673 4,606
Asia Pacific Canada CEMEA LAC US Europe Visa Inc.  Visa Credit Programs US	Volume (\$ billions)  \$2,341 432 1,215 1,432 6,991 3,078 15,489	(0.9%) 5.1% 9.3% 10.1% 5.1% 6.5%	(Constant USD) 2.4% 6.3% 12.7% 11.2% 5.1% 7.0%	\$2,024 404 733 878 6,388 2,561 12,987	(0.7%) 4.9% 16.4% 14.5% 5.7% 15.1% 7.4%	Growth (Constant USD) 2.9% 6.1% 19.9% 17.9% 5.7% 12.8% 8.0%	Payments Transactions (millions)  44,904 6,199 23,331 33,545 102,057 69,914 279,950  34,757 66,654	\$317 28 482 554 604 517 2,502	(2.1%) 8.0% 0.1% 3.7% (0.9%) 6.9% 1.7%	(Constant USD) (0.4%) 9.2% 3.2% (0.9%) 6.9% 2.3%	3,132 46 3,374 4,697 3,060 2,862 17,170	1,109 85 362 694 1,228 606 4,084	1,182 91 386 832 1,441 673 4,606
Asia Pacific Canada CEMEA LAC US Europe Visa Inc.  Visa Credit Programs US International Visa Inc.  Visa Debit Programs	\$2,341 432 1,215 1,432 6,991 3,078 15,489 \$3,160 3,525	(0.9%) 5.1% 9.3% 10.1% 5.1% 6.5% 5.7% 5.7%	(Constant USD)  2.4% 6.3% 12.7% 11.2% 5.1% 7.0%  5.7% 8.8% 7.3%	\$2,024 404 733 878 6,388 2,561 12,987 \$3,113 3,346 6,460	Growth (Nominal USD) (0.7%) 4.9% 16.4% 14.5% 5.7% 15.1% 7.4%	Growth (Constant USD) 2.9% 6.1% 19.9% 17.9% 5.7% 12.8% 8.0% 5.8% 9.0% 7.4%	Payments Transactions (millions)  44,904 6,199 23,331 33,545 102,057 69,914 279,950  34,757 66,654 101,410	\$317 28 482 554 604 517 2,502 \$47 178 226	(2.1%) 8.0% 0.1% 3.7% (0.9%) 6.9% 1.7% (1.4%) 2.9%	(0.4%) 9.2% 3.2% (0.9%) 6.9% 2.3% (1.4%) 4.9%	3,132 46 3,374 4,697 3,060 2,862 17,170	1,109 85 362 694 1,228 606 4,084 330 782 1,113	1,182 91 386 832 1,441 673 4,606
Asia Pacific Canada CEMEA LAC US Europe Visa Inc.  Visa Credit Programs US International Visa Inc.  Visa Debit Programs US	\$2,341 432 1,215 1,432 6,991 3,078 15,489 \$3,160 3,525	(Nominal USD)  (0.9%) 5.1% 9.3% 10.1% 5.1% 6.5%  5.7% 5.7% 5.7%	(Constant USD)  2.4% 6.3% 12.7% 11.2% 5.1% 7.0%  5.7% 8.8% 7.3% 4.6%	\$2,024 404 733 878 6,388 2,561 12,987 \$3,113 3,346 6,460	Growth (Nominal USD) (0.7%) 4.9% 16.4% 14.5% 5.7% 15.1% 7.4% 5.8% 5.9% 5.8%	Growth (Constant USD) 2.9% 6.1% 19.9% 17.9% 5.7% 12.8% 8.0% 5.8% 9.0% 7.4%	Payments Transactions (millions)  44,904 6,199 23,331 33,545 102,057 69,914 279,950  34,757 66,654 101,410  67,300	\$317 28 482 554 604 517 2,502 \$47 178	(2.1%) 8.0% 0.1% 3.7% (0.9%) 6.9% 1.7% (1.4%) 2.9% 1.9%	(0.4%) 9.2% 3.2% (0.9%) 6.9% 2.3% (1.4%) 4.9% 3.5%	7,132 46 3,374 4,697 3,060 2,862 17,170 61 734 795	1,109 85 362 694 1,228 606 4,084 330 782 1,113	1,182 91 386 832 1,441 673 4,606 437 910 1,347
Asia Pacific Canada CEMEA LAC US Europe Visa Inc.  Visa Credit Programs US International Visa Inc.  Visa Debit Programs	\$2,341 432 1,215 1,432 6,991 3,078 15,489 \$3,160 3,525 6,685	(0.9%) 5.1% 9.3% 10.1% 5.1% 6.5% 5.7% 5.7% 5.7%	(Constant USD)  2.4% 6.3% 12.7% 11.2% 5.1% 7.0%  5.7% 8.8% 7.3%	\$2,024 404 733 878 6,388 2,561 12,987 \$3,113 3,346 6,460	Growth (Nominal USD) (0.7%) 4.9% 16.4% 14.5% 5.7% 15.1% 7.4%	Growth (Constant USD) 2.9% 6.1% 19.9% 17.9% 5.7% 12.8% 8.0% 5.8% 9.0% 7.4%	Payments Transactions (millions)  44,904 6,199 23,331 33,545 102,057 69,914 279,950  34,757 66,654 101,410  67,300	\$317 28 482 554 604 517 2,502 \$47 178 226	(2.1%) 8.0% 0.1% 3.7% (0.9%) 6.9% 1.7% (1.4%) 2.9% 1.9%	(0.4%) 9.2% 3.2% (0.9%) 6.9% 2.3% (1.4%) 4.9% 3.5%	3,132 46 3,374 4,697 3,060 2,862 17,170 61 734 795	1,109 85 362 694 1,228 606 4,084 330 782 1,113	1,182 91 386 832 1,441 673 4,606 437 910





## 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			
Jun 30, 2025	16%	12%	11%
Mar 31, 2025	10%	13%	13%
Dec 31, 2024	15%	16%	16%
Sep 30, 2024	13%	13%	13%
Jun 30, 2024	12%	14%	14%
12 Months Ended Jun 30, 2025	14%	13%	13%
Juli 30, 2023	14 /0	13 /0	13 /0

### 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		
Jun 30, 2025	65,443	10%
Mar 31, 2025	60,651	9%
Dec 31, 2024	63,797	11%
Sep 30, 2024	61,512	10%
Jun 30, 2024	59,318	10%
12 Months Ended		
Jun 30, 2025	251,402	10%





<sup>(1)</sup> 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.



