

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 Months Ended June 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	117	3.8%	4.7%	110	4.1%	4.9%	1,742	7	(0.1%)	0.7%	12		
CEMEA	343	10.1%	11.7%	219	15.0%	17.0%	7,378	124	2.3%	3.3%	857		
LAC	371	3.0%	11.8%	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		
Europe	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		
International	959	8.6%	8.5%	911	8.6%	8.6%	19,425	48	9.2%	8.1%	188		
Visa Inc.	1,829	7.4%	7.4%	1,768	7.4%	7.4%	28,945	61	7.9%	7.1%	205		
Visa Debit Programs													
US	\$1,049	6.6%	6.6%	\$909	7.5%	7.5%	18,206	\$141	1.1%	1.1%	705		
International	1,372	8.4%	7.5%	942	12.8%	10.7%	32,103	430	(0.1%)	1.2%	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 3 Months Ended March 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	\$567	(2.0%)	1.0%	\$489	(2.1%)	1.1%	11,679	\$78	(1.7%)	0.0%	755	1,128	1,205
Canada	103	1.2%	7.5%	96	1.0%	7.3%	1,571	7	3.6%	10.1%	13	87	94
CEMEA	334	10.6%	13.4%	210	14.8%	17.5%	6,905	124	4.0%	7.1%	844	401	430
LAC	354	2.4%	15.2%	228	7.1%	21.0%	9,465	126	(5.2%)	6.1%	1,132	761	918
US	1,800	5.3%	5.3%	1,654	6.0%	6.0%	25,869	145	(1.7%)	(1.7%)	679	1,276	1,507
Europe	785	5.5%	8.5%	666	7.3%	10.2%	18,154	118	(3.3%)	0.2%	612	619	692
Visa Inc.	3,943	4.3%	6.8%	3,344	5.4%	7.7%	73,643	599	(1.6%)	2.4%	4,033	4,271	4,847
Visa Credit Programs													
US	\$797	4.8%	4.8%	\$785	4.8%	4.8%	8,647	\$13	3.8%	3.8%	17	354	468
International	888	2.8%	7.8%	844	3.1%	8.1%	17,938	44	(2.2%)	2.5%	174	831	974
Visa Inc.	1,685	3.7%	6.4%	1,629	3.9%	6.5%	26,585	56	(0.9%)	2.8%	190	1,185	1,442
Visa Debit Programs													
US	\$1,002	5.7%	5.7%	\$870	7.1%	7.1%	17,222	\$132	(2.2%)	(2.2%)	662	921	1,038
International	1,256	3.8%	8.3%	846	6.6%	10.6%	29,837	410	(1.5%)	3.9%	3,181	2,165	2,366
Visa Inc.	2,258	4.7%	7.2%	1,716	6.9%	8.8%	47,059	543	(1.7%)	2.3%	3,843	3,086	3,404



For the 3 Months Ended December 31, 2024

	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	\$604	(0.5%)	0.8%	\$524	(0.3%)	1.2%	12,296	\$80	(1.7%)	(1.6%)	766	1,131	1,205
Canada	118	6.9%	10.5%	111	7.2%	10.7%	1,758	7	3.4%	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
US	1,870	6.6%	6.6%	1,720	7.3%	7.3%	27,311	150	(0.3%)	(0.3%)	735	1,273	1,500
<u>Europe</u>	<u>846</u>	<u>10.2%</u>	<u>11.2%</u>	<u>714</u>	<u>12.1%</u>	<u>12.8%</u>	<u>19,347</u>	<u>132</u>	<u>0.9%</u>	<u>3.2%</u>	<u>671</u>	<u>626</u>	<u>697</u>
Visa Inc.	4,154	6.0%	8.0%	3,524	7.3%	9.1%	77,513	630	(0.9%)	2.7%	4,254	4,245	4,798
Visa Credit Programs													
US	\$854	6.6%	6.6%	\$842	6.6%	6.6%	9,484	\$12	6.8%	6.8%	16	346	458
<u>International</u>	<u>945</u>	<u>4.8%</u>	<u>9.0%</u>	<u>900</u>	<u>5.1%</u>	<u>9.3%</u>	<u>18,804</u>	<u>45</u>	<u>(0.3%)</u>	<u>3.2%</u>	<u>179</u>	<u>810</u>	<u>945</u>
Visa Inc.	1,799	5.7%	7.9%	1,742	5.8%	8.0%	28,288	57	1.1%	4.0%	196	1,156	1,403
Visa Debit Programs													
US	\$1,016	6.6%	6.6%	\$878	7.9%	7.9%	17,827	\$138	(0.8%)	(0.8%)	719	928	1,042
<u>International</u>	<u>1,339</u>	<u>6.0%</u>	<u>9.4%</u>	<u>903</u>	<u>9.8%</u>	<u>12.3%</u>	<u>31,398</u>	<u>436</u>	<u>(1.1%)</u>	<u>3.7%</u>	<u>3,340</u>	<u>2,162</u>	<u>2,353</u>
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 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	\$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
US	1,800	4.3%	4.3%	1,649	5.0%	5.0%	26,758	151	(2.7%)	(2.7%)	756	1,255	1,472
<u>Europe</u>	<u>852</u>	<u>10.8%</u>	<u>10.6%</u>	<u>716</u>	<u>12.3%</u>	<u>12.0%</u>	<u>19,228</u>	<u>136</u>	<u>3.1%</u>	<u>3.7%</u>	<u>698</u>	<u>616</u>	<u>684</u>
Visa Inc.	4,037	5.3%	6.8%	3,409	6.4%	7.6%	75,279	628	(0.5%)	2.4%	4,294	4,162	4,700
Visa Credit Programs													
US	\$819	5.1%	5.1%	\$806	5.0%	5.0%	9,218	\$13	13.3%	13.3%	17	340	451
<u>International</u>	<u>918</u>	<u>4.8%</u>	<u>8.1%</u>	<u>873</u>	<u>5.1%</u>	<u>8.4%</u>	<u>18,145</u>	<u>45</u>	<u>0.6%</u>	<u>2.5%</u>	<u>176</u>	<u>790</u>	<u>923</u>
Visa Inc.	1,737	4.9%	6.6%	1,679	5.0%	6.7%	27,363	58	3.2%	4.8%	193	1,131	1,373
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
<u>International</u>	<u>1,319</u>	<u>6.9%</u>	<u>9.4%</u>	<u>886</u>	<u>10.4%</u>	<u>12.0%</u>	<u>30,375</u>	<u>433</u>	<u>0.2%</u>	<u>4.4%</u>	<u>3,362</u>	<u>2,116</u>	<u>2,306</u>
Visa Inc.	2,300	5.5%	6.9%	1,730	7.8%	8.5%	47,916	571	(0.8%)	2.2%	4,101	3,031	3,327

For the 3 Months Ended June 30, 2024

	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	\$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	311	6.4%	9.8%	190	12.9%	16.7%	6,174	121	(2.4%)	0.5%	848	362	386
LAC	360	5.1%	13.9%	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%	5.1%	26,322	151	(2.1%)	(2.1%)	762	1,228	1,441
<u>Europe</u>	<u>797</u>	<u>7.7%</u>	<u>10.8%</u>	<u>665</u>	<u>9.5%</u>	<u>12.2%</u>	<u>18,405</u>	<u>132</u>	<u>(0.7%)</u>	<u>4.4%</u>	<u>721</u>	<u>606</u>	<u>673</u>
Visa Inc.	3,953	3.8%	6.3%	3,327	4.9%	7.2%	72,752	626	(1.5%)	1.5%	4,340	4,084	4,606
Visa Credit Programs													
US	\$819	5.4%	5.4%	\$807	5.3%	5.3%	8,989	\$12	7.6%	7.6%	16	330	437
<u>International</u>	<u>883</u>	<u>1.3%</u>	<u>7.3%</u>	<u>839</u>	<u>1.6%</u>	<u>7.6%</u>	<u>17,347</u>	<u>44</u>	<u>(3.3%)</u>	<u>2.2%</u>	<u>181</u>	<u>782</u>	<u>910</u>
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													
US	\$985	3.7%	3.7%	\$845	4.9%	4.9%	17,333	\$139	(2.9%)	(2.9%)	746	898	1,003
<u>International</u>	<u>1,266</u>	<u>4.7%</u>	<u>8.3%</u>	<u>835</u>	<u>8.1%</u>	<u>11.3%</u>	<u>29,083</u>	<u>431</u>	<u>(1.2%)</u>	<u>2.8%</u>	<u>3,397</u>	<u>2,074</u>	<u>2,255</u>
Visa Inc.	2,251	4.3%	6.2%	1,680	6.4%	8.0%	46,416	570	(1.6%)	1.3%	4,143	2,972	3,259



For the 12 Months Ended June 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	\$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%	6,747	29	3.0%	6.1%	49
CEMEA	1,340	10.3%	13.1%	845	15.3%	18.2%	27,781	495	2.7%	5.5%	3,415
LAC	1,466	2.4%	14.7%	940	7.1%	21.3%	38,340	526	(5.0%)	4.7%	4,670
US	7,388	5.7%	5.7%	6,790	6.3%	6.3%	107,664	599	(0.9%)	(0.9%)	2,892
<u>Europe</u>	<u>3,398</u>	<u>10.4%</u>	<u>10.1%</u>	<u>2,870</u>	<u>12.1%</u>	<u>11.5%</u>	<u>76,823</u>	<u>528</u>	<u>2.2%</u>	<u>2.8%</u>	<u>2,655</u>
Visa Inc.	16,385	5.8%	7.2%	13,896	7.0%	8.2%	305,689	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
<u>International</u>	<u>3,710</u>	<u>5.3%</u>	<u>8.4%</u>	<u>3,529</u>	<u>5.5%</u>	<u>8.6%</u>	<u>74,312</u>	<u>182</u>	<u>1.8%</u>	<u>4.1%</u>	<u>717</u>
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
<u>International</u>	<u>5,286</u>	<u>6.3%</u>	<u>8.6%</u>	<u>3,577</u>	<u>10.0%</u>	<u>11.4%</u>	<u>123,712</u>	<u>1,709</u>	<u>(0.6%)</u>	<u>3.3%</u>	<u>13,081</u>
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 Months Ended June 30, 2024

	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	\$2,341	(0.9%)	2.4%	\$2,024	(0.7%)	2.9%	44,904	\$317	(2.1%)	(0.4%)	3,132	1,109	1,182
Canada	432	5.1%	6.3%	404	4.9%	6.1%	6,199	28	8.0%	9.2%	46	85	91
CEMEA	1,215	9.3%	12.7%	733	16.4%	19.9%	23,331	482	0.1%	3.2%	3,374	362	386
LAC	1,432	10.1%	11.2%	878	14.5%	17.9%	33,545	554	3.7%	2.2%	4,697	694	832
US	6,991	5.1%	5.1%	6,388	5.7%	5.7%	102,057	604	(0.9%)	(0.9%)	3,060	1,228	1,441
<u>Europe</u>	<u>3,078</u>	<u>13.6%</u>	<u>11.8%</u>	<u>2,561</u>	<u>15.1%</u>	<u>12.8%</u>	<u>69,914</u>	<u>517</u>	<u>6.9%</u>	<u>6.9%</u>	<u>2,862</u>	<u>606</u>	<u>673</u>
Visa Inc.	15,489	6.5%	7.0%	12,987	7.4%	8.0%	279,950	2,502	1.7%	2.3%	17,170	4,084	4,606
Visa Credit Programs													
US	\$3,160	5.7%	5.7%	\$3,113	5.8%	5.8%	34,757	\$47	(1.4%)	(1.4%)	61	330	437
<u>International</u>	<u>3,525</u>	<u>5.7%</u>	<u>8.8%</u>	<u>3,346</u>	<u>5.9%</u>	<u>9.0%</u>	<u>66,654</u>	<u>178</u>	<u>2.9%</u>	<u>4.9%</u>	<u>734</u>	<u>782</u>	<u>910</u>
Visa Inc.	6,685	5.7%	7.3%	6,460	5.8%	7.4%	101,410	226	1.9%	3.5%	795	1,113	1,347
Visa Debit Programs													
US	\$3,831	4.6%	4.6%	\$3,274	5.6%	5.6%	67,300	\$557	(0.9%)	(0.9%)	2,999	898	1,003
<u>International</u>	<u>4,973</u>	<u>9.0%</u>	<u>8.7%</u>	<u>3,253</u>	<u>12.8%</u>	<u>11.8%</u>	<u>111,240</u>	<u>1,720</u>	<u>2.6%</u>	<u>3.2%</u>	<u>13,375</u>	<u>2,074</u>	<u>2,255</u>
Visa Inc.	8,804	7.1%	6.9%	6,527	9.1%	8.6%	178,540	2,276	1.7%	2.1%	16,375	2,972	3,259



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>			
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%
<u>12 Months Ended</u>			
Jun 30, 2025	14%	13%	13%

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

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>		
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%
<u>12 Months Ended</u>		
Jun 30, 2025	251,402	10%



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.

