Operational Performance Data

The tables below provide information regarding the available operational results for the 3 months ended September 30, 2025, as well as the prior four quarterly reporting periods and the 12 months ended September 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 September 30, 2025

	Total Volume ($ billions)	Growth (Nominal USD)	Growth (Constant USD)	Payments Volume ($ billions)	Growth (Nominal USD)	Growth (Constant USD)	Payments Transactions (millions)	Cash Volume ($ billions)	Growth (Nominal USD)	Growth (Constant USD)	Cash Transactions (millions)
All Visa Credit & Debit											
Asia Pacific	$605	3.4%	3.7%	$529	4.3%	4.5%	12,928	$76	(2.2%)	(1.9%)	741
Canada	117	4.2%	5.3%	110	4.5%	5.6%	1,791	7	(0.1%)	1.0%	12
CEMEA	366	12.5%	12.9%	237	17.2%	18.0%	7,962	129	4.9%	4.5%	863
LAC	385	6.1%	8.3%	253	11.0%	14.4%	10,295	131	(2.3%)	(1.7%)	1,075
US	1,928	7.1%	7.1%	1,775	7.6%	7.6%	28,217	153	1.5%	1.5%	720
Europe	974	14.3%	9.6%	826	15.4%	10.7%	20,903	148	8.5%	4.1%	660
Visa Inc.	4,375	8.4%	7.7%	3,732	9.5%	8.8%	82,097	643	2.4%	1.6%	4,071
Visa Credit Programs											
US	$880	7.5%	7.5%	$867	7.6%	7.6%	9,837	$13	0.9%	0.9%	17
International	1,006	9.6%	9.7%	957	9.6%	9.7%	20,333	49	9.9%	8.0%	189
Visa Inc.	1,887	8.6%	8.6%	1,824	8.6%	8.7%	30,170	62	7.9%	6.4%	206
Visa Debit Programs											
US	$1,048	6.8%	6.8%	$908	7.7%	7.7%	18,380	$140	1.6%	1.6%	703
International	1,440	9.2%	7.1%	999	12.7%	10.1%	33,547	441	1.9%	0.9%	3,163
Visa Inc.	2,488	8.2%	7.0%	1,907	10.3%	8.9%	51,927	581	1.8%	1.1%	3,866

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)	Accounts (millions)	Cards (millions)
All Visa Credit & Debit													
Asia Pacific	$584	2.9%	1.5%	$508	3.4%	2.0%	12,414	$76	(0.5%)	(1.8%)	731	1,137	1,219
Canada	117	3.8%	4.7%	110	4.1%	4.9%	1,741	7	(0.1%)	0.7%	12	88	95
CEMEA	343	9.9%	11.5%	219	14.9%	16.9%	7,383	124	2.1%	3.1%	857	417	445
LAC	372	3.1%	11.9%	242	9.0%	18.8%	9,903	130	(6.3%)	1.0%	1,115	773	941
US	1,917	6.3%	6.3%	1,764	6.8%	6.8%	27,732	153	1.2%	1.2%	722	1,276	1,477
Europe	916	14.9%	9.9%	774	16.3%	11.2%	20,101	142	7.7%	3.7%	674	634	704
Visa Inc.	4,249	7.5%	7.2%	3,617	8.7%	8.2%	79,275	632	0.9%	1.7%	4,112	4,326	4,881
Visa Credit Programs													
US	$868	6.0%	6.0%	$856	6.1%	6.1%	9,531	$13	2.5%	2.5%	17	357	475
International	959	8.6%	8.5%	911	8.5%	8.5%	19,422	48	9.1%	8.0%	188	846	990
Visa Inc.	1,827	7.3%	7.3%	1,767	7.3%	7.3%	28,953	61	7.7%	6.9%	205	1,203	1,465
Visa Debit Programs													
US	$1,049	6.5%	6.5%	$908	7.4%	7.4%	18,202	$141	1.1%	1.1%	705	919	1,001
International	1,373	8.4%	7.5%	942	12.8%	10.7%	32,121	431	(0.1%)	1.2%	3,202	2,204	2,415
Visa Inc.	2,422	7.6%	7.1%	1,850	10.1%	9.1%	50,323	571	0.2%	1.2%	3,907	3,122	3,416

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	1,126	1,205
Canada	103	1.0%	7.3%	96	1.0%	7.3%	1,571	7	1.0%	7.4%	12	87	94
CEMEA	334	10.5%	13.4%	210	14.7%	17.4%	6,901	124	4.0%	7.1%	844	400	431
LAC	354	2.4%	15.2%	228	7.1%	21.0%	9,465	126	(5.2%)	6.0%	1,132	761	919
US	1,800	5.3%	5.3%	1,654	6.0%	6.0%	25,870	145	(1.7%)	(1.7%)	679	1,285	1,516
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%	73,640	599	(1.6%)	2.3%	4,033	4,278	4,857
Visa Credit Programs													
US	$797	4.8%	4.8%	$785	4.8%	4.8%	8,647	$13	3.8%	3.8%	17	355	469
International	888	2.8%	7.8%	844	3.0%	8.1%	17,936	43	(2.3%)	2.5%	173	829	972
Visa Inc.	1,685	3.7%	6.4%	1,629	3.9%	6.5%	26,583	56	(0.9%)	2.8%	190	1,184	1,441
Visa Debit Programs													
US	$1,002	5.7%	5.7%	$870	7.1%	7.1%	17,222	$132	(2.2%)	(2.2%)	662	930	1,047
International	1,256	3.8%	8.3%	846	6.6%	10.6%	29,835	410	(1.6%)	3.8%	3,180	2,164	2,369
Visa Inc.	2,258	4.7%	7.1%	1,716	6.9%	8.8%	47,057	542	(1.7%)	2.3%	3,842	3,094	3,416

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%	$523	(0.4%)	1.1%	12,290	$81	(1.5%)	(1.4%)	766	1,130	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%	13.6%	213	15.8%	19.2%	6,989	125	1.7%	5.2%	852	385	411
LAC	378	1.3%	15.7%	242	5.3%	22.1%	9,817	136	(5.0%)	5.8%	1,218	740	891
US	1,870	6.6%	6.6%	1,720	7.3%	7.3%	27,311	150	(0.3%)	(0.3%)	735	1,280	1,506
Europe	846	10.2%	11.2%	714	12.1%	12.8%	19,347	132	0.9%	3.2%	671	626	697
Visa Inc.	4,154	6.0%	8.0%	3,524	7.3%	9.0%	77,513	630	(0.8%)	2.7%	4,255	4,247	4,805
Visa Credit Programs													
US	$854	6.6%	6.6%	$842	6.6%	6.6%	9,484	$12	6.8%	6.8%	16	346	458
International	945	4.8%	9.0%	900	5.0%	9.3%	18,799	45	0.1%	3.7%	179	810	945
Visa Inc.	1,799	5.7%	7.9%	1,742	5.8%	8.0%	28,283	57	1.4%	4.3%	196	1,156	1,404
Visa Debit Programs													
US	$1,016	6.6%	6.6%	$878	7.9%	7.9%	17,827	$138	(0.8%)	(0.8%)	719	934	1,047
International	1,339	6.0%	9.3%	903	9.8%	12.3%	31,403	436	(1.1%)	3.7%	3,340	2,158	2,354
Visa Inc.	2,355	6.3%	8.1%	1,782	8.8%	10.1%	49,230	573	(1.1%)	2.6%	4,059	3,092	3,401

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%)	0.3%	$508	0.0%	0.7%	11,942	$78	(2.2%)	(1.8%)	758	1,118	1,193
Canada	113	5.0%	6.8%	105	5.1%	6.8%	1,676	7	3.9%	5.6%	12	85	92
CEMEA	325	10.3%	13.8%	203	15.4%	18.8%	6,513	123	2.9%	6.4%	862	367	393
LAC	363	2.9%	14.4%	228	7.0%	20.9%	9,164	134	(3.5%)	5.1%	1,207	719	866
US	1,800	4.3%	4.3%	1,649	5.0%	5.0%	26,756	151	(2.7%)	(2.7%)	756	1,260	1,478
Europe	852	10.8%	10.2%	716	12.3%	11.6%	19,228	136	3.1%	3.2%	698	616	684
Visa Inc.	4,037	5.3%	6.6%	3,409	6.4%	7.4%	75,279	628	(0.5%)	2.1%	4,294	4,165	4,706
Visa Credit Programs													
US	$819	5.1%	5.1%	$806	5.0%	5.0%	9,218	$13	13.3%	13.3%	17	340	451
International	918	4.8%	7.4%	873	5.0%	7.7%	18,145	45	0.6%	2.4%	176	790	923
Visa Inc.	1,737	4.9%	6.3%	1,679	5.0%	6.4%	27,363	58	3.2%	4.6%	193	1,131	1,373
Visa Debit Programs													
US	$981	3.7%	3.7%	$843	5.1%	5.1%	17,539	$138	(4.0%)	(4.0%)	740	920	1,027
International	1,319	6.9%	9.1%	887	10.5%	11.8%	30,378	433	0.2%	3.9%	3,362	2,114	2,306
Visa Inc.	2,300	5.5%	6.8%	1,730	7.8%	8.5%	47,916	570	(0.8%)	1.9%	4,101	3,034	3,333

For the 12 Months Ended September 30, 2025

	Total Volume ($ billions)	Growth (Nominal USD)	Growth (Constant USD)	Payments Volume ($ billions)	Growth (Nominal USD)	Growth (Constant USD)	Payments Transactions (millions)	Cash Volume ($ billions)	Growth (Nominal USD)	Growth (Constant USD)	Cash Transactions (millions)
All Visa Credit & Debit											
Asia Pacific	$2,360	0.9%	1.7%	$2,050	1.3%	2.2%	49,312	$310	(1.5%)	(1.3%)	2,993
Canada	455	4.0%	6.9%	427	4.2%	7.1%	6,862	28	1.0%	3.9%	48
CEMEA	1,381	10.8%	12.8%	880	15.7%	17.9%	29,236	501	3.2%	5.0%	3,417
LAC	1,489	3.2%	12.6%	965	8.1%	18.9%	39,481	523	(4.7%)	2.7%	4,540
US	7,515	6.4%	6.4%	6,914	6.9%	6.9%	109,130	601	0.2%	0.2%	2,856
Europe	3,520	11.4%	9.8%	2,980	12.9%	11.2%	78,506	540	3.6%	2.9%	2,617
Visa Inc.	16,721	6.6%	7.4%	14,217	7.8%	8.4%	312,526	2,504	0.2%	2.1%	16,470
Visa Credit Programs											
US	$3,400	6.3%	6.3%	$3,350	6.3%	6.3%	37,498	$50	3.4%	3.4%	67
International	3,798	6.5%	8.8%	3,612	6.6%	8.9%	76,490	186	4.2%	5.6%	729
Visa Inc.	7,198	6.4%	7.6%	6,962	6.5%	7.6%	113,989	237	4.0%	5.1%	796
Visa Debit Programs											
US	$4,115	6.4%	6.4%	$3,565	7.5%	7.5%	71,632	$551	(0.1%)	(0.1%)	2,789
International	5,408	6.9%	8.0%	3,690	10.6%	10.9%	126,906	1,717	(0.2%)	2.4%	12,885
Visa Inc.	9,523	6.7%	7.3%	7,255	9.0%	9.2%	198,537	2,268	(0.2%)	1.8%	15,674

For the 12 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	$2,339	(1.1%)	1.7%	$2,024	(0.9%)	2.1%	45,767	$315	(2.4%)	(0.9%)	3,088	1,118	1,193
Canada	437	5.6%	6.5%	409	5.5%	6.4%	6,336	28	7.5%	8.3%	46	85	92
CEMEA	1,247	9.4%	12.8%	761	15.5%	19.2%	24,338	486	1.0%	4.1%	3,389	367	393
LAC	1,442	7.0%	12.4%	893	11.1%	19.1%	34,737	550	0.9%	3.2%	4,764	719	866
US	7,066	4.8%	4.8%	6,467	5.4%	5.4%	103,466	600	(1.5%)	(1.5%)	3,018	1,260	1,478
Europe	3,160	11.7%	11.3%	2,639	13.2%	12.5%	71,820	521	4.4%	5.5%	2,818	616	684
Visa Inc.	15,692	5.7%	6.8%	13,193	6.8%	7.8%	286,464	2,499	0.7%	2.2%	17,124	4,165	4,706
Visa Credit Programs													
US	$3,200	5.6%	5.6%	$3,151	5.6%	5.6%	35,318	$49	4.6%	4.6%	63	340	451
International	3,567	4.9%	8.3%	3,388	5.1%	8.5%	68,364	179	1.3%	3.8%	721	790	923
Visa Inc.	6,767	5.2%	7.0%	6,540	5.3%	7.1%	103,682	227	2.0%	4.0%	785	1,131	1,373
Visa Debit Programs													
US	$3,866	4.1%	4.1%	$3,315	5.2%	5.2%	68,148	$551	(2.0%)	(2.0%)	2,955	920	1,027
International	5,059	7.7%	8.9%	3,338	11.3%	11.8%	114,634	1,721	1.4%	3.4%	13,385	2,114	2,306
Visa Inc.	8,925	6.1%	6.7%	6,653	8.2%	8.4%	182,782	2,272	0.5%	2.0%	16,340	3,034	3,333

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)
3 Months Ended			
Sep 30, 2025	17%	12%	11%
Jun 30, 2025	16%	12%	11%
Mar 31, 2025	10%	13%	13%
Dec 31, 2024	15%	16%	16%
Sep 30, 2024	13%	13%	13%
12 Months Ended			
Sep 30, 2025	15%	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
3 Months Ended		
Sep 30, 2025	67,654	10%
Jun 30, 2025	65,443	10%
Mar 31, 2025	60,651	9%
Dec 31, 2024	63,797	11%
Sep 30, 2024	61,512	10%
12 Months Ended		
Sep 30, 2025	257,545	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.