

# Operational Performance Data

The tables below provide information regarding the available operational results for the 3 months ended March 31, 2026, as well as the prior four quarterly reporting periods and the 12 months ended March 31, 2026 and 2025, 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 March 31, 2026												
	Total Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)	Payments Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)	Payments Transactions (millions)	Cash Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)	Cash Transactions (millions)		
<b>All Visa Credit &amp; Debit</b>													
Asia Pacific	\$599	5.5%	3.8%	\$521	6.5%	4.4%	12,692	\$78	(0.3%)	(0.4%)	713		
Canada	113	9.7%	5.4%	106	10.4%	6.0%	1,682	7	0.4%	(3.6%)	12		
CEMEA	376	11.9%	9.6%	245	15.3%	13.4%	7,972	131	6.0%	3.3%	875		
LAC	408	15.2%	8.1%	274	20.0%	13.8%	10,520	134	6.4%	(2.0%)	994		
US	1,932	7.4%	7.4%	1,788	8.0%	8.0%	27,257	144	(0.3%)	(0.3%)	648		
<u>Europe</u>	<u>928</u>	<u>18.3%</u>	<u>10.0%</u>	<u>797</u>	<u>19.6%</u>	<u>11.3%</u>	<u>19,708</u>	<u>131</u>	<u>10.6%</u>	<u>3.0%</u>	<u>559</u>		
Visa Inc.	4,355	10.4%	7.6%	3,730	11.5%	8.9%	79,831	626	4.6%	0.7%	3,801		
<b>Visa Credit Programs</b>													
US	\$873	9.5%	9.5%	\$860	9.6%	9.6%	9,442	\$13	2.5%	2.5%	22		
<u>International</u>	<u>989</u>	<u>11.4%</u>	<u>8.2%</u>	<u>942</u>	<u>11.5%</u>	<u>8.5%</u>	<u>19,764</u>	<u>47</u>	<u>8.0%</u>	<u>2.8%</u>	<u>171</u>		
Visa Inc.	1,862	10.5%	8.8%	1,802	10.6%	9.0%	29,206	60	6.7%	2.7%	194		
<b>Visa Debit Programs</b>													
US	\$1,059	5.7%	5.7%	\$928	6.7%	6.7%	17,815	\$131	(0.6%)	(0.6%)	625		
<u>International</u>	<u>1,434</u>	<u>14.1%</u>	<u>7.5%</u>	<u>1,000</u>	<u>18.1%</u>	<u>10.8%</u>	<u>32,811</u>	<u>434</u>	<u>5.9%</u>	<u>0.8%</u>	<u>2,982</u>		
Visa Inc.	2,493	10.4%	6.8%	1,928	12.3%	8.8%	50,626	566	4.3%	0.5%	3,607		
	For the 3 Months Ended December 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)
<b>All Visa Credit &amp; Debit</b>													
Asia Pacific	\$618	2.3%	2.7%	\$539	2.9%	3.1%	13,221	\$79	(1.5%)	(0.0%)	747	1,161	1,241
Canada	124	5.1%	4.3%	117	5.5%	4.8%	1,841	7	(2.3%)	(3.0%)	12	92	98
CEMEA	383	12.8%	11.6%	250	16.7%	15.9%	8,373	133	6.2%	4.2%	875	443	476
LAC	429	13.4%	8.5%	285	17.8%	14.0%	11,008	144	5.6%	(0.9%)	1,097	806	992
US	1,984	6.1%	6.1%	1,835	6.6%	6.6%	28,602	150	(0.0%)	(0.0%)	688	1,310	1,578
<u>Europe</u>	<u>989</u>	<u>16.9%</u>	<u>9.6%</u>	<u>843</u>	<u>18.1%</u>	<u>10.8%</u>	<u>20,966</u>	<u>146</u>	<u>10.8%</u>	<u>3.1%</u>	<u>629</u>	<u>647</u>	<u>727</u>
Visa Inc.	4,526	8.9%	7.0%	3,868	9.7%	8.0%	84,011	658	4.5%	1.3%	4,048	4,460	5,112
<b>Visa Credit Programs</b>													
US	\$918	7.4%	7.4%	\$905	7.4%	7.4%	10,115	\$13	7.1%	7.1%	19	358	531
<u>International</u>	<u>1,037</u>	<u>9.7%</u>	<u>8.2%</u>	<u>988</u>	<u>9.8%</u>	<u>8.4%</u>	<u>20,792</u>	<u>49</u>	<u>8.7%</u>	<u>4.7%</u>	<u>187</u>	<u>881</u>	<u>1,039</u>
Visa Inc.	1,955	8.6%	7.8%	1,893	8.6%	7.9%	30,907	62	8.4%	5.2%	206	1,239	1,570
<b>Visa Debit Programs</b>													
US	\$1,067	5.0%	5.0%	\$930	5.9%	5.9%	18,487	\$137	(0.6%)	(0.6%)	669	952	1,047
<u>International</u>	<u>1,505</u>	<u>12.4%</u>	<u>7.3%</u>	<u>1,045</u>	<u>15.6%</u>	<u>10.2%</u>	<u>34,617</u>	<u>460</u>	<u>5.6%</u>	<u>1.3%</u>	<u>3,173</u>	<u>2,269</u>	<u>2,495</u>
Visa Inc.	2,571	9.2%	6.3%	1,975	10.8%	8.1%	53,104	596	4.1%	0.9%	3,842	3,221	3,542



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)	Accounts (millions)	Cards (millions)
<b>All Visa Credit &amp; Debit</b>													
Asia Pacific	\$606	3.6%	3.9%	\$529	4.3%	4.6%	12,943	\$77	(0.8%)	(0.6%)	743	1,150	1,233
Canada	117	4.2%	5.3%	110	4.5%	5.6%	1,791	7	(0.1%)	1.0%	12	89	96
CEMEA	367	12.4%	12.8%	238	16.9%	17.8%	7,970	129	5.0%	4.6%	865	432	461
LAC	386	6.4%	8.6%	254	11.5%	14.9%	10,341	131	(2.3%)	(1.7%)	1,075	786	957
US	1,929	7.1%	7.1%	1,776	7.7%	7.7%	28,220	153	1.6%	1.6%	720	1,296	1,549
<u>Europe</u>	<u>973</u>	<u>14.3%</u>	<u>9.6%</u>	<u>826</u>	<u>15.4%</u>	<u>10.6%</u>	<u>20,898</u>	<u>147</u>	<u>8.5%</u>	<u>4.1%</u>	<u>659</u>	<u>641</u>	<u>721</u>
Visa Inc.	4,378	8.4%	7.7%	3,733	9.5%	8.9%	82,163	645	2.6%	1.7%	4,075	4,394	5,018
<b>Visa Credit Programs</b>													
US	\$880	7.5%	7.5%	\$867	7.6%	7.6%	9,837	\$13	0.9%	0.9%	17	363	532
<u>International</u>	<u>1,008</u>	<u>9.7%</u>	<u>9.8%</u>	<u>958</u>	<u>9.7%</u>	<u>9.9%</u>	<u>20,378</u>	<u>49</u>	<u>9.9%</u>	<u>8.0%</u>	<u>189</u>	<u>862</u>	<u>1,012</u>
Visa Inc.	1,888	8.7%	8.7%	1,826	8.7%	8.8%	30,214	63	7.9%	6.4%	207	1,225	1,544
<b>Visa Debit Programs</b>													
US	\$1,048	6.9%	6.9%	\$908	7.7%	7.7%	18,384	\$140	1.6%	1.6%	703	933	1,017
<u>International</u>	<u>1,441</u>	<u>9.2%</u>	<u>7.2%</u>	<u>999</u>	<u>12.7%</u>	<u>10.1%</u>	<u>33,565</u>	<u>442</u>	<u>2.2%</u>	<u>1.2%</u>	<u>3,165</u>	<u>2,236</u>	<u>2,457</u>
Visa Inc.	2,490	8.2%	7.0%	1,907	10.3%	8.9%	51,949	582	2.1%	1.3%	3,868	3,169	3,474

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)
<b>All Visa Credit &amp; Debit</b>													
Asia Pacific	\$584	3.0%	1.5%	\$508	3.5%	2.1%	12,415	\$76	(0.4%)	(1.7%)	731	1,134	1,216
Canada	117	3.8%	4.7%	110	4.1%	4.9%	1,741	7	(0.1%)	0.7%	12	88	95
CEMEA	345	10.2%	11.8%	221	15.2%	17.2%	7,630	124	2.3%	3.3%	858	417	448
LAC	371	3.1%	11.8%	241	9.0%	18.7%	9,910	130	(6.3%)	1.0%	1,115	773	940
US	1,917	6.3%	6.3%	1,764	6.8%	6.8%	27,733	153	1.0%	1.0%	719	1,276	1,522
<u>Europe</u>	<u>916</u>	<u>14.9%</u>	<u>9.9%</u>	<u>774</u>	<u>16.3%</u>	<u>11.2%</u>	<u>20,099</u>	<u>142</u>	<u>7.7%</u>	<u>3.6%</u>	<u>674</u>	<u>628</u>	<u>704</u>
Visa Inc.	4,250	7.5%	7.2%	3,618	8.7%	8.2%	79,529	632	0.8%	1.7%	4,110	4,317	4,926
<b>Visa Credit Programs</b>													
US	\$868	6.0%	6.0%	\$856	6.1%	6.1%	9,531	\$13	2.5%	2.5%	17	357	521
<u>International</u>	<u>960</u>	<u>8.6%</u>	<u>8.5%</u>	<u>912</u>	<u>8.6%</u>	<u>8.6%</u>	<u>19,492</u>	<u>48</u>	<u>9.1%</u>	<u>8.0%</u>	<u>188</u>	<u>846</u>	<u>990</u>
Visa Inc.	1,828	7.4%	7.3%	1,768	7.3%	7.3%	29,023	61	7.7%	6.9%	205	1,203	1,510
<b>Visa Debit Programs</b>													
US	\$1,049	6.5%	6.5%	\$908	7.4%	7.4%	18,202	\$140	0.9%	0.9%	702	919	1,001
<u>International</u>	<u>1,374</u>	<u>8.4%</u>	<u>7.6%</u>	<u>943</u>	<u>12.8%</u>	<u>10.7%</u>	<u>32,304</u>	<u>431</u>	<u>(0.1%)</u>	<u>1.2%</u>	<u>3,203</u>	<u>2,195</u>	<u>2,414</u>
Visa Inc.	2,422	7.6%	7.1%	1,851	10.1%	9.1%	50,506	571	0.2%	1.2%	3,905	3,114	3,415

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)
<b>All Visa Credit &amp; Debit</b>													
Asia Pacific	\$567	(2.0%)	0.8%	\$489	(2.1%)	1.0%	11,677	\$78	(1.7%)	(0.3%)	755	1,128	1,206
Canada	103	1.0%	7.3%	96	1.0%	7.3%	1,571	7	1.0%	7.4%	12	87	94
CEMEA	336	10.8%	13.5%	212	15.1%	17.6%	7,106	124	4.1%	7.2%	844	397	431
LAC	354	2.2%	13.6%	228	6.8%	19.0%	9,469	126	(5.2%)	5.3%	1,132	760	919
US	1,799	5.3%	5.3%	1,654	6.0%	6.0%	25,870	145	(1.9%)	(1.9%)	677	1,286	1,551
<u>Europe</u>	<u>785</u>	<u>5.5%</u>	<u>8.2%</u>	<u>666</u>	<u>7.3%</u>	<u>9.8%</u>	<u>18,150</u>	<u>118</u>	<u>(3.3%)</u>	<u>0.1%</u>	<u>612</u>	<u>619</u>	<u>692</u>
Visa Inc.	3,944	4.2%	6.7%	3,346	5.4%	7.5%	73,844	598	(1.7%)	2.1%	4,031	4,276	4,893
<b>Visa Credit Programs</b>													
US	\$797	4.8%	4.8%	\$785	4.8%	4.8%	8,647	\$13	3.8%	3.8%	17	355	508
<u>International</u>	<u>888</u>	<u>2.8%</u>	<u>7.3%</u>	<u>845</u>	<u>3.0%</u>	<u>7.5%</u>	<u>17,993</u>	<u>43</u>	<u>(2.4%)</u>	<u>2.9%</u>	<u>173</u>	<u>829</u>	<u>972</u>
Visa Inc.	1,685	3.7%	6.1%	1,629	3.9%	6.2%	26,640	56	(1.0%)	3.1%	190	1,184	1,480
<b>Visa Debit Programs</b>													
US	\$1,002	5.7%	5.7%	\$870	7.1%	7.1%	17,222	\$132	(2.5%)	(2.5%)	660	931	1,042
<u>International</u>	<u>1,257</u>	<u>3.8%</u>	<u>8.1%</u>	<u>847</u>	<u>6.7%</u>	<u>10.5%</u>	<u>29,981</u>	<u>410</u>	<u>(1.5%)</u>	<u>3.5%</u>	<u>3,180</u>	<u>2,161</u>	<u>2,370</u>
Visa Inc.	2,259	4.7%	7.1%	1,717	6.9%	8.8%	47,204	542	(1.8%)	2.0%	3,841	3,092	3,412



For the 12 Months Ended March 31, 2026

	Total Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)	Payments Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)	Payments Transactions (millions)	Cash Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)	Cash Transactions (millions)
<b>All Visa Credit &amp; Debit</b>											
Asia Pacific	\$2,407	3.6%	3.0%	\$2,097	4.3%	3.5%	51,270	\$310	(0.8%)	(0.7%)	2,934
Canada	471	5.6%	4.9%	443	6.0%	5.3%	7,056	28	(0.5%)	(1.2%)	48
CEMEA	1,470	11.9%	11.4%	953	16.0%	16.0%	31,946	517	4.9%	3.9%	3,472
LAC	1,593	9.5%	9.2%	1,054	14.7%	15.2%	41,779	539	0.7%	(0.9%)	4,282
US	7,762	6.7%	6.7%	7,162	7.3%	7.3%	111,812	600	0.6%	0.6%	2,775
<u>Europe</u>	<u>3,806</u>	<u>16.1%</u>	<u>9.8%</u>	<u>3,239</u>	<u>17.3%</u>	<u>11.0%</u>	<u>81,671</u>	<u>567</u>	<u>9.4%</u>	<u>3.5%</u>	<u>2,522</u>
Visa Inc.	17,510	8.8%	7.4%	14,949	9.9%	8.5%	325,535	2,561	3.1%	1.3%	16,033
<b>Visa Credit Programs</b>											
US	\$3,539	7.6%	7.6%	\$3,488	7.7%	7.7%	38,925	\$52	3.2%	3.2%	75
<u>International</u>	<u>3,994</u>	<u>9.8%</u>	<u>8.7%</u>	<u>3,801</u>	<u>9.9%</u>	<u>8.8%</u>	<u>80,426</u>	<u>194</u>	<u>8.9%</u>	<u>5.9%</u>	<u>736</u>
Visa Inc.	7,533	8.8%	8.2%	7,288	8.8%	8.3%	119,350	245	7.7%	5.3%	811
<b>Visa Debit Programs</b>											
US	\$4,223	6.0%	6.0%	\$3,674	6.9%	6.9%	72,887	\$548	0.3%	0.3%	2,700
<u>International</u>	<u>5,754</u>	<u>11.0%</u>	<u>7.4%</u>	<u>3,987</u>	<u>14.8%</u>	<u>10.4%</u>	<u>133,297</u>	<u>1,767</u>	<u>3.4%</u>	<u>1.1%</u>	<u>12,522</u>
Visa Inc.	9,977	8.8%	6.8%	7,661	10.9%	8.7%	206,185	2,316	2.6%	0.9%	15,222

For the 12 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)
<b>All Visa Credit &amp; Debit</b>													
Asia Pacific	\$2,324	(2.0%)	0.5%	\$2,011	(1.8%)	0.8%	47,426	\$312	(2.9%)	(1.5%)	3,031	1,128	1,206
Canada	446	4.5%	8.1%	418	4.6%	8.1%	6,642	28	3.3%	6.9%	47	87	94
CEMEA	1,315	9.5%	12.8%	822	14.9%	18.2%	27,130	493	1.5%	4.9%	3,412	397	431
LAC	1,455	2.9%	13.9%	920	6.7%	19.8%	37,159	535	(3.1%)	5.3%	4,803	760	919
US	7,273	5.2%	5.2%	6,677	5.9%	5.9%	106,259	596	(1.8%)	(1.8%)	2,931	1,286	1,551
<u>Europe</u>	<u>3,279</u>	<u>8.6%</u>	<u>10.0%</u>	<u>2,761</u>	<u>10.3%</u>	<u>11.5%</u>	<u>75,118</u>	<u>518</u>	<u>0.1%</u>	<u>2.7%</u>	<u>2,702</u>	<u>619</u>	<u>692</u>
Visa Inc.	16,091	4.9%	6.9%	13,608	6.0%	7.8%	299,734	2,484	(1.1%)	2.1%	16,926	4,276	4,893
<b>Visa Credit Programs</b>													
US	\$3,290	5.5%	5.5%	\$3,240	5.4%	5.4%	36,338	\$50	7.8%	7.8%	66	355	508
<u>International</u>	<u>3,636</u>	<u>3.5%</u>	<u>7.7%</u>	<u>3,458</u>	<u>3.7%</u>	<u>7.9%</u>	<u>72,382</u>	<u>178</u>	<u>(1.2%)</u>	<u>2.9%</u>	<u>712</u>	<u>829</u>	<u>972</u>
Visa Inc.	6,926	4.4%	6.6%	6,698	4.5%	6.7%	108,720	228	0.6%	3.9%	778	1,184	1,480
<b>Visa Debit Programs</b>													
US	\$3,983	4.9%	4.9%	\$3,437	6.2%	6.2%	69,921	\$547	(2.5%)	(2.5%)	2,865	931	1,042
<u>International</u>	<u>5,182</u>	<u>5.4%</u>	<u>8.7%</u>	<u>3,473</u>	<u>8.8%</u>	<u>11.5%</u>	<u>121,093</u>	<u>1,709</u>	<u>(0.9%)</u>	<u>3.4%</u>	<u>13,283</u>	<u>2,161</u>	<u>2,370</u>
Visa Inc.	9,166	5.2%	7.1%	6,910	7.5%	8.9%	191,015	2,256	(1.3%)	1.9%	16,148	3,092	3,412



## 2. Cross-Border Volume

The table below represents cross-border volume growth for cards and other form factors carrying the Visa, Visa Electron, V PAY, Interlink and PLUS brands. Cross-border volume refers to payments and cash volume where the issuing country is different from the merchant country.

Period	Total Growth (Nominal USD)	Total Growth (Constant USD)	Ex. Intra-Europe <sup>(1)</sup> Growth (Constant USD)
<u>3 Months Ended</u>			
Mar 31, 2026	21%	12%	11%
Dec 31, 2025	18%	12%	11%
Sep 30, 2025	17%	12%	11%
Jun 30, 2025	16%	12%	11%
Mar 31, 2025	10%	13%	13%
<u>12 Months Ended</u>			
Mar 31, 2026	18%	12%	11%

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

## 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>		
Mar 31, 2026	66,086	9%
Dec 31, 2025	69,400	9%
Sep 30, 2025	67,654	10%
Jun 30, 2025	65,443	10%
Mar 31, 2025	60,651	9%
<u>12 Months Ended</u>		
Mar 31, 2026	268,583	10%



## Footnote

Payments volume represents the aggregate dollar amount of purchases made with cards and other form factors carrying the Visa, Visa Electron, V PAY and Interlink brands and excludes Europe co-badged volume for the relevant period, and cash volume represents the aggregate dollar amount of cash disbursements obtained with these cards for the relevant period and includes the impact of balance transfers and convenience checks, but excludes proprietary PLUS volume. Total volume represents payments and cash volume.

Visa payment products are comprised of credit and debit programs, and data relating to each program is included in the tables. Debit programs include Visa's signature based and Interlink (PIN) debit programs.

The data presented is based on transactions processed by Visa and reported by Visa's financial institution clients on their operating certificates. Estimates may be utilized if data is unavailable.

Previously presented information may be updated. Prior period updates, if any, are not material.

Visa's CEMEA region is comprised of countries in Central Europe, the Middle East and Africa. Several European Union countries in Central Europe, Israel and Turkey are not included in CEMEA. LAC is comprised of countries in Central and South America and the Caribbean. International includes Asia Pacific, Canada, CEMEA, Europe and LAC.

Information denominated in U.S. dollars is calculated by applying an established U.S. dollar/local currency exchange rate for each local currency in which Visa Inc. volumes are reported ("Nominal USD"). These exchange rates are calculated on a quarterly basis using the established exchange rate for each quarter. To eliminate the impact of foreign currency fluctuations against the U.S. dollar in measuring performance, Visa Inc. also reports year-over-year growth in total volume, payments volume and cash volume on the basis of local currency information ("Constant USD"). This presentation represents Visa's historical methodology which may be subject to review and refinement.

Figures in the tables may not recalculate exactly due to rounding. The totals and percentages are calculated based on unrounded numbers.

