Operational Performance Data

The tables below provide information regarding the available operational results for the 3 months ended June 30, 2026, as well as the prior four quarterly reporting periods and the 12 months ended June 30, 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 June 30, 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)
All Visa Credit & Debit											
Asia Pacific	$606	3.7%	5.1%	$532	4.6%	5.5%	13,393	$74	(1.7%)	2.3%	697
Canada	126	7.2%	7.1%	118	7.6%	7.5%	1,871	7	0.8%	0.8%	12
CEMEA	384	11.4%	9.5%	253	14.7%	12.7%	8,581	131	5.4%	3.7%	892
LAC	431	16.0%	7.8%	292	21.1%	13.1%	11,045	139	6.7%	(1.8%)	993
US	2,095	9.3%	9.3%	1,940	10.0%	10.0%	29,642	155	1.2%	1.2%	696
Europe	1,017	11.1%	9.3%	871	12.5%	10.8%	21,863	146	3.0%	1.3%	615
Visa Inc.	4,659	9.6%	8.6%	4,007	10.7%	9.9%	86,395	652	3.2%	1.2%	3,905
Visa Credit Programs											
US	$966	11.2%	11.2%	$950	11.0%	11.0%	10,536	$16	23.9%	23.9%	32
International	1,048	9.2%	8.8%	999	9.6%	9.3%	21,298	49	2.4%	0.8%	182
Visa Inc.	2,014	10.1%	10.0%	1,949	10.3%	10.1%	31,834	65	6.8%	5.5%	214
Visa Debit Programs											
US	$1,129	7.7%	7.7%	$990	9.0%	9.0%	19,106	$139	(0.8%)	(0.8%)	665
International	1,516	10.3%	7.4%	1,068	13.2%	10.2%	35,455	448	4.0%	1.2%	3,026
Visa Inc.	2,645	9.2%	7.5%	2,058	11.2%	9.6%	54,561	587	2.8%	0.7%	3,691

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)	Accounts (millions)	Cards (millions)
All Visa Credit & Debit													
Asia Pacific	$598	5.5%	3.8%	$521	6.3%	4.3%	12,685	$78	0.5%	0.4%	713	1,179	1,265
Canada	113	10.0%	5.7%	106	10.4%	6.0%	1,682	7	4.8%	0.7%	12	91	98
CEMEA	376	12.0%	9.7%	245	15.6%	13.6%	8,043	131	5.7%	3.0%	875	454	483
LAC	408	15.3%	8.2%	274	20.3%	14.1%	10,536	134	6.4%	(2.0%)	994	814	1,007
US	1,932	7.4%	7.4%	1,788	8.1%	8.1%	27,261	144	(0.3%)	(0.3%)	648	1,340	1,609
Europe	926	18.0%	9.8%	795	19.3%	11.0%	19,662	131	10.6%	3.0%	559	654	736
Visa Inc.	4,354	10.4%	7.6%	3,728	11.4%	8.8%	79,869	626	4.7%	0.8%	3,801	4,532	5,197
Visa Credit Programs													
US	$873	9.5%	9.5%	$860	9.6%	9.6%	9,442	$13	2.5%	2.5%	22	375	556
International	989	11.4%	8.3%	942	11.5%	8.5%	19,763	47	8.7%	3.5%	171	894	1,057
Visa Inc.	1,862	10.5%	8.8%	1,802	10.6%	9.0%	29,205	60	7.3%	3.3%	194	1,269	1,613
Visa Debit Programs													
US	$1,059	5.7%	5.7%	$928	6.7%	6.7%	17,819	$131	(0.6%)	(0.6%)	625	965	1,052
International	1,433	14.0%	7.4%	999	17.9%	10.6%	32,845	434	6.0%	0.8%	2,981	2,298	2,531
Visa Inc.	2,492	10.3%	6.7%	1,927	12.2%	8.7%	50,664	566	4.4%	0.5%	3,607	3,263	3,583

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)
All Visa Credit & Debit													
Asia Pacific	$618	2.2%	2.6%	$539	2.9%	3.1%	13,222	$79	(2.2%)	(0.8%)	731	1,161	1,242
Canada	124	5.3%	4.6%	117	5.5%	4.8%	1,841	7	2.1%	1.3%	12	92	98
CEMEA	383	13.0%	11.7%	250	17.0%	16.2%	8,305	133	6.3%	4.2%	887	443	478
LAC	429	13.5%	8.6%	285	17.9%	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	1,312	1,588
Europe	989	16.9%	9.6%	843	18.1%	10.8%	20,966	146	10.8%	3.1%	629	647	727
Visa Inc.	4,527	9.0%	7.0%	3,868	9.8%	8.0%	83,945	658	4.4%	1.2%	4,045	4,462	5,124
Visa Credit Programs													
US	$918	7.4%	7.4%	$905	7.4%	7.4%	10,115	$13	7.1%	7.1%	19	366	539
International	1,038	9.8%	8.3%	989	9.9%	8.5%	20,789	49	9.4%	5.3%	187	881	1,039
Visa Inc.	1,956	8.7%	7.9%	1,893	8.7%	8.0%	30,904	62	8.9%	5.7%	206	1,247	1,578
Visa Debit Programs													
US	$1,067	5.0%	5.0%	$930	5.9%	5.9%	18,487	$137	(0.6%)	(0.6%)	669	946	1,049
International	1,504	12.3%	7.3%	1,045	15.6%	10.1%	34,554	460	5.5%	1.2%	3,169	2,269	2,497
Visa Inc.	2,571	9.1%	6.3%	1,975	10.8%	8.1%	53,041	596	4.0%	0.8%	3,838	3,216	3,546

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)
All Visa Credit & Debit													
Asia Pacific	$606	3.5%	3.8%	$530	4.3%	4.6%	12,946	$76	(1.6%)	(1.4%)	728	1,151	1,233
Canada	117	4.4%	5.5%	110	4.5%	5.6%	1,791	7	2.8%	3.9%	12	89	96
CEMEA	367	12.5%	12.9%	238	17.1%	18.0%	7,966	129	5.0%	4.6%	877	432	461
LAC	386	6.4%	8.6%	254	11.5%	14.9%	10,341	131	(2.3%)	(1.7%)	1,075	787	957
US	1,929	7.2%	7.2%	1,776	7.7%	7.7%	28,220	153	1.6%	1.6%	720	1,290	1,550
Europe	973	14.3%	9.6%	826	15.4%	10.6%	20,898	147	8.5%	4.1%	659	642	722
Visa Inc.	4,378	8.4%	7.7%	3,733	9.5%	8.9%	82,163	645	2.5%	1.7%	4,072	4,390	5,020
Visa Credit Programs													
US	$880	7.5%	7.5%	$867	7.6%	7.6%	9,837	$13	0.9%	0.9%	17	363	532
International	1,008	9.8%	9.8%	958	9.7%	9.9%	20,372	50	10.4%	8.4%	189	863	1,013
Visa Inc.	1,888	8.7%	8.7%	1,825	8.7%	8.8%	30,208	63	8.3%	6.8%	207	1,226	1,545
Visa Debit Programs													
US	$1,048	6.9%	6.9%	$908	7.7%	7.7%	18,384	$140	1.6%	1.6%	703	927	1,017
International	1,441	9.2%	7.1%	999	12.7%	10.1%	33,571	442	2.0%	1.0%	3,162	2,237	2,458
Visa Inc.	2,490	8.2%	7.0%	1,908	10.3%	8.9%	51,954	582	1.9%	1.2%	3,865	3,164	3,475

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	3.0%	1.4%	$509	3.6%	1.9%	12,419	$75	(0.9%)	(2.6%)	717	1,134	1,216
Canada	117	3.9%	4.7%	110	4.1%	4.9%	1,741	7	1.4%	2.2%	12	88	95
CEMEA	345	10.2%	11.7%	221	15.2%	17.1%	7,629	124	2.2%	3.3%	870	417	448
LAC	371	3.1%	11.1%	241	9.0%	17.9%	9,910	130	(6.3%)	0.6%	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	1,273	1,525
Europe	916	14.9%	9.7%	774	16.3%	10.9%	20,099	142	7.7%	3.5%	674	629	706
Visa Inc.	4,251	7.5%	7.1%	3,619	8.8%	8.2%	79,532	632	0.8%	1.5%	4,107	4,315	4,930
Visa Credit Programs													
US	$868	6.0%	6.0%	$856	6.1%	6.1%	9,531	$13	2.5%	2.5%	17	357	521
International	960	8.7%	8.2%	912	8.6%	8.2%	19,486	48	9.4%	8.0%	188	847	991
Visa Inc.	1,828	7.4%	7.1%	1,768	7.4%	7.2%	29,017	61	7.9%	6.9%	205	1,204	1,511
Visa Debit Programs													
US	$1,049	6.5%	6.5%	$908	7.4%	7.4%	18,202	$140	0.9%	0.9%	702	915	1,004
International	1,374	8.4%	7.5%	943	12.8%	10.8%	32,313	431	(0.2%)	1.0%	3,200	2,195	2,414
Visa Inc.	2,422	7.6%	7.1%	1,851	10.1%	9.2%	50,515	571	0.1%	0.9%	3,903	3,111	3,418

For the 12 Months Ended June 30, 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)
All Visa Credit & Debit											
Asia Pacific	$2,428	3.7%	3.8%	$2,121	4.5%	4.4%	52,246	$307	(1.3%)	0.1%	2,868
Canada	480	6.6%	5.7%	451	6.9%	6.0%	7,186	29	2.6%	1.7%	48
CEMEA	1,510	12.2%	10.9%	986	16.1%	15.1%	32,895	524	5.6%	3.9%	3,531
LAC	1,654	12.8%	8.3%	1,106	17.7%	14.0%	42,929	548	4.0%	(1.6%)	4,160
US	7,940	7.5%	7.5%	7,338	8.1%	8.1%	113,725	602	0.6%	0.6%	2,752
Europe	3,905	14.9%	9.6%	3,335	16.2%	10.8%	83,390	571	8.1%	2.9%	2,463
Visa Inc.	17,917	9.3%	7.7%	15,337	10.3%	8.9%	332,371	2,581	3.7%	1.2%	15,822
Visa Credit Programs											
US	$3,636	8.9%	8.9%	$3,582	8.9%	8.9%	39,930	$55	8.5%	8.5%	90
International	4,083	10.0%	8.8%	3,888	10.2%	9.0%	82,221	195	7.6%	4.5%	730
Visa Inc.	7,719	9.5%	8.9%	7,470	9.6%	9.0%	122,151	250	7.8%	5.3%	820
Visa Debit Programs											
US	$4,303	6.3%	6.3%	$3,756	7.3%	7.3%	73,795	$547	(0.1%)	(0.1%)	2,662
International	5,895	11.4%	7.3%	4,111	14.8%	10.3%	136,425	1,784	4.4%	1.1%	12,339
Visa Inc.	10,198	9.2%	6.9%	7,867	11.1%	8.8%	210,220	2,331	3.3%	0.8%	15,002

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)	Accounts (millions)	Cards (millions)
All Visa Credit & Debit													
Asia Pacific	$2,341	0.0%	0.8%	$2,030	0.3%	1.2%	48,331	$311	(1.8%)	(1.7%)	2,979	1,134	1,216
Canada	450	4.2%	7.2%	422	4.4%	7.4%	6,746	28	1.4%	4.4%	47	88	95
CEMEA	1,346	10.3%	13.1%	849	15.3%	18.0%	28,516	497	2.7%	5.6%	3,468	417	448
LAC	1,466	2.4%	13.2%	939	7.0%	19.3%	38,363	527	(5.0%)	3.9%	4,673	773	940
US	7,386	5.6%	5.6%	6,788	6.3%	6.3%	107,671	598	(1.0%)	(1.0%)	2,887	1,273	1,525
Europe	3,398	10.4%	9.7%	2,870	12.1%	11.2%	76,816	528	2.2%	2.5%	2,655	629	706
Visa Inc.	16,387	5.8%	7.1%	13,899	7.0%	8.0%	306,443	2,489	(0.6%)	2.0%	16,710	4,315	4,930
Visa Credit Programs													
US	$3,339	5.6%	5.6%	$3,289	5.6%	5.6%	36,880	$50	6.5%	6.5%	67	357	521
International	3,711	5.2%	7.8%	3,529	5.4%	8.0%	74,449	182	1.7%	4.2%	718	847	991
Visa Inc.	7,050	5.4%	6.8%	6,818	5.5%	6.9%	111,329	232	2.7%	4.7%	785	1,204	1,511
Visa Debit Programs													
US	$4,047	5.6%	5.6%	$3,500	6.9%	6.9%	70,791	$548	(1.6%)	(1.6%)	2,821	915	1,004
International	5,290	6.3%	8.5%	3,581	10.0%	11.4%	124,324	1,709	(0.7%)	2.9%	13,104	2,195	2,414
Visa Inc.	9,338	6.0%	7.3%	7,081	8.4%	9.1%	195,115	2,257	(0.9%)	1.8%	15,925	3,111	3,418

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			
Jun 30, 2026	15%	13%	12%
Mar 31, 2026	21%	12%	11%
Dec 31, 2025	18%	12%	11%
Sep 30, 2025	17%	12%	11%
Jun 30, 2025	16%	12%	11%
12 Months Ended			
Jun 30, 2026	18%	12%	11%

(1) 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
3 Months Ended		
Jun 30, 2026	71,662	10%
Mar 31, 2026	66,086	9%
Dec 31, 2025	69,400	9%
Sep 30, 2025	67,654	10%
Jun 30, 2025	65,443	10%
12 Months Ended		
Jun 30, 2026	274,802	9%

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.