Operational Performance Data

The tables below provide information regarding the available operational results for the 3 months ended March 31, 2025, as well as the prior four quarterly reporting periods and the 12 months ended March 31, 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 Mo	nths Ended M	arch 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)	-	
All Visa Credit & Debit												-	
Asia Pacific	\$567	(2.1%)	0.9%	\$489	(2.1%)	1.1%	11,663	\$78	(1.9%)	(0.2%)	755		
Canada	103	1.2%	7.6%	96	1.0%	7.4%	1,571	7	3.6%	10.1%	13		
CEMEA	332	9.9%	12.8%	208	13.8%	16.4%	6,909	124	4.0%	7.1%	844		
LAC	352	1.7%	14.5%	228	7.1%	21.0%	9,474	124	(6.9%)	4.2%	1,118		
US	1,799	5.3%	5.3%	1,654	5.9%	5.9%	25,859	145	(1.7%)	(1.7%)	679		
<u>Europe</u>	784	5.3%	8.4%	665	7.1%	10.0%	18,119	118	(3.5%)	0.1%	611		
Visa Inc.	3,937	4.1%	6.7%	3,341	5.3%	7.5%	73,595	597	(2.0%)	1.9%	4,020		
Visa Credit Programs													
US	\$797	4.7%	4.7%	\$784	4.7%	4.7%	8,646	\$13	3.8%	3.8%	17		
<u>International</u>	887	2.7%	7.8%	844	3.0%	8.1%	17,929	44	(2.0%)	2.8%	174		
Visa Inc.	1,684	3.7%	6.3%	1,628	3.8%	6.4%	26,575	56	(0.7%)	3.0%	191		
Visa Debit Programs													
US	\$1,002	5.7%	5.7%	\$870	7.0%	7.0%	17,213	\$133	(2.1%)	(2.1%)	662		
International	1,251	3.4%	7.9%	843	6.3%	10.3%	29,807	408	(2.2%)	3.2%	3,167		
Visa Inc.	2,253	4.4%	6.9%	1,713	6.7%	8.6%	47,020	540	(2.2%)	1.8%	3,829		
				F	or the 3 Mont	hs Ended Dec	ember 31, 2024	ļ					
	Total	Growth	Growth	Payments	Growth	Growth	Payments	Cash	Growth	Growth	Cash		
	Total Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)						Growth (Nominal USD)	Growth (Constant USD)	Cash Transactions (millions)	Accounts (millions)	Cards (millions)
MINT - O - Frond I I	Volume	(Nominal	(Constant	Payments Volume	Growth (Nominal	Growth (Constant	Payments Transactions	Cash Volume	(Nominal	(Constant	Transactions		
All Visa Credit & Debit	Volume (\$ billions)	(Nominal USD)	(Constant USD)	Payments Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)	Payments Transactions (millions)	Cash Volume (\$ billions)	(Nominal USD)	(Constant USD)	Transactions (millions)	(millions)	(millions)
Asia Pacific	Volume (\$ billions)	(Nominal USD) (0.5%)	(Constant USD) 0.8%	Payments Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)	Payments Transactions (millions)	Cash Volume (\$ billions)	(Nominal USD) (1.7%)	(Constant USD) (1.6%)	Transactions (millions)	(millions)	(millions) 1,210
Asia Pacific Canada	Volume (\$ billions) \$604 118	(Nominal USD) (0.5%) 6.9%	(Constant USD) 0.8% 10.5%	Payments Volume (\$ billions) \$524 111	Growth (Nominal USD) (0.3%) 7.2%	Growth (Constant USD) 1.2% 10.7%	Payments Transactions (millions) 12,295 1,758	Cash Volume (\$ billions) \$80 7	(Nominal USD) (1.7%) 3.4%	(Constant USD) (1.6%) 6.9%	Transactions (millions) 766 12	(millions) 1,137 88	1,210 94
Asia Pacific	Volume (\$ billions)	(Nominal USD) (0.5%)	(Constant USD) 0.8%	Payments Volume (\$ billions)	Growth (Nominal USD)	Growth (Constant USD)	Payments Transactions (millions) 12,295 1,758 6,983	Cash Volume (\$ billions)	(Nominal USD) (1.7%) 3.4% 1.5%	(Constant USD) (1.6%)	Transactions (millions)	(millions)	(millions) 1,210
Asia Pacific Canada CEMEA	Volume (\$ billions) \$604 118 337	(Nominal USD) (0.5%) 6.9% 10.1%	(Constant USD) 0.8% 10.5% 13.5%	Payments Volume (\$ billions) \$524 111 213	Growth (Nominal USD) (0.3%) 7.2% 15.8%	Growth (Constant USD) 1.2% 10.7% 19.2%	Payments Transactions (millions) 12,295 1,758	Cash Volume (\$ billions) \$80 7 125	(Nominal USD) (1.7%) 3.4%	(Constant USD) (1.6%) 6.9% 5.0%	Transactions (millions) 766 12 858	1,137 88 384	1,210 94 408
Asia Pacific Canada CEMEA LAC	\$604 118 337 376	(Nominal USD) (0.5%) 6.9% 10.1% 0.9%	0.8% 10.5% 13.5% 15.1%	Payments Volume (\$ billions) \$524 111 213 242	(0.3%) 7.2% 15.8% 5.3%	Growth (Constant USD) 1.2% 10.7% 19.2% 22.0%	Payments Transactions (millions) 12,295 1,758 6,983 9,811	Cash Volume (\$ billions) \$80 7 125 134	(Nominal USD) (1.7%) 3.4% 1.5% (6.2%)	(1.6%) 6.9% 5.0% 4.6%	766 12 858 1,197	1,137 88 384 751	1,210 94 408 889
Asia Pacific Canada CEMEA LAC US	\$604 118 337 376 1,869	(Nominal USD) (0.5%) 6.9% 10.1% 0.9% 6.6%	(Constant USD) 0.8% 10.5% 13.5% 15.1% 6.6%	\$524 111 213 242 1,720	(0.3%) 7.2% 15.8% 5.3% 7.3%	Growth (Constant USD) 1.2% 10.7% 19.2% 22.0% 7.3%	Payments Transactions (millions) 12,295 1,758 6,983 9,811 27,308	Cash Volume (\$ billions) \$80 7 125 134 149	(Nominal USD) (1.7%) 3.4% 1.5% (6.2%) (0.5%)	(Constant USD) (1.6%) 6.9% 5.0% 4.6% (0.5%)	766 12 858 1,197 732	1,137 88 384 751 1,268	1,210 94 408 889 1,495
Asia Pacific Canada CEMEA LAC US <u>Europe</u>	\(\sqrt{\text{billions}\)} \\ \\$604 \\ 118 \\ 337 \\ 376 \\ 1,869 \\ 846 \\ \end{array}	(0.5%) 6.9% 10.1% 0.9% 6.6% 10.2%	0.8% 10.5% 13.5% 15.1% 6.6% 11.2%	\$524 111 213 242 1,720 714	(0.3%) 7.2% 15.8% 5.3% 7.3% 12.1%	Growth (Constant USD) 1.2% 10.7% 19.2% 22.0% 7.3% 12.8%	Payments Transactions (millions) 12,295 1,758 6,983 9,811 27,308 19,347	Cash Volume (\$ billions) \$80 7 125 134 149 132	(Nominal USD) (1.7%) 3.4% 1.5% (6.2%) (0.5%) 0.9%	(Constant USD) (1.6%) 6.9% 5.0% 4.6% (0.5%) 3.2%	766 12 858 1,197 732 671	1,137 88 384 751 1,268 624	1,210 94 408 889 1,495 697
Asia Pacific Canada CEMEA LAC US <u>Europe</u> Visa Inc.	\(\sqrt{\text{billions}\)} \\ \\$604 \\ 118 \\ 337 \\ 376 \\ 1,869 \\ 846 \\ \end{array}	(0.5%) 6.9% 10.1% 0.9% 6.6% 10.2%	0.8% 10.5% 13.5% 15.1% 6.6% 11.2%	\$524 111 213 242 1,720 714	(0.3%) 7.2% 15.8% 5.3% 7.3% 12.1%	Growth (Constant USD) 1.2% 10.7% 19.2% 22.0% 7.3% 12.8%	Payments Transactions (millions) 12,295 1,758 6,983 9,811 27,308 19,347	Cash Volume (\$ billions) \$80 7 125 134 149 132	(Nominal USD) (1.7%) 3.4% 1.5% (6.2%) (0.5%) 0.9%	(Constant USD) (1.6%) 6.9% 5.0% 4.6% (0.5%) 3.2%	766 12 858 1,197 732 671	1,137 88 384 751 1,268 624	1,210 94 408 889 1,495 697
Asia Pacific Canada CEMEA LAC US <u>Europe</u> Visa Inc. Visa Credit Programs	\(\\$ \text{billions} \) \[\\$ \\$ \\$ \\$ \\$ \\$ \\$ \\$ \\$ \\$ \\$ \\$ \\$	(Nominal USD) (0.5%) 6.9% 10.1% 0.9% 6.6% 10.2% 5.9%	0.8% 10.5% 13.5% 15.1% 6.6% 11.2% 8.0%	\$524 111 213 242 1,720 714 3,524	(0.3%) 7.2% 15.8% 5.3% 7.3% 12.1%	Growth (Constant USD) 1.2% 10.7% 19.2% 22.0% 7.3% 12.8% 9.0%	Payments Transactions (millions) 12,295 1,758 6,983 9,811 27,308 19,347 77,503	Cash Volume (\$ billions) \$80 7 125 134 149 132 628	(1.7%) 3.4% 1.5% (6.2%) (0.5%) 0.9% (1.2%)	(1.6%) 6.9% 5.0% 4.6% (0.5%) 3.2% 2.3%	766 12 858 1,197 732 671 4,237	1,137 88 384 751 1,268 624 4,252	1,210 94 408 889 1,495 697 4,793
Asia Pacific Canada CEMEA LAC US <u>Europe</u> Visa Inc. Visa Credit Programs US	\text{Volume (\$ billions)} \text{\$604} & 118 & 337 & 376 & 1,869 & 846 & 4,151 & \text{\$854}	(Nominal USD) (0.5%) 6.9% 10.1% 6.6% 10.2% 5.9%	0.8% 10.5% 13.5% 15.1% 6.6% 11.2% 8.0%	\$524 111 213 242 1,720 714 3,524	(0.3%) 7.2% 15.8% 5.3% 7.3% 12.1% 6.7%	Growth (Constant USD) 1.2% 10.7% 19.2% 22.0% 7.3% 12.8% 9.0%	Payments Transactions (millions) 12,295 1,758 6,983 9,811 27,308 19,347 77,503	Cash Volume (\$ billions) \$80 7 125 134 149 2628	(1.7%) 3.4% 1.5% (6.2%) (0.5%) 0.9% (1.2%)	(1.6%) 6.9% 5.0% 4.6% (0.5%) 3.2% 2.3%	766 12 858 1,197 732 671 4,237	1,137 88 384 751 1,268 624 4,252	1,210 94 408 889 1,495 697 4,793
Asia Pacific Canada CEMEA LAC US Europe Visa Inc. Visa Credit Programs US International	\$604 118 337 376 1,869 846 4,151 \$854 945	(0.5%) 6.9% 10.1% 0.99% 10.2% 5.9%	0.8% 10.5% 13.5% 15.1% 6.6% 11.2% 8.0%	\$524 111 213 242 1,720 714 3,524 \$842 900	(0.3%) 7.2% 15.8% 5.3% 7.3% 12.1% 7.3%	Growth (Constant USD) 1.2% 10.7% 19.2% 22.0% 7.3% 12.8% 9.0%	Payments Transactions (millions) 12,295 1,758 6,983 9,811 27,308 19,347 77,503 9,485 18,806	Cash Volume (\$ billions) \$80 7 125 134 149 2628	(1.7%) 3.4% 1.5% (6.2%) (0.5%) 0.9% (1.2%) 6.6% (0.3%)	(1.6%) 6.9% 5.0% 4.6% (0.5%) 3.2% 6.6% 3.2%	766 12 858 1,197 732 671 4,237	1,137 88 384 751 1,268 624 4,252 343 807	1,210 94 408 889 1,495 697 4,793
Asia Pacific Canada CEMEA LAC US Europe Visa Inc. Visa Credit Programs US International Visa Inc.	\$604 118 337 376 1,869 846 4,151 \$854 945	(0.5%) 6.9% 10.1% 0.99% 10.2% 5.9%	0.8% 10.5% 13.5% 15.1% 6.6% 11.2% 8.0%	\$524 111 213 242 1,720 714 3,524 \$842 900	(0.3%) 7.2% 15.8% 5.3% 7.3% 12.1% 7.3%	Growth (Constant USD) 1.2% 10.7% 19.2% 22.0% 7.3% 12.8% 9.0%	Payments Transactions (millions) 12,295 1,758 6,983 9,811 27,308 19,347 77,503 9,485 18,806	Cash Volume (\$ billions) \$80 7 125 134 149 2628	(1.7%) 3.4% 1.5% (6.2%) (0.5%) 0.9% (1.2%) 6.6% (0.3%)	(1.6%) 6.9% 5.0% 4.6% (0.5%) 3.2% 6.6% 3.2%	766 12 858 1,197 732 671 4,237	1,137 88 384 751 1,268 624 4,252 343 807	1,210 94 408 889 1,495 697 4,793
Asia Pacific Canada CEMEA LAC US Europe Visa Inc. Visa Credit Programs US International Visa Inc. Visa Debit Programs	\$604 118 337 376 1,869 846 4,151 \$854 945 1,799	(Nominal USD) (0.5%) 6.9% 10.1% 0.99% 6.6% 10.2% 5.9% 6.7% 4.8% 5.7%	0.8% 10.5% 13.5% 15.1% 6.6% 11.2% 8.0% 6.7% 9.0% 7.9%	\$524 111 213 242 1,720 714 3,524 \$842 900 1,742	(0.3%) 7.2% 15.8% 7.3% 12.1% 7.3% 6.7% 5.1% 5.8%	1.2% 10.7% 19.2% 22.0% 7.3% 12.8% 9.0%	Payments Transactions (millions) 12,295 1,758 6,983 9,811 27,308 19,347 77,503 9,485 18,806 28,291	Cash Volume (\$ billions) \$80 7 125 134 149 132 628 \$12 45 57	(1.7%) 3.4% 1.5% (6.2%) (0.5%) 0.9% (1.2%) 6.6% (0.3%) 1.1%	(1.6%) 6.9% 5.0% 4.6% (0.5%) 3.2% 2.3% 6.6% 3.2% 3.9%	766 12 858 1,197 732 671 4,237 16 179 196	1,137 88 384 751 1,268 624 4,252 343 807 1,150	1,210 94 408 889 1,495 697 4,793 455 937 1,392





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 \$585 (0.3%)0.3% \$507 (0.0%)0.6% 11,935 \$78 (2.2%)(1.4%)758 1,134 1,209 Canada 113 4.8% 6.5% 105 4.8% 6.5% 1,676 7 5.4% 7.1% 12 85 92 CEMEA 325 10.2% 13.7% 202 15.3% 18.7% 6,499 123 2.8% 6.3% 862 365 390 LAC 361 2.5% 16.0% 228 7.0% 23.6% 9,158 133 (4.5%)5.0% 1,191 729 867 US 4.3% (2.9%)1,799 4.3% 1,649 5.0% 5.0% 26,750 150 (2.9%)754 1,255 1,472 Europe 852 10.8% 10.6% 716 12.3% 12.0% 19,228 136 3.2% 3.8% 699 611 681 4,035 627 4,277 4,711 5.2% 6.7% 3,408 6.4% 7.6% 75,245 (0.7%)2.2% 4,180 Visa Inc. Visa Credit Programs 5.1% 5.0% 5.0% 13.1% 451 \$819 5.1% \$806 9.218 \$13 13.1% 17 340 US International 918 4.8% 8.0% 873 5.0% 8.3% 18,136 45 0.5% 2.5% 176 790 920 4.9% 6.6% 5.0% 6.7% 58 3.1% Visa Inc. 1,737 1,679 27,354 4.7% 193 1,130 1,371 Visa Debit Programs US \$980 3.7% 3.7% \$843 5.1% 5.1% 17.532 \$137 (4.2%)(4.2%)738 915 1.021 International 1,318 6.7% 9.2% 886 10.4% 12.0% 30,359 432 (0.1%)4.0% 3,346 2,135 2,319 4,084 Visa Inc. 5.4% 6.8% 1,729 7.7% 8.5% 47,891 569 1.9% 3,340 2.298 (1.1%)3,050 For the 3 Months Ended June 30, 2024 Cash Total Growth **Payments** Cash Growth Growth **Payments** Growth Growth Growth Volume (Nominal (Constant Volume (Nominal (Constant **Transactions** Volume (Nominal (Constant Transactions Accounts Cards (millions) (\$ billions) USD) USD) (\$ billions) USD) USD) (millions) (\$ billions) USD) USD) (millions) (millions) All Visa Credit & Debit Asia Pacific \$567 (4.9%)(0.0%)\$491 (4.8%)0.3% 11.518 \$76 (6.2%)(2.1%)752 1,125 1,198 Canada 113 4.5% 7.2% 106 4.5% 7.2% 1,637 7 5.1% 7.8% 12 84 91 6,171 CEMEA 6.4% 10.1% 190 12.8% 16.9% 121 (2.4%)0.9% 848 362 386 311 LAC 360 4.8% 14.8% 221 7.5% 21.0% 8,689 138 0.8% 6.1% 1,235 703 835 1,228 1,439 US 1,804 4.5% 4.5% 1,652 5.1% 5.1% 26,321 151 762 (2.1%)(2.1%)797 7.7% 11.4% 665 9.5% 12.7% 18,405 132 (0.6%)4.8% 722 604 673 Europe 3,952 3.8% 6.5% 4.9% 7.4% 72,741 626 (1.6%)1.8% 4,331 4,107 3,326 4,622 Visa Inc. Visa Credit Programs US \$819 5.4% 5.4% \$807 5.3% 5.3% 8,989 \$12 7.6% 7.6% 16 330 435 839 17,346 909 1.3% 7.8% 1.6% 8.1% 44 (3.3%)2.2% 783 883 181 International 3.2% 3.4% 1,114 6.6% 6.8% 26,335 56 3.3% 197 1,344 Visa Inc. 1,702 1,646 (1.1%)Visa Debit Programs US 3.7% 3.7% \$845 4.9% 4 9% \$139 (2.9%)(2.9%)746 898 \$985 17,332 1,003 1,265 4.7% 8.6% 835 8.0% 11.6% 29,074 430 (1.3%)3.1% 3,388 2,096 2,274 International 4.2% 6.4% 1,680 6.4% 8.1% 46,406 569 1.6% Visa Inc. 2.250 (1.7%)4,134 2.993 3,278 For the 3 Months Ended March 31, 2024 Total Growth Growth **Payments** Growth Growth **Payments** Cash Growth Growth Cash Volume (Constant Volume (Nominal (Constant (Nominal 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 \$579 (2.7%)1.9% \$500 (2.7%)2.4% 10,946 \$79 (3.1%)(0.9%)774 1,120 1,194 Canada 102 6.2% 5.5% 95 5.7% 5.1% 1,459 7 12.4% 11.8% 12 84 90 CEMEA 13.8% 302 9.9% 183 15.1% 19.9% 5,785 119 2.7% 5.4% 814 353 376 10.9% LAC 346 8.2% 213 12.3% 18.3% 8,201 133 2.1% 1.0% 1,156 689 811 US 1,709 5.5% 5.5% 1,561 6.1% 6.1% 24,730 148 (0.4%)(0.4%)737 1,206 1,416 13.4% 16,884 123 6.2% Europe 744 12.7% 621 14.9% 13.7% 8.1% 677 606 671 Visa Inc. 3,782 6.2% 7.3% 3,173 7.1% 8.3% 68,004 609 1.8% 2.7% 4,169 4,057 4,559 Visa Credit Programs US \$761 6.2% 6.2% \$749 6.3% 6.3% 8,259 \$12 1.5% 1.5% 16 328 433 903 864 4.5% 8.8% 819 4.5% 9.0% 16,252 44 3.4% 6.8% 177 780 International Visa Inc. 1,625 5.3% 7.5% 1,568 5.3% 7.6% 24,510 57 3.0% 5.6% 193 1,108 1,336 Visa Debit Programs \$812 6.0% 6.0% 16,471 US \$948 5.0% 5.0% \$135 (0.6%)(0.6%)720 878 983 793 2,239 1,210 8 4% 9.0% 11 9% 12.2% 27,023 417 2.4% 3.5% 3,255 2,071 International Visa Inc. 2,158 6.9% 7.2% 1,605 8.8% 8.9% 43,494 552 1.6% 2.4% 3,976 2,949 3,222

For the 3 Months Ended September 30, 2024





					For the 12 Mo	onths Ended I	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)	•	
All Visa Credit & Debit													
Asia Pacific	\$2,323	(2.0%)	0.5%	\$2,011	(1.8%)	0.8%	47,410	\$312	(3.0%)	(1.3%)	3,031		
Canada	446	4.4%	8.0%	418	4.4%	8.0%	6,642	29	4.4%	8.0%			
CEMEA	1,305	9.2%	12.5%	813	14.4%	17.8%	26,562	492	1.5%	4.8%	,		
LAC	1,449	2.4%	15.1%	920	6.7%	21.9%	37,132	530	(4.2%)	5.0%			
US	7,271 3,279	5.2% 8.5%	5.2%	6,675 2,761	5.8%	5.8%		596	(1.8%)	(1.8%)	2,928 2,704		
Europe Vice Inc			10.4%		10.3%	11.9%		518	0.1%	3.0%			
Visa Inc.	16,075	4.8%	7.0%	13,598	6.0%	7.9%	299,084	2,477	(1.4%)	2.1%	16,865		
Visa Credit Programs													
US	\$3,289	5.5%	5.5%	\$3,239	5.4%	5.4%	,	\$50	7.7%	7.7%			
<u>International</u>	3,633	3.4%	8.2%	3,456	3.7%	8.5%	72,217	178	(1.3%)	2.7%			
Visa Inc.	6,923	4.4%	6.9%	6,695	4.5%	7.0%	108,554	227	0.6%	3.7%	777		
Visa Debit Programs													
US	\$3,982	4.9%	4.9%	\$3,436	6.2%	6.2%	69,902	\$546	(2.6%)	(2.6%)	2,862		
<u>International</u>	5,170	5.2%	8.7%	3,467	8.7%	11.5%	120,629	1,703	(1.3%)	3.4%	13,226		
Visa Inc.	9,152	5.1%	7.0%	6,903	7.4%	8.8%	190,530	2,249	(1.6%)	1.9%	16,088		
					For the 12 Mo	onths Ended I	March 31, 2024						
	Total	Growth	Growth	Payments	For the 12 Mo Growth	onths Ended I Growth	March 31, 2024 Payments	Cash	Growth	Growth	Cash		
	Volume	(Nominal	(Constant	Payments Volume	Growth (Nominal	Growth (Constant	Payments Transactions	Volume	(Nominal	(Constant	Transactions	Accounts	Cards
				Payments	Growth	Growth	Payments					Accounts (millions)	Cards (millions)
All Visa Credit & Debit	Volume	(Nominal	(Constant	Payments Volume	Growth (Nominal	Growth (Constant	Payments Transactions	Volume	(Nominal	(Constant	Transactions		
All Visa Credit & Debit Asia Pacific	Volume	(Nominal	(Constant	Payments Volume	Growth (Nominal	Growth (Constant	Payments Transactions (millions)	Volume	(Nominal	(Constant	Transactions		
Asia Pacific Canada	Volume (\$ billions) \$2,370 428	(Nominal USD) 0.8% 4.5%	(Constant USD) 3.9% 6.0%	Payments Volume (\$ billions) \$2,048 400	Growth (Nominal USD) 1.2% 4.3%	Growth (Constant USD) 4.6% 5.8%	Payments Transactions (millions) 44,063 6,049	Volume (\$ billions) \$322 28	(Nominal USD) (1.8%) 7.1%	(Constant USD) (0.3%) 8.6%	Transactions (millions) 3,172 45	1,120 84	1,194 90
Asia Pacific Canada CEMEA	\$2,370 428 1,196	(Nominal USD) 0.8% 4.5% 11.1%	(Constant USD) 3.9% 6.0% 14.9%	Payments Volume (\$ billions) \$2,048 400 711	Growth (Nominal USD) 1.2% 4.3% 19.0%	Growth (Constant USD) 4.6% 5.8% 22.5%	Payments Transactions (millions) 44,063 6,049 22,358	Volume (\$ billions) \$322 28 485	(Nominal USD) (1.8%) 7.1% 1.1%	(Constant USD) (0.3%) 8.6% 5.2%	Transactions (millions) 3,172 45 3,398	1,120 84 353	1,194 90 376
Asia Pacific Canada CEMEA LAC	\$2,370 428 1,196 1,415	(Nominal USD) 0.8% 4.5% 11.1% 12.2%	(Constant USD) 3.9% 6.0% 14.9% 10.2%	Payments Volume (\$ billions) \$2,048 400 711 862	Growth (Nominal USD) 1.2% 4.3% 19.0% 17.6%	Growth (Constant USD) 4.6% 5.8% 22.5% 17.1%	Payments Transactions (millions) 44,063 6,049 22,358 32,373	Volume (\$ billions) \$322 28 485 553	(1.8%) 7.1% 1.1% 4.7%	(Constant USD) (0.3%) 8.6% 5.2% 1.3%	3,172 45 3,398 4,578	1,120 84 353 689	1,194 90 376 811
Asia Pacific Canada CEMEA LAC US	\$2,370 428 1,196 1,415 6,914	(Nominal USD) 0.8% 4.5% 11.1% 12.2% 5.2%	(Constant USD) 3.9% 6.0% 14.9% 10.2% 5.2%	Payments Volume (\$ billions) \$2,048 400 711 862 6,307	Growth (Nominal USD) 1.2% 4.3% 19.0% 17.6% 5.8%	Growth (Constant USD) 4.6% 5.8% 22.5% 17.1% 5.8%	Payments Transactions (millions) 44,063 6,049 22,358 32,373 100,760	Volume (\$ billions) \$322 28 485 553 607	(Nominal USD) (1.8%) 7.1% 1.1% 4.7% (0.7%)	(Constant USD) (0.3%) 8.6% 5.2% 1.3% (0.7%)	3,172 45 3,398 4,578 3,094	1,120 84 353 689 1,206	1,194 90 376 811 1,416
Asia Pacific Canada CEMEA LAC US Europe	\$2,370 428 1,196 1,415 6,914 3,021	(Nominal USD) 0.8% 4.5% 11.1% 12.2% 5.2% 15.0%	(Constant USD) 3.9% 6.0% 14.9% 10.2% 5.2% 11.6%	\$2,048 400 711 862 6,307 2,503	1.2% 4.3% 19.0% 17.6% 5.8% 15.7%	Growth (Constant USD) 4.6% 5.8% 22.5% 17.1% 5.8% 12.1%	Payments Transactions (millions) 44,063 6,049 22,358 32,373 100,760 67,578	\$322 28 485 553 607 518	(1.8%) 7.1% 1.1% 4.7% (0.7%) 11.5%	(Constant USD) (0.3%) 8.6% 5.2% 1.3% (0.7%) 9.2%	3,172 45 3,398 4,578 3,094 2,898	1,120 84 353 689 1,206 606	1,194 90 376 811 1,416 671
Asia Pacific Canada CEMEA LAC US	\$2,370 428 1,196 1,415 6,914	(Nominal USD) 0.8% 4.5% 11.1% 12.2% 5.2%	(Constant USD) 3.9% 6.0% 14.9% 10.2% 5.2%	Payments Volume (\$ billions) \$2,048 400 711 862 6,307	Growth (Nominal USD) 1.2% 4.3% 19.0% 17.6% 5.8%	Growth (Constant USD) 4.6% 5.8% 22.5% 17.1% 5.8%	Payments Transactions (millions) 44,063 6,049 22,358 32,373 100,760 67,878	Volume (\$ billions) \$322 28 485 553 607	(Nominal USD) (1.8%) 7.1% 1.1% 4.7% (0.7%)	(Constant USD) (0.3%) 8.6% 5.2% 1.3% (0.7%)	3,172 45 3,398 4,578 3,094 2,898	1,120 84 353 689 1,206	1,194 90 376 811 1,416
Asia Pacific Canada CEMEA LAC US <u>Europe</u> Visa Inc. Visa Credit Programs	\$2,370 428 1,196 1,415 6,914 3,021 15,343	(Nominal USD) 0.8% 4.5% 11.1% 12.2% 5.2% 15.0%	(Constant USD) 3.9% 6.0% 14.9% 10.2% 5.2% 11.6% 7.3%	\$2,048 400 711 862 6,307 2,503 12,831	1.2% 4.3% 19.0% 17.6% 5.8% 15.7%	Growth (Constant USD) 4.6% 5.8% 22.5% 17.1% 5.8% 12.1% 8.2%	Payments Transactions (millions) 44,063 6,049 22,358 32,373 100,760 67,878 273,480	\$322 28 485 553 607 518	(1.8%) 7.1% 1.1% 4.7% (0.7%) 11.5%	(0.3%) 8.6% 5.2% 1.3% (0.7%) 9.2% 2.9%	3,172 45 3,398 4,578 3,094 2,898 17,185	1,120 84 353 689 1,206 606 4,057	1,194 90 376 811 1,416 671
Asia Pacific Canada CEMEA LAC US Europe Visa Inc. Visa Credit Programs US	\$2,370 428 1,196 1,415 6,914 3,021 15,343	(Nominal USD) 0.8% 4.5% 11.1% 12.2% 5.2% 15.0% 7.3%	(Constant USD) 3.9% 6.0% 14.9% 10.2% 5.2% 11.6% 7.3%	\$2,048 400 711 862 6,307 2,503 12,831	Growth (Nominal USD) 1.2% 4.3% 19.0% 17.6% 5.8% 15.7% 8.2%	Growth (Constant USD) 4.6% 5.8% 22.5% 17.1% 5.8% 12.1% 8.2%	Payments Transactions (millions) 44,063 6,049 22,358 32,373 100,760 67,878 273,480	\$322 28 485 553 607 518 2,512	(1.8%) 7.1% 1.1% 4.7% (0.7%) 11.5% 3.1%	(0.3%) 8.6% 5.2% 1.3% (0.7%) 9.2% 2.9%	3,172 45 3,398 4,578 3,094 2,898 17,185	1,120 84 353 689 1,206 606 4,057	1,194 90 376 811 1,416 671 4,559
Asia Pacific Canada CEMEA LAC US Europe Visa Inc. Visa Credit Programs US International	\$2,370 428 1,196 1,415 6,914 3,021 15,343 \$3,119 3,513	(Nominal USD) 0.8% 4.5% 11.1% 12.2% 5.2% 15.0% 7.3% 5.6% 7.6%	3.9% 6.0% 14.9% 10.2% 5.2% 11.6% 7.3%	\$2,048 400 711 862 6,307 2,503 12,831 \$3,072 3,333	Growth (Nominal USD) 1.2% 4.3% 19.0% 17.6% 5.8% 15.7% 8.2%	Growth (Constant USD) 4.6% 5.8% 22.5% 17.1% 5.8% 12.1% 8.2%	Payments Transactions (millions) 44,063 6,049 22,358 32,373 100,760 67,978 273,480 34,194 64,830	\$322 28 485 553 607 518 2,512	(1.8%) 7.1% 1.1% 4.7% (0.7%) 11.5% 3.1% (2.9%) 6.4%	(0.3%) 8.6% 5.2% 1.3% (0.7%) 9.2% 2.9%	3,172 45 3,398 4,578 3,094 2,898 17,185	1,120 84 353 689 1,206 606 4,057	1,194 90 376 811 1,416 671 4,559
Asia Pacific Canada CEMEA LAC US Europe Visa Inc. Visa Credit Programs US	\$2,370 428 1,196 1,415 6,914 3,021 15,343	(Nominal USD) 0.8% 4.5% 11.1% 12.2% 5.2% 15.0% 7.3%	(Constant USD) 3.9% 6.0% 14.9% 10.2% 5.2% 11.6% 7.3%	\$2,048 400 711 862 6,307 2,503 12,831	Growth (Nominal USD) 1.2% 4.3% 19.0% 17.6% 5.8% 15.7% 8.2%	Growth (Constant USD) 4.6% 5.8% 22.5% 17.1% 5.8% 12.1% 8.2%	Payments Transactions (millions) 44,063 6,049 22,358 32,373 100,760 67,978 273,480 34,194 64,830	\$322 28 485 553 607 518 2,512	(1.8%) 7.1% 1.1% 4.7% (0.7%) 11.5% 3.1%	(0.3%) 8.6% 5.2% 1.3% (0.7%) 9.2% 2.9%	3,172 45 3,398 4,578 3,094 2,898 17,185	1,120 84 353 689 1,206 606 4,057	1,194 90 376 811 1,416 671 4,559
Asia Pacific Canada CEMEA LAC US Europe Visa Inc. Visa Credit Programs US International	\$2,370 428 1,196 1,415 6,914 3,021 15,343 \$3,119 3,513	(Nominal USD) 0.8% 4.5% 11.1% 12.2% 5.2% 15.0% 7.3% 5.6% 7.6%	3.9% 6.0% 14.9% 10.2% 5.2% 11.6% 7.3%	\$2,048 400 711 862 6,307 2,503 12,831 \$3,072 3,333	Growth (Nominal USD) 1.2% 4.3% 19.0% 17.6% 5.8% 15.7% 8.2%	Growth (Constant USD) 4.6% 5.8% 22.5% 17.1% 5.8% 12.1% 8.2%	Payments Transactions (millions) 44,063 6,049 22,358 32,373 100,760 67,978 273,480 34,194 64,830	\$322 28 485 553 607 518 2,512	(1.8%) 7.1% 1.1% 4.7% (0.7%) 11.5% 3.1% (2.9%) 6.4%	(0.3%) 8.6% 5.2% 1.3% (0.7%) 9.2% 2.9%	3,172 45 3,398 4,578 3,094 2,898 17,185	1,120 84 353 689 1,206 606 4,057	1,194 90 376 811 1,416 671 4,559
Asia Pacific Canada CEMEA LAC US Europe Visa Inc. Visa Credit Programs US International Visa Inc. Visa Debit Programs US	\$2,370 428 1,196 1,415 6,914 3,021 15,343 \$3,119 3,513 6,632	(Nominal USD) 0.8% 4.5% 11.1% 12.2% 5.2% 15.0% 7.3% 5.6% 7.6% 6.7%	(Constant USD) 3.9% 6.0% 14.9% 10.2% 5.2% 11.6% 7.3% 5.6% 9.8% 7.7%	\$2,048 400 711 862 6,307 2,503 12,831 \$3,072 3,333 6,406	Growth (Nominal USD) 1.2% 4.3% 19.0% 17.6% 5.8% 15.7% 8.2% 5.7% 7.7% 6.7%	Growth (Constant USD) 4.6% 5.8% 22.5% 17.1% 5.8% 12.1% 8.2% 5.7% 10.0% 7.8%	Payments Transactions (millions) 44,063 6,049 22,358 32,373 100,760 67,878 273,480 34,194 64,830 99,023	\$322 28 485 553 607 518 2,512	(1.8%) 7.1% 1.1% 4.7% (0.7%) 11.5% 3.1% (2.9%) 6.4% 4.4%	(Constant USD) (0.3%) 8.6% 5.2% 1.3% (0.7%) 9.2% 2.9% (2.9%) 7.0% 4.8% (0.5%)	7,172 45 3,398 4,578 3,094 2,898 17,185 61 739 800	1,120 84 353 689 1,206 606 4,057 328 780 1,108	1,194 90 376 811 1,416 671 4,559 433 903 1,336
Asia Pacific Canada CEMEA LAC US Europe Visa Inc. Visa Credit Programs US International Visa Inc. Visa Debit Programs	\$2,370 428 1,196 1,415 6,914 3,021 15,343 \$3,119 3,513 6,632	(Nominal USD) 0.8% 4.5% 11.1% 12.2% 5.2% 15.0% 7.3% 5.6% 7.6% 6.7%	(Constant USD) 3.9% 6.0% 14.9% 10.2% 5.2% 11.6% 7.3% 5.6% 9.8% 7.7%	\$2,048 400 711 862 6,307 2,503 12,831 \$3,072 3,333 6,406	Growth (Nominal USD) 1.2% 4.3% 19.0% 17.6% 5.8% 15.7% 8.2% 5.7% 7.7% 6.7%	Growth (Constant USD) 4.6% 5.8% 22.5% 17.1% 5.8% 12.1% 8.2% 5.7% 10.0% 7.8%	Payments Transactions (millions) 44,063 6,049 22,358 32,373 100,760 67,878 273,480 34,194 64,830 99,023	\$322 28 485 553 607 518 2,512 \$46 180 226	(1.8%) 7.1% 1.1% 4.7% (0.7%) 11.5% 3.1% (2.9%) 6.4% 4.4%	(0.3%) 8.6% 5.2% 1.3% (0.7%) 9.2% 2.9% (2.9%) 7.0% 4.8%	7,172 45 3,398 4,578 3,094 2,898 17,185 61 739 800	1,120 84 353 689 1,206 606 4,057 328 780 1,108	1,194 90 376 811 1,416 671 4,559 433 903 1,336





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			
Mar 31, 2025	10%	13%	13%
Dec 31, 2024	15%	16%	16%
Sep 30, 2024	13%	13%	13%
Jun 30, 2024	12%	14%	14%
Mar 31, 2024	17%	16%	16%
12 Months Ended			
Mar 31, 2025	13%	14%	14%

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		
Mar 31, 2025	60,651	9%
Dec 31, 2024	63,797	11%
Sep 30, 2024	61,512	10%
Jun 30, 2024	59,318	10%
Mar 31, 2024	55,456	11%
12 Months Ended		
Mar 31, 2025	245,278	10%





⁽¹⁾ 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.



