

# 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.

1: For the 3 Months Ended March 31, 2025

| For the 3 Months Ended March 31, 2025 |                            |                             |                                     |                            |                             |                                        |                                 |                            |                             |                                    |       |
|---------------------------------------|----------------------------|-----------------------------|-------------------------------------|----------------------------|-----------------------------|----------------------------------------|---------------------------------|----------------------------|-----------------------------|------------------------------------|-------|
| Total<br>Volume<br>(\$ billions)      | Growth<br>(Nominal<br>USD) | Growth<br>(Constant<br>USD) | Payments<br>Volume<br>(\$ billions) | Growth<br>(Nominal<br>USD) | Growth<br>(Constant<br>USD) | Payments<br>Transactions<br>(millions) | Cash<br>Volume<br>(\$ billions) | Growth<br>(Nominal<br>USD) | Growth<br>(Constant<br>USD) | Cash<br>Transactions<br>(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   |
| Europe                                | 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    |
| International                         | 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 |

2: For the 3 Months Ended December 31, 2024

|                                    | For the 3 Months Ended December 31, 2024 |                            |                             |                                     |                            |                             |                                        |                                 |                            |                             |                                    |                        |                     |
|------------------------------------|------------------------------------------|----------------------------|-----------------------------|-------------------------------------|----------------------------|-----------------------------|----------------------------------------|---------------------------------|----------------------------|-----------------------------|------------------------------------|------------------------|---------------------|
|                                    | Total Volume<br>(\$ billions)            | Growth<br>(Nominal<br>USD) | Growth<br>(Constant<br>USD) | Payments<br>Volume<br>(\$ billions) | Growth<br>(Nominal<br>USD) | Growth<br>(Constant<br>USD) | Payments<br>Transactions<br>(millions) | Cash<br>Volume<br>(\$ billions) | Growth<br>(Nominal<br>USD) | Growth<br>(Constant<br>USD) | Cash<br>Transactions<br>(millions) | Accounts<br>(millions) | Cards<br>(millions) |
| <b>All Visa Credit &amp; Debit</b> |                                          |                            |                             |                                     |                            |                             |                                        |                                 |                            |                             |                                    |                        |                     |
| Asia Pacific                       | \$604                                    | (0.5%)                     | 0.8%                        | \$524                               | (0.3%)                     | 1.2%                        | 12,295                                 | \$80                            | (1.7%)                     | (1.6%)                      | 766                                | 1,137                  | 1,210               |
| Canada                             | 118                                      | 6.9%                       | 10.5%                       | 111                                 | 7.2%                       | 10.7%                       | 1,758                                  | 7                               | 3.4%                       | 6.9%                        | 12                                 | 88                     | 94                  |
| CEMEA                              | 337                                      | 10.1%                      | 13.5%                       | 213                                 | 15.8%                      | 19.2%                       | 6,983                                  | 125                             | 1.5%                       | 5.0%                        | 858                                | 384                    | 408                 |
| LAC                                | 376                                      | 0.9%                       | 15.1%                       | 242                                 | 5.3%                       | 22.0%                       | 9,811                                  | 134                             | (6.2%)                     | 4.6%                        | 1,197                              | 751                    | 889                 |
| US                                 | 1,869                                    | 6.6%                       | 6.6%                        | 1,720                               | 7.3%                       | 7.3%                        | 27,308                                 | 149                             | (0.5%)                     | (0.5%)                      | 732                                | 1,268                  | 1,495               |
| <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>624</u>             | <u>697</u>          |
| Visa Inc.                          | 4,151                                    | 5.9%                       | 8.0%                        | 3,524                               | 7.3%                       | 9.0%                        | 77,503                                 | 628                             | (1.2%)                     | 2.3%                        | 4,237                              | 4,252                  | 4,793               |
| <b>Visa Credit Programs</b>        |                                          |                            |                             |                                     |                            |                             |                                        |                                 |                            |                             |                                    |                        |                     |
| US                                 | \$854                                    | 6.7%                       | 6.7%                        | \$842                               | 6.7%                       | 6.7%                        | 9,485                                  | \$12                            | 6.6%                       | 6.6%                        | 16                                 | 343                    | 455                 |
| <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>18,806</u>                          | <u>45</u>                       | <u>(0.3%)</u>              | <u>3.2%</u>                 | <u>179</u>                         | <u>807</u>             | <u>937</u>          |
| Visa Inc.                          | 1,799                                    | 5.7%                       | 7.9%                        | 1,742                               | 5.8%                       | 8.0%                        | 28,291                                 | 57                              | 1.1%                       | 3.9%                        | 196                                | 1,150                  | 1,392               |
| <b>Visa Debit Programs</b>         |                                          |                            |                             |                                     |                            |                             |                                        |                                 |                            |                             |                                    |                        |                     |
| US                                 | \$1,015                                  | 6.6%                       | 6.6%                        | \$878                               | 7.9%                       | 7.9%                        | 17,824                                 | \$137                           | (1.1%)                     | (1.1%)                      | 716                                | 925                    | 1,040               |
| <u>International</u>               | <u>1,337</u>                             | <u>5.9%</u>                | <u>9.2%</u>                 | <u>903</u>                          | <u>9.8%</u>                | <u>12.3%</u>                | <u>31,389</u>                          | <u>434</u>                      | <u>(1.5%)</u>              | <u>3.2%</u>                 | <u>3,325</u>                       | <u>2,177</u>           | <u>2,362</u>        |
| Visa Inc.                          | 2,352                                    | 6.2%                       | 8.0%                        | 1,781                               | 8.8%                       | 10.1%                       | 49,212                                 | 571                             | (1.4%)                     | 2.2%                        | 4,041                              | 3,102                  | 3,401               |



## 1: For the 3 Months Ended September 30, 2024

| For the 3 Months Ended September 30, 2024 |                                  |                            |                             |                                     |                            |                             |                                        |                                 |                            |                             |                                    |                        |                     |
|-------------------------------------------|----------------------------------|----------------------------|-----------------------------|-------------------------------------|----------------------------|-----------------------------|----------------------------------------|---------------------------------|----------------------------|-----------------------------|------------------------------------|------------------------|---------------------|
|                                           | Total<br>Volume<br>(\$ billions) | Growth<br>(Nominal<br>USD) | Growth<br>(Constant<br>USD) | Payments<br>Volume<br>(\$ billions) | Growth<br>(Nominal<br>USD) | Growth<br>(Constant<br>USD) | Payments<br>Transactions<br>(millions) | Cash<br>Volume<br>(\$ billions) | Growth<br>(Nominal<br>USD) | Growth<br>(Constant<br>USD) | Cash<br>Transactions<br>(millions) | Accounts<br>(millions) | Cards<br>(millions) |
| <b>All Visa Credit &amp; Debit</b>        |                                  |                            |                             |                                     |                            |                             |                                        |                                 |                            |                             |                                    |                        |                     |
| 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                                        | 1,799                            | 4.3%                       | 4.3%                        | 1,649                               | 5.0%                       | 5.0%                        | 26,750                                 | 150                             | (2.9%)                     | (2.9%)                      | 754                                | 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>3.2%</u>                | <u>3.8%</u>                 | <u>699</u>                         | <u>611</u>             | <u>681</u>          |
| Visa Inc.                                 | 4,035                            | 5.2%                       | 6.7%                        | 3,408                               | 6.4%                       | 7.6%                        | 75,245                                 | 627                             | (0.7%)                     | 2.2%                        | 4,277                              | 4,180                  | 4,711               |
| <b>Visa Credit Programs</b>               |                                  |                            |                             |                                     |                            |                             |                                        |                                 |                            |                             |                                    |                        |                     |
| US                                        | \$819                            | 5.1%                       | 5.1%                        | \$806                               | 5.0%                       | 5.0%                        | 9,218                                  | \$13                            | 13.1%                      | 13.1%                       | 17                                 | 340                    | 451                 |
| <u>International</u>                      | <u>918</u>                       | <u>4.8%</u>                | <u>8.0%</u>                 | <u>873</u>                          | <u>5.0%</u>                | <u>8.3%</u>                 | <u>18,136</u>                          | <u>45</u>                       | <u>0.5%</u>                | <u>2.5%</u>                 | <u>176</u>                         | <u>790</u>             | <u>920</u>          |
| Visa Inc.                                 | 1,737                            | 4.9%                       | 6.6%                        | 1,679                               | 5.0%                       | 6.7%                        | 27,354                                 | 58                              | 3.1%                       | 4.7%                        | 193                                | 1,130                  | 1,371               |
| <b>Visa Debit Programs</b>                |                                  |                            |                             |                                     |                            |                             |                                        |                                 |                            |                             |                                    |                        |                     |
| US                                        | \$980                            | 3.7%                       | 3.7%                        | \$843                               | 5.1%                       | 5.1%                        | 17,532                                 | \$137                           | (4.2%)                     | (4.2%)                      | 738                                | 915                    | 1,021               |
| <u>International</u>                      | <u>1,318</u>                     | <u>6.7%</u>                | <u>9.2%</u>                 | <u>886</u>                          | <u>10.4%</u>               | <u>12.0%</u>                | <u>30,359</u>                          | <u>432</u>                      | <u>(0.1%)</u>              | <u>4.0%</u>                 | <u>3,346</u>                       | <u>2,135</u>           | <u>2,319</u>        |
| Visa Inc.                                 | 2,298                            | 5.4%                       | 6.8%                        | 1,729                               | 7.7%                       | 8.5%                        | 47,891                                 | 569                             | (1.1%)                     | 1.9%                        | 4,084                              | 3,050                  | 3,340               |

## 2: For the 3 Months Ended June 30, 2024

| For the 3 Months Ended June 30, 2024 |                                  |                            |                             |                                     |                            |                             |                                        |                                 |                            |                             |                                    |                        |                     |
|--------------------------------------|----------------------------------|----------------------------|-----------------------------|-------------------------------------|----------------------------|-----------------------------|----------------------------------------|---------------------------------|----------------------------|-----------------------------|------------------------------------|------------------------|---------------------|
|                                      | Total<br>Volume<br>(\$ billions) | Growth<br>(Nominal<br>USD) | Growth<br>(Constant<br>USD) | Payments<br>Volume<br>(\$ billions) | Growth<br>(Nominal<br>USD) | Growth<br>(Constant<br>USD) | Payments<br>Transactions<br>(millions) | Cash<br>Volume<br>(\$ billions) | Growth<br>(Nominal<br>USD) | Growth<br>(Constant<br>USD) | Cash<br>Transactions<br>(millions) | Accounts<br>(millions) | Cards<br>(millions) |
| <b>All Visa Credit &amp; Debit</b>   |                                  |                            |                             |                                     |                            |                             |                                        |                                 |                            |                             |                                    |                        |                     |
| 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                  |
| CEMEA                                | 311                              | 6.4%                       | 10.1%                       | 190                                 | 12.8%                      | 16.9%                       | 6,171                                  | 121                             | (2.4%)                     | 0.9%                        | 848                                | 362                    | 386                 |
| LAC                                  | 360                              | 4.8%                       | 14.8%                       | 221                                 | 7.5%                       | 21.0%                       | 8,689                                  | 138                             | 0.8%                       | 6.1%                        | 1,235                              | 703                    | 835                 |
| US                                   | 1,804                            | 4.5%                       | 4.5%                        | 1,652                               | 5.1%                       | 5.1%                        | 26,321                                 | 151                             | (2.1%)                     | (2.1%)                      | 762                                | 1,228                  | 1,439               |
| <u>Europe</u>                        | <u>797</u>                       | <u>7.7%</u>                | <u>11.4%</u>                | <u>665</u>                          | <u>9.5%</u>                | <u>12.7%</u>                | <u>18,405</u>                          | <u>132</u>                      | <u>(0.6%)</u>              | <u>4.8%</u>                 | <u>722</u>                         | <u>604</u>             | <u>673</u>          |
| Visa Inc.                            | 3,952                            | 3.8%                       | 6.5%                        | 3,326                               | 4.9%                       | 7.4%                        | 72,741                                 | 626                             | (1.6%)                     | 1.8%                        | 4,331                              | 4,107                  | 4,622               |
| <b>Visa Credit Programs</b>          |                                  |                            |                             |                                     |                            |                             |                                        |                                 |                            |                             |                                    |                        |                     |
| US                                   | \$819                            | 5.4%                       | 5.4%                        | \$807                               | 5.3%                       | 5.3%                        | 8,989                                  | \$12                            | 7.6%                       | 7.6%                        | 16                                 | 330                    | 435                 |
| <u>International</u>                 | <u>883</u>                       | <u>1.3%</u>                | <u>7.8%</u>                 | <u>839</u>                          | <u>1.6%</u>                | <u>8.1%</u>                 | <u>17,346</u>                          | <u>44</u>                       | <u>(3.3%)</u>              | <u>2.2%</u>                 | <u>181</u>                         | <u>783</u>             | <u>909</u>          |
| Visa Inc.                            | 1,702                            | 3.2%                       | 6.6%                        | 1,646                               | 3.4%                       | 6.8%                        | 26,335                                 | 56                              | (1.1%)                     | 3.3%                        | 197                                | 1,114                  | 1,344               |
| <b>Visa Debit Programs</b>           |                                  |                            |                             |                                     |                            |                             |                                        |                                 |                            |                             |                                    |                        |                     |
| US                                   | \$985                            | 3.7%                       | 3.7%                        | \$845                               | 4.9%                       | 4.9%                        | 17,332                                 | \$139                           | (2.9%)                     | (2.9%)                      | 746                                | 898                    | 1,003               |
| <u>International</u>                 | <u>1,265</u>                     | <u>4.7%</u>                | <u>8.6%</u>                 | <u>835</u>                          | <u>8.0%</u>                | <u>11.6%</u>                | <u>29,074</u>                          | <u>430</u>                      | <u>(1.3%)</u>              | <u>3.1%</u>                 | <u>3,388</u>                       | <u>2,096</u>           | <u>2,274</u>        |
| Visa Inc.                            | 2,250                            | 4.2%                       | 6.4%                        | 1,680                               | 6.4%                       | 8.1%                        | 46,406                                 | 569                             | (1.7%)                     | 1.6%                        | 4,134                              | 2,993                  | 3,278               |

## 3: For the 3 Months Ended March 31, 2024

| For the 3 Months Ended March 31, 2024 |                                  |                            |                             |                                     |                            |                             |                                        |                                 |                            |                             |                                    |                        |                     |
|---------------------------------------|----------------------------------|----------------------------|-----------------------------|-------------------------------------|----------------------------|-----------------------------|----------------------------------------|---------------------------------|----------------------------|-----------------------------|------------------------------------|------------------------|---------------------|
|                                       | Total<br>Volume<br>(\$ billions) | Growth<br>(Nominal<br>USD) | Growth<br>(Constant<br>USD) | Payments<br>Volume<br>(\$ billions) | Growth<br>(Nominal<br>USD) | Growth<br>(Constant<br>USD) | Payments<br>Transactions<br>(millions) | Cash<br>Volume<br>(\$ billions) | Growth<br>(Nominal<br>USD) | Growth<br>(Constant<br>USD) | Cash<br>Transactions<br>(millions) | Accounts<br>(millions) | Cards<br>(millions) |
| <b>All Visa Credit &amp; Debit</b>    |                                  |                            |                             |                                     |                            |                             |                                        |                                 |                            |                             |                                    |                        |                     |
| 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                                 | 302                              | 9.9%                       | 13.8%                       | 183                                 | 15.1%                      | 19.9%                       | 5,785                                  | 119                             | 2.7%                       | 5.4%                        | 814                                | 353                    | 376                 |
| LAC                                   | 346                              | 8.2%                       | 10.9%                       | 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               |
| <u>Europe</u>                         | <u>744</u>                       | <u>13.4%</u>               | <u>12.7%</u>                | <u>621</u>                          | <u>14.9%</u>               | <u>13.7%</u>                | <u>16,884</u>                          | <u>123</u>                      | <u>6.2%</u>                | <u>8.1%</u>                 | <u>677</u>                         | <u>606</u>             | <u>671</u>          |
| 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               |
| <b>Visa Credit Programs</b>           |                                  |                            |                             |                                     |                            |                             |                                        |                                 |                            |                             |                                    |                        |                     |
| US                                    | \$761                            | 6.2%                       | 6.2%                        | \$749                               | 6.3%                       | 6.3%                        | 8,259                                  | \$12                            | 1.5%                       | 1.5%                        | 16                                 | 328                    | 433                 |
| <u>International</u>                  | <u>864</u>                       | <u>4.5%</u>                | <u>8.8%</u>                 | <u>819</u>                          | <u>4.5%</u>                | <u>9.0%</u>                 | <u>16,252</u>                          | <u>44</u>                       | <u>3.4%</u>                | <u>6.8%</u>                 | <u>177</u>                         | <u>780</u>             | <u>903</u>          |
| 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               |
| <b>Visa Debit Programs</b>            |                                  |                            |                             |                                     |                            |                             |                                        |                                 |                            |                             |                                    |                        |                     |
| US                                    | \$948                            | 5.0%                       | 5.0%                        | \$812                               | 6.0%                       | 6.0%                        | 16,471                                 | \$135                           | (0.6%)                     | (0.6%)                      | 720                                | 878                    | 983                 |
| <u>International</u>                  | <u>1,210</u>                     | <u>8.4%</u>                | <u>9.0%</u>                 | <u>793</u>                          | <u>11.9%</u>               | <u>12.2%</u>                | <u>27,023</u>                          | <u>417</u>                      | <u>2.4%</u>                | <u>3.5%</u>                 | <u>3,255</u>                       | <u>2,071</u>           | <u>2,239</u>        |
| 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 12 Months Ended March 31, 2025 |                  |                   |                         |                  |                   |                            |                         |                  |                   |                            |
|------------------------------------|----------------------------------------|------------------|-------------------|-------------------------|------------------|-------------------|----------------------------|-------------------------|------------------|-------------------|----------------------------|
|                                    | Total                                  | Growth           | Growth            | Payments                | Growth           | Growth            | Payments                   | Cash                    | Growth           | Growth            | Cash                       |
|                                    | Volume<br>(\$ billions)                | (Nominal<br>USD) | (Constant<br>USD) | Volume<br>(\$ billions) | (Nominal<br>USD) | (Constant<br>USD) | Transactions<br>(millions) | Volume<br>(\$ billions) | (Nominal<br>USD) | (Constant<br>USD) | Transactions<br>(millions) |
| <b>All Visa Credit &amp; Debit</b> |                                        |                  |                   |                         |                  |                   |                            |                         |                  |                   |                            |
| 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%              | 49                         |
| CEMEA                              | 1,305                                  | 9.2%             | 12.5%             | 813                     | 14.4%            | 17.8%             | 26,562                     | 492                     | 1.5%             | 4.8%              | 3,412                      |
| LAC                                | 1,449                                  | 2.4%             | 15.1%             | 920                     | 6.7%             | 21.9%             | 37,132                     | 530                     | (4.2%)           | 5.0%              | 4,742                      |
| US                                 | 7,271                                  | 5.2%             | 5.2%              | 6,675                   | 5.8%             | 5.8%              | 106,238                    | 596                     | (1.8%)           | (1.8%)            | 2,928                      |
| <u>Europe</u>                      | <u>3,279</u>                           | <u>8.5%</u>      | <u>10.4%</u>      | <u>2,761</u>            | <u>10.3%</u>     | <u>11.9%</u>      | <u>75,099</u>              | <u>518</u>              | <u>0.1%</u>      | <u>3.0%</u>       | <u>2,704</u>               |
| Visa Inc.                          | 16,075                                 | 4.8%             | 7.0%              | 13,598                  | 6.0%             | 7.9%              | 299,084                    | 2,477                   | (1.4%)           | 2.1%              | 16,865                     |
| <b>Visa Credit Programs</b>        |                                        |                  |                   |                         |                  |                   |                            |                         |                  |                   |                            |
| US                                 | \$3,289                                | 5.5%             | 5.5%              | \$3,239                 | 5.4%             | 5.4%              | 36,337                     | \$50                    | 7.7%             | 7.7%              | 66                         |
| <u>International</u>               | <u>3,633</u>                           | <u>3.4%</u>      | <u>8.2%</u>       | <u>3,456</u>            | <u>3.7%</u>      | <u>8.5%</u>       | <u>72,217</u>              | <u>178</u>              | <u>(1.3%)</u>    | <u>2.7%</u>       | <u>711</u>                 |
| Visa Inc.                          | 6,923                                  | 4.4%             | 6.9%              | 6,695                   | 4.5%             | 7.0%              | 108,554                    | 227                     | 0.6%             | 3.7%              | 777                        |
| <b>Visa Debit Programs</b>         |                                        |                  |                   |                         |                  |                   |                            |                         |                  |                   |                            |
| 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>               | <u>5,170</u>                           | <u>5.2%</u>      | <u>8.7%</u>       | <u>3,467</u>            | <u>8.7%</u>      | <u>11.5%</u>      | <u>120,629</u>             | <u>1,703</u>            | <u>(1.3%)</u>    | <u>3.4%</u>       | <u>13,226</u>              |
| 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 Months Ended March 31, 2024 |                  |                   |                         |                  |                   |                            |                         |                  |                   |                            |              |              |
|------------------------------------|----------------------------------------|------------------|-------------------|-------------------------|------------------|-------------------|----------------------------|-------------------------|------------------|-------------------|----------------------------|--------------|--------------|
|                                    | Total                                  | Growth           | Growth            | Payments                | Growth           | Growth            | Payments                   | Cash                    | Growth           | Growth            | Cash                       | Accounts     | Cards        |
|                                    | Volume<br>(\$ billions)                | (Nominal<br>USD) | (Constant<br>USD) | Volume<br>(\$ billions) | (Nominal<br>USD) | (Constant<br>USD) | Transactions<br>(millions) | Volume<br>(\$ billions) | (Nominal<br>USD) | (Constant<br>USD) | Transactions<br>(millions) | (millions)   | (millions)   |
| <b>All Visa Credit &amp; Debit</b> |                                        |                  |                   |                         |                  |                   |                            |                         |                  |                   |                            |              |              |
| Asia Pacific                       | \$2,370                                | 0.8%             | 3.9%              | \$2,048                 | 1.2%             | 4.6%              | 44,063                     | \$322                   | (1.8%)           | (0.3%)            | 3,172                      | 1,120        | 1,194        |
| Canada                             | 428                                    | 4.5%             | 6.0%              | 400                     | 4.3%             | 5.8%              | 6,049                      | 28                      | 7.1%             | 8.6%              | 45                         | 84           | 90           |
| CEMEA                              | 1,196                                  | 11.1%            | 14.9%             | 711                     | 19.0%            | 22.5%             | 22,358                     | 485                     | 1.1%             | 5.2%              | 3,398                      | 353          | 376          |
| LAC                                | 1,415                                  | 12.2%            | 10.2%             | 862                     | 17.6%            | 17.1%             | 32,373                     | 553                     | 4.7%             | 1.3%              | 4,578                      | 689          | 811          |
| US                                 | 6,914                                  | 5.2%             | 5.2%              | 6,307                   | 5.8%             | 5.8%              | 100,760                    | 607                     | (0.7%)           | (0.7%)            | 3,094                      | 1,206        | 1,416        |
| <u>Europe</u>                      | <u>3,021</u>                           | <u>15.0%</u>     | <u>11.6%</u>      | <u>2,503</u>            | <u>15.7%</u>     | <u>12.1%</u>      | <u>67,878</u>              | <u>518</u>              | <u>11.5%</u>     | <u>9.2%</u>       | <u>2,898</u>               | <u>606</u>   | <u>671</u>   |
| Visa Inc.                          | 15,343                                 | 7.3%             | 7.3%              | 12,831                  | 8.2%             | 8.2%              | 273,480                    | 2,512                   | 3.1%             | 2.9%              | 17,185                     | 4,057        | 4,559        |
| <b>Visa Credit Programs</b>        |                                        |                  |                   |                         |                  |                   |                            |                         |                  |                   |                            |              |              |
| US                                 | \$3,119                                | 5.6%             | 5.6%              | \$3,072                 | 5.7%             | 5.7%              | 34,194                     | \$46                    | (2.9%)           | (2.9%)            | 61                         | 328          | 433          |
| <u>International</u>               | <u>3,513</u>                           | <u>7.6%</u>      | <u>9.8%</u>       | <u>3,333</u>            | <u>7.7%</u>      | <u>10.0%</u>      | <u>64,830</u>              | <u>180</u>              | <u>6.4%</u>      | <u>7.0%</u>       | <u>739</u>                 | <u>780</u>   | <u>903</u>   |
| Visa Inc.                          | 6,632                                  | 6.7%             | 7.7%              | 6,406                   | 6.7%             | 7.8%              | 99,023                     | 226                     | 4.4%             | 4.8%              | 800                        | 1,108        | 1,336        |
| <b>Visa Debit Programs</b>         |                                        |                  |                   |                         |                  |                   |                            |                         |                  |                   |                            |              |              |
| US                                 | \$3,796                                | 4.9%             | 4.9%              | \$3,235                 | 5.9%             | 5.9%              | 66,566                     | \$561                   | (0.5%)           | (0.5%)            | 3,033                      | 878          | 983          |
| <u>International</u>               | <u>4,915</u>                           | <u>10.2%</u>     | <u>8.8%</u>       | <u>3,190</u>            | <u>13.8%</u>     | <u>11.7%</u>      | <u>107,891</u>             | <u>1,725</u>            | <u>4.1%</u>      | <u>3.9%</u>       | <u>13,352</u>              | <u>2,071</u> | <u>2,239</u> |
| Visa Inc.                          | 8,711                                  | 7.8%             | 7.0%              | 6,425                   | 9.7%             | 8.6%              | 174,457                    | 2,286                   | 3.0%             | 2.7%              | 16,385                     | 2,949        | 3,222        |



## 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.

1: Cross-Border Volume Growth

| Period                 | Total Growth<br>(Nominal<br>USD) | Total Growth<br>(Constant<br>USD) | Ex. Intra-Europe <sup>(1)</sup><br>Growth<br>(Constant<br>USD) |
|------------------------|----------------------------------|-----------------------------------|----------------------------------------------------------------|
| <u>3 Months Ended</u>  |                                  |                                   |                                                                |
| 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%                                                            |
| <u>12 Months Ended</u> |                                  |                                   |                                                                |
| Mar 31, 2025           | 13%                              | 14%                               | 14%                                                            |

<sup>(1)</sup> 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.

2: Visa Processed Transactions

| Period                 | Processed Transactions<br>(millions) | Growth |
|------------------------|--------------------------------------|--------|
| <u>3 Months Ended</u>  |                                      |        |
| 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%    |
| <u>12 Months Ended</u> |                                      |        |
| Mar 31, 2025           | 245,278                              | 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.

