Operational Performance Data

The tables below provide information regarding the available operational results for the 3 months ended March 31, 2026, as well as the prior four quarterly reporting periods and the 12 months ended March 31, 2026 and 2025, for cards and other form factors carrying the Visa, Visa Electron, V PAY and Interlink brands.

1. Branded Volume and Transactions

The tables present regional total volume, payments volume, and cash volume, and the number of payments transactions, cash transactions, accounts and cards for cards and other form factors carrying the Visa, Visa Electron, V PAY and Interlink brands and excludes Europe co-badged volume and transactions for all periods. Card counts include PLUS proprietary cards. Nominal and constant dollar growth rates over prior years are provided for volume-based data.

1.1: For the 3 Months Ended March 31, 2026

	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)
All Visa Credit & Debit											
Asia Pacific	$599	5.5%	3.8%	$521	6.5%	4.4%	12,692	$78	(0.3%)	(0.4%)	713
Canada	113	9.7%	5.4%	106	10.4%	6.0%	1,682	7	0.4%	(3.6%)	12
CEMEA	376	11.9%	9.6%	245	15.3%	13.4%	7,972	131	6.0%	3.3%	875
LAC	408	15.2%	8.1%	274	20.0%	13.8%	10,520	134	6.4%	(2.0%)	994
US	1,932	7.4%	7.4%	1,788	8.0%	8.0%	27,257	144	(0.3%)	(0.3%)	648
Europe	928	18.3%	10.0%	797	19.6%	11.3%	19,708	131	10.6%	3.0%	559
Visa Inc.	4,355	10.4%	7.6%	3,730	11.5%	8.9%	79,831	626	4.6%	0.7%	3,801
Visa Credit Programs											
US	$873	9.5%	9.5%	$860	9.6%	9.6%	9,442	$13	2.5%	2.5%	22
International	989	11.4%	8.2%	942	11.5%	8.5%	19,764	47	8.0%	2.8%	171
Visa Inc.	1,862	10.5%	8.8%	1,802	10.6%	9.0%	29,206	60	6.7%	2.7%	194
Visa Debit Programs											
US	$1,059	5.7%	5.7%	$928	6.7%	6.7%	17,815	$131	(0.6%)	(0.6%)	625
International	1,434	14.1%	7.5%	1,000	18.1%	10.8%	32,811	434	5.9%	0.8%	2,982
Visa Inc.	2,493	10.4%	6.8%	1,928	12.3%	8.8%	50,626	566	4.3%	0.5%	3,607

1.2: For the 3 Months Ended December 31, 2025

	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	2.3%	2.7%	$539	2.9%	3.1%	13,221	$79	(1.5%)	(0.0%)	747	1,161	1,241
Canada	124	5.1%	4.3%	117	5.5%	4.8%	1,841	7	(2.3%)	(3.0%)	12	92	98
CEMEA	383	12.8%	11.6%	250	16.7%	15.9%	8,373	133	6.2%	4.2%	875	443	476
LAC	429	13.4%	8.5%	285	17.8%	14.0%	11,008	144	5.6%	(0.9%)	1,097	806	992
US	1,984	6.1%	6.1%	1,835	6.6%	6.6%	28,602	150	(0.0%)	(0.0%)	688	1,310	1,578
Europe	989	16.9%	9.6%	843	18.1%	10.8%	20,966	146	10.8%	3.1%	629	647	727
Visa Inc.	4,526	8.9%	7.0%	3,868	9.7%	8.0%	84,011	658	4.5%	1.3%	4,048	4,460	5,112
Visa Credit Programs													
US	$918	7.4%	7.4%	$905	7.4%	7.4%	10,115	$13	7.1%	7.1%	19	358	531
International	1,037	9.7%	8.2%	988	9.8%	8.4%	20,792	49	8.7%	4.7%	187	881	1,039
Visa Inc.	1,955	8.6%	7.8%	1,893	8.6%	7.9%	30,907	62	8.4%	5.2%	206	1,239	1,570
Visa Debit Programs													
US	$1,067	5.0%	5.0%	$930	5.9%	5.9%	18,487	$137	(0.6%)	(0.6%)	669	952	1,047
International	1,505	12.4%	7.3%	1,045	15.6%	10.2%	34,617	460	5.6%	1.3%	3,173	2,269	2,495
Visa Inc.	2,571	9.2%	6.3%	1,975	10.8%	8.1%	53,104	596	4.1%	0.9%	3,842	3,221	3,542

For the 3 Months Ended September 30, 2025

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

For the 3 Months Ended June 30, 2025

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

For the 3 Months Ended March 31, 2025

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

	For the 12 Months Ended March 31, 2026										
	Total Volume ($ billions)	Growth (Nominal USD)	Growth (Constant USD)	Payments Volume ($ billions)	Growth (Nominal USD)	Growth (Constant USD)	Payments Transactions (millions)	Cash Volume ($ billions)	Growth (Nominal USD)	Growth (Constant USD)	Cash Transactions (millions)
All Visa Credit & Debit											
Asia Pacific	$2,407	3.6%	3.0%	$2,097	4.3%	3.5%	51,270	$310	(0.8%)	(0.7%)	2,934
Canada	471	5.6%	4.9%	443	6.0%	5.3%	7,056	28	(0.5%)	(1.2%)	48
CEMEA	1,470	11.9%	11.4%	953	16.0%	16.0%	31,946	517	4.9%	3.9%	3,472
LAC	1,593	9.5%	9.2%	1,054	14.7%	15.2%	41,779	539	0.7%	(0.9%)	4,282
US	7,762	6.7%	6.7%	7,162	7.3%	7.3%	111,812	600	0.6%	0.6%	2,775
Europe	3,806	16.1%	9.8%	3,239	17.3%	11.0%	81,671	567	9.4%	3.5%	2,522
Visa Inc.	17,510	8.8%	7.4%	14,949	9.9%	8.5%	325,535	2,561	3.1%	1.3%	16,033
Visa Credit Programs											
US	$3,539	7.6%	7.6%	$3,488	7.7%	7.7%	38,925	$52	3.2%	3.2%	75
International	3,994	9.8%	8.7%	3,801	9.9%	8.8%	80,426	194	8.9%	5.9%	736
Visa Inc.	7,533	8.8%	8.2%	7,288	8.8%	8.3%	119,350	245	7.7%	5.3%	811
Visa Debit Programs											
US	$4,223	6.0%	6.0%	$3,674	6.9%	6.9%	72,887	$548	0.3%	0.3%	2,700
International	5,754	11.0%	7.4%	3,987	14.8%	10.4%	133,297	1,767	3.4%	1.1%	12,522
Visa Inc.	9,977	8.8%	6.8%	7,661	10.9%	8.7%	206,185	2,316	2.6%	0.9%	15,222

	For the 12 Months Ended March 31, 2025												
	Total Volume ($ billions)	Growth (Nominal USD)	Growth (Constant USD)	Payments Volume ($ billions)	Growth (Nominal USD)	Growth (Constant USD)	Payments Transactions (millions)	Cash Volume ($ billions)	Growth (Nominal USD)	Growth (Constant USD)	Cash Transactions (millions)	Accounts (millions)	Cards (millions)
All Visa Credit & Debit													
Asia Pacific	$2,324	(2.0%)	0.5%	$2,011	(1.8%)	0.8%	47,426	$312	(2.9%)	(1.5%)	3,031	1,128	1,206
Canada	446	4.5%	8.1%	418	4.6%	8.1%	6,642	28	3.3%	6.9%	47	87	94
CEMEA	1,315	9.5%	12.8%	822	14.9%	18.2%	27,130	493	1.5%	4.9%	3,412	397	431
LAC	1,455	2.9%	13.9%	920	6.7%	19.8%	37,159	535	(3.1%)	5.3%	4,803	760	919
US	7,273	5.2%	5.2%	6,677	5.9%	5.9%	106,259	596	(1.8%)	(1.8%)	2,931	1,286	1,551
Europe	3,279	8.6%	10.0%	2,761	10.3%	11.5%	75,118	518	0.1%	2.7%	2,702	619	692
Visa Inc.	16,091	4.9%	6.9%	13,608	6.0%	7.8%	299,734	2,484	(1.1%)	2.1%	16,926	4,276	4,893
Visa Credit Programs													
US	$3,290	5.5%	5.5%	$3,240	5.4%	5.4%	36,338	$50	7.8%	7.8%	66	355	508
International	3,636	3.5%	7.7%	3,458	3.7%	7.9%	72,382	178	(1.2%)	2.9%	712	829	972
Visa Inc.	6,926	4.4%	6.6%	6,698	4.5%	6.7%	108,720	228	0.6%	3.9%	778	1,184	1,480
Visa Debit Programs													
US	$3,983	4.9%	4.9%	$3,437	6.2%	6.2%	69,921	$547	(2.5%)	(2.5%)	2,865	931	1,042
International	5,182	5.4%	8.7%	3,473	8.8%	11.5%	121,093	1,709	(0.9%)	3.4%	13,283	2,161	2,370
Visa Inc.	9,166	5.2%	7.1%	6,910	7.5%	8.9%	191,015	2,256	(1.3%)	1.9%	16,148	3,092	3,412

4.10: 2. Cross-Border Volume

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, 2026	21%	12%	11%
Dec 31, 2025	18%	12%	11%
Sep 30, 2025	17%	12%	11%
Jun 30, 2025	16%	12%	11%
Mar 31, 2025	10%	13%	13%
12 Months Ended			
Mar 31, 2026	18%	12%	11%

[1] Cross-border volumes excluding transactions within Europe drive our international transaction revenue.

4.11: 3. Visa Processed Transactions

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

Footnote

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

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

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

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

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

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

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