

Operational Performance Data

The tables below provide information regarding the available operational results for the 3 months ended December 31, 2025, as well as the prior four quarterly reporting periods and the 12 months ended December 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 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)
All Visa Credit & Debit											
Asia Pacific	\$618	2.3%	2.7%	\$539	2.9%	3.1%	13,212	\$80	(1.4%)	0.0%	748
Canada	124	5.1%	4.3%	117	5.5%	4.8%	1,841	7	(2.3%)	(3.0%)	12
CEMEA	383	13.2%	11.9%	250	17.0%	16.2%	8,302	133	6.7%	4.7%	878
LAC	429	13.5%	8.6%	285	17.7%	13.8%	10,992	144	6.0%	(0.5%)	1,111
US	1,984	6.1%	6.1%	1,834	6.6%	6.6%	28,595	149	(0.2%)	(0.2%)	687
<u>Europe</u>	<u>990</u>	<u>17.0%</u>	<u>9.7%</u>	<u>844</u>	<u>18.2%</u>	<u>10.9%</u>	<u>20,965</u>	<u>146</u>	<u>10.8%</u>	<u>3.1%</u>	<u>629</u>
Visa Inc.	4,527	9.0%	7.0%	3,868	9.8%	8.0%	83,908	659	4.6%	1.4%	4,065
Visa Credit Programs											
US	\$918	7.4%	7.4%	\$905	7.4%	7.4%	10,114	\$13	6.8%	6.8%	18
<u>International</u>	<u>1,037</u>	<u>9.7%</u>	<u>8.2%</u>	<u>988</u>	<u>9.8%</u>	<u>8.4%</u>	<u>20,764</u>	<u>49</u>	<u>8.8%</u>	<u>4.7%</u>	<u>187</u>
Visa Inc.	1,954	8.6%	7.8%	1,892	8.6%	7.9%	30,878	62	8.3%	5.2%	206
Visa Debit Programs											
US	\$1,066	4.9%	4.9%	\$930	5.8%	5.8%	18,481	\$136	(0.8%)	(0.8%)	668
<u>International</u>	<u>1,507</u>	<u>12.5%</u>	<u>7.5%</u>	<u>1,046</u>	<u>15.8%</u>	<u>10.3%</u>	<u>34,549</u>	<u>461</u>	<u>5.9%</u>	<u>1.6%</u>	<u>3,191</u>
Visa Inc.	2,573	9.3%	6.4%	1,975	10.9%	8.2%	53,030	597	4.3%	1.0%	3,859

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	\$605	3.4%	3.7%	\$529	4.3%	4.6%	12,941	\$76	(2.3%)	(2.0%)	739	1,151	1,235
Canada	117	4.2%	5.3%	110	4.5%	5.6%	1,791	7	(0.1%)	1.0%	12	89	96
CEMEA	367	12.8%	13.1%	238	17.4%	18.3%	7,979	129	5.1%	4.7%	865	432	459
LAC	385	6.1%	8.4%	253	11.1%	14.5%	10,295	131	(2.3%)	(1.7%)	1,075	788	956
US	1,928	7.1%	7.1%	1,775	7.6%	7.6%	28,214	153	1.6%	1.6%	720	1,295	1,549
<u>Europe</u>	<u>973</u>	<u>14.3%</u>	<u>9.6%</u>	<u>826</u>	<u>15.4%</u>	<u>10.6%</u>	<u>20,903</u>	<u>147</u>	<u>8.5%</u>	<u>4.1%</u>	<u>659</u>	<u>646</u>	<u>725</u>
Visa Inc.	4,376	8.4%	7.7%	3,732	9.5%	8.8%	82,123	644	2.4%	1.6%	4,071	4,401	5,019
Visa Credit Programs													
US	\$880	7.5%	7.5%	\$867	7.6%	7.6%	9,837	\$13	0.9%	0.9%	17	363	532
<u>International</u>	<u>1,007</u>	<u>9.7%</u>	<u>9.7%</u>	<u>958</u>	<u>9.7%</u>	<u>9.8%</u>	<u>20,353</u>	<u>49</u>	<u>10.0%</u>	<u>8.1%</u>	<u>189</u>	<u>862</u>	<u>1,011</u>
Visa Inc.	1,887	8.6%	8.7%	1,825	8.7%	8.7%	30,189	63	7.9%	6.5%	206	1,225	1,543
Visa Debit Programs													
US	\$1,048	6.8%	6.8%	\$908	7.7%	7.7%	18,377	\$140	1.6%	1.6%	703	932	1,017
<u>International</u>	<u>1,440</u>	<u>9.2%</u>	<u>7.1%</u>	<u>999</u>	<u>12.7%</u>	<u>10.1%</u>	<u>33,557</u>	<u>441</u>	<u>2.0%</u>	<u>0.9%</u>	<u>3,161</u>	<u>2,245</u>	<u>2,459</u>
Visa Inc.	2,488	8.2%	7.0%	1,907	10.3%	8.9%	51,934	581	1.9%	1.1%	3,864	3,177	3,476

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%	2.0%	12,415	\$76	(0.5%)	(1.8%)	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	344	10.1%	11.7%	220	15.1%	17.1%	7,405	124	2.2%	3.2%	854	417	445
LAC	371	3.0%	11.8%	241	8.9%	18.7%	9,906	130	(6.3%)	1.0%	1,115	773	941
US	1,917	6.3%	6.3%	1,764	6.8%	6.8%	27,733	153	1.0%	1.0%	719	1,276	1,522
<u>Europe</u>	<u>916</u>	<u>14.9%</u>	<u>9.9%</u>	<u>774</u>	<u>16.3%</u>	<u>11.2%</u>	<u>20,104</u>	<u>142</u>	<u>7.7%</u>	<u>3.6%</u>	<u>674</u>	<u>634</u>	<u>704</u>
Visa Inc.	4,249	7.5%	7.2%	3,617	8.7%	8.2%	79,304	632	0.8%	1.6%	4,105	4,323	4,923
Visa Credit Programs													
US	\$868	6.0%	6.0%	\$856	6.1%	6.1%	9,531	\$13	2.5%	2.5%	17	357	521
<u>International</u>	<u>959</u>	<u>8.6%</u>	<u>8.5%</u>	<u>911</u>	<u>8.6%</u>	<u>8.6%</u>	<u>19,427</u>	<u>48</u>	<u>9.2%</u>	<u>8.1%</u>	<u>188</u>	<u>846</u>	<u>990</u>
Visa Inc.	1,828	7.4%	7.3%	1,767	7.3%	7.3%	28,958	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
<u>International</u>	<u>1,372</u>	<u>8.4%</u>	<u>7.6%</u>	<u>942</u>	<u>12.8%</u>	<u>10.7%</u>	<u>32,144</u>	<u>431</u>	<u>(0.1%)</u>	<u>1.2%</u>	<u>3,108</u>	<u>2,300</u>	<u>2,411</u>
Visa Inc.	2,421	7.6%	7.1%	1,850	10.1%	9.1%	50,346	571	0.1%	1.1%	3,901	3,119	3,412

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	(2.1%)	1.0%	\$489	(2.1%)	1.1%	11,677	\$78	(1.7%)	0.0%	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	334	10.6%	13.5%	211	14.9%	17.6%	6,914	124	4.0%	7.1%	840	400	431
LAC	354	2.2%	15.0%	228	6.8%	20.7%	9,465	126	(5.2%)	6.0%	1,132	761	919
US	1,799	5.3%	5.3%	1,654	6.0%	6.0%	25,870	145	(2.0%)	(2.0%)	676	1,285	1,555
Europe	785	5.5%	8.5%	666	7.3%	10.2%	18,155	118	(3.3%)	0.2%	612	619	692
Visa Inc.	3,942	4.2%	6.8%	3,344	5.4%	7.6%	73,652	598	(1.7%)	2.3%	4,026	4,280	4,898
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%	7.8%	844	3.1%	8.1%	17,937	43	(2.4%)	2.4%	173	829	972
Visa Inc.	1,685	3.7%	6.4%	1,629	3.9%	6.5%	26,584	56	(1.0%)	2.7%	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%)	659	930	1,047
International	1,255	3.8%	8.3%	846	6.6%	10.5%	29,846	410	(1.6%)	3.8%	3,177	2,166	2,371
Visa Inc.	2,257	4.6%	7.1%	1,716	6.8%	8.8%	47,068	542	(1.8%)	2.2%	3,836	3,096	3,418

For the 3 Months Ended December 31, 2024													
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	\$604	(0.5%)	0.7%	\$523	(0.4%)	1.1%	12,289	\$81	(1.5%)	(1.7%)	766	1,131	1,206
Canada	118	6.9%	10.5%	111	7.2%	10.7%	1,758	7	3.4%	6.9%	12	88	95
CEMEA	338	10.1%	13.6%	213	15.9%	19.3%	6,993	125	1.5%	5.2%	848	385	411
LAC	378	1.4%	13.8%	242	5.4%	19.8%	9,819	136	(5.0%)	4.8%	1,218	738	891
US	1,870	6.6%	6.6%	1,720	7.3%	7.3%	27,311	150	(0.3%)	(0.3%)	735	1,280	1,542
Europe	846	10.2%	10.8%	714	12.1%	12.4%	19,347	132	0.9%	3.1%	671	625	697
Visa Inc.	4,154	6.0%	7.9%	3,524	7.3%	8.9%	77,517	630	(0.9%)	2.5%	4,251	4,246	4,842
Visa Credit Programs													
US	\$854	6.6%	6.6%	\$842	6.6%	6.6%	9,484	\$12	6.8%	6.8%	16	346	494
International	945	4.8%	8.5%	900	5.0%	8.7%	18,798	45	0.1%	4.1%	179	810	945
Visa Inc.	1,799	5.7%	7.6%	1,742	5.8%	7.7%	28,282	57	1.4%	4.6%	196	1,156	1,440
Visa Debit Programs													
US	\$1,016	6.6%	6.6%	\$878	7.9%	7.9%	17,828	\$138	(0.8%)	(0.8%)	719	934	1,047
International	1,339	6.0%	9.2%	903	9.8%	12.2%	31,408	435	(1.2%)	3.3%	3,336	2,157	2,355
Visa Inc.	2,355	6.3%	8.1%	1,782	8.9%	10.1%	49,235	573	(1.1%)	2.3%	4,055	3,091	3,402

For the 12 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)
All Visa Credit & Debit											
Asia Pacific	\$2,375	1.7%	2.2%	\$2,065	2.2%	2.7%	50,245	\$309	(1.5%)	(0.9%)	2,972
Canada	461	3.6%	5.3%	433	3.9%	5.6%	6,945	28	(0.4%)	1.4%	48
CEMEA	1,428	11.7%	12.5%	918	16.2%	17.3%	30,601	510	4.5%	4.9%	3,437
LAC	1,539	6.3%	10.7%	1,007	11.3%	16.6%	40,658	532	(2.0%)	1.0%	4,433
US	7,628	6.2%	6.2%	7,028	6.8%	6.8%	110,412	600	0.1%	0.1%	2,802
<u>Europe</u>	<u>3,664</u>	<u>13.1%</u>	<u>9.5%</u>	<u>3,110</u>	<u>14.5%</u>	<u>10.8%</u>	<u>80,127</u>	<u>554</u>	<u>6.1%</u>	<u>2.9%</u>	<u>2,575</u>
Visa Inc.	17,094	7.3%	7.2%	14,562	8.4%	8.2%	318,987	2,533	1.6%	1.7%	16,267
Visa Credit Programs											
US	\$3,464	6.5%	6.5%	\$3,412	6.5%	6.5%	38,129	\$51	3.5%	3.5%	69
<u>International</u>	<u>3,891</u>	<u>7.8%</u>	<u>8.6%</u>	<u>3,701</u>	<u>7.8%</u>	<u>8.7%</u>	<u>78,480</u>	<u>190</u>	<u>6.4%</u>	<u>5.9%</u>	<u>738</u>
Visa Inc.	7,354	7.2%	7.6%	7,113	7.2%	7.7%	116,609	241	5.8%	5.3%	807
Visa Debit Programs											
US	\$4,164	6.0%	6.0%	\$3,616	7.0%	7.0%	72,283	\$549	(0.2%)	(0.2%)	2,733
<u>International</u>	<u>5,575</u>	<u>8.6%</u>	<u>7.6%</u>	<u>3,833</u>	<u>12.1%</u>	<u>10.4%</u>	<u>130,095</u>	<u>1,742</u>	<u>1.6%</u>	<u>1.8%</u>	<u>12,727</u>
Visa Inc.	9,740	7.5%	6.9%	7,448	9.6%	8.7%	202,378	2,291	1.1%	1.3%	15,460

T3.2

For the 12 Months Ended December 31, 2024													
	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	\$2,336	(2.1%)	0.8%	\$2,022	(1.9%)	1.2%	46,694	\$314	(3.0%)	(1.4%)	3,051	1,131	1,206
Canada	445	5.8%	7.7%	417	5.8%	7.7%	6,529	28	6.1%	7.9%	47	88	95
CEMEA	1,278	9.3%	12.9%	790	15.0%	18.9%	25,478	488	1.1%	4.4%	3,374	385	411
LAC	1,447	4.2%	13.3%	905	7.9%	19.7%	35,889	542	(1.4%)	4.3%	4,824	738	891
US	7,183	5.2%	5.2%	6,583	5.9%	5.9%	105,120	599	(1.4%)	(1.4%)	2,990	1,280	1,542
<u>Europe</u>	<u>3,239</u>	<u>10.4%</u>	<u>11.1%</u>	<u>2,717</u>	<u>12.2%</u>	<u>12.4%</u>	<u>73,745</u>	<u>522</u>	<u>2.2%</u>	<u>4.5%</u>	<u>2,766</u>	<u>625</u>	<u>697</u>
Visa Inc.	15,927	5.3%	7.0%	13,433	6.4%	8.0%	293,455	2,494	(0.3%)	2.2%	17,051	4,246	4,842
Visa Credit Programs													
US	\$3,253	5.8%	5.8%	\$3,204	5.8%	5.8%	35,949	\$49	7.2%	7.2%	65	346	494
<u>International</u>	<u>3,610</u>	<u>3.9%</u>	<u>8.0%</u>	<u>3,431</u>	<u>4.1%</u>	<u>8.2%</u>	<u>70,427</u>	<u>179</u>	<u>0.1%</u>	<u>3.8%</u>	<u>714</u>	<u>810</u>	<u>945</u>
Visa Inc.	6,863	4.8%	7.0%	6,635	4.9%	7.0%	106,376	228	1.6%	4.5%	779	1,156	1,440
Visa Debit Programs													
US	\$3,929	4.8%	4.8%	\$3,379	6.0%	6.0%	69,170	\$550	(2.1%)	(2.1%)	2,925	934	1,047
<u>International</u>	<u>5,134</u>	<u>6.5%</u>	<u>9.0%</u>	<u>3,419</u>	<u>10.1%</u>	<u>11.9%</u>	<u>117,909</u>	<u>1,716</u>	<u>0.1%</u>	<u>3.4%</u>	<u>13,348</u>	<u>2,157</u>	<u>2,355</u>
Visa Inc.	9,063	5.8%	7.1%	6,798	8.0%	8.9%	187,080	2,265	(0.5%)	2.0%	16,272	3,091	3,402



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)
<u>3 Months Ended</u>			
Dec 31, 2025	18%	12%	11%
Sep 30, 2025	17%	12%	11%
Jun 30, 2025	16%	12%	11%
Mar 31, 2025	10%	13%	13%
Dec 31, 2024	15%	16%	16%
<u>12 Months Ended</u>			
Dec 31, 2025	15%	12%	11%

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

3. Visa Processed Transactions

The table below includes payments and cash transactions, and represent transactions using cards and other form factors carrying the Visa, Visa Electron, V PAY, Interlink and PLUS brands processed on Visa's networks.

T4.2

Period	Processed Transactions (millions)	Growth
<u>3 Months Ended</u>		
Dec 31, 2025	69,400	9%
Sep 30, 2025	67,654	10%
Jun 30, 2025	65,443	10%
Mar 31, 2025	60,651	9%
Dec 31, 2024	63,797	11%
<u>12 Months Ended</u>		
Dec 31, 2025	263,148	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.

