



## Operational Performance Data

The tables below provide information regarding the operational results for the 3 months ended December 31, 2007, as well as the prior eight quarterly reporting periods and the years ended December 31, 2005, 2006 and 2007, for cards carrying the Visa, Visa Electron and Interlink brands.

### 1. Branded Volume and Transactions

The tables present Payments Volume, Cash Volume, Total Volume, the number of payments transactions, cash transactions, accounts and cards for cards carrying the Visa, Visa Electron and Interlink brands. Card counts include PLUS proprietary cards. Nominal and constant dollar growth rates over prior periods are provided for volume-based data.

#### For the 3 Months Ended December 31, 2007

	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)
<b>All Visa Credit &amp; Debit</b>													
Asia Pacific	241	28.4%	23.0%	158	24.3%	19.6%	1,931	83	36.9%	29.9%	452	368	446
Canada	51	29.3%	13.6%	45	28.5%	12.8%	382	6	36.5%	19.9%	9	23	31
CEMEA	115	43.8%	38.9%	18	44.1%	40.1%	235	97	43.8%	38.7%	590	139	147
LAC	145	33.3%	21.3%	47	44.1%	30.5%	1,132	99	28.8%	17.4%	757	284	307
US	514	11.3%	11.3%	413	12.4%	12.4%	7,416	101	7.1%	7.1%	730	476	686
Visa Inc.	1,067	21.5%	17.8%	681	18.5%	15.8%	11,097	386	27.1%	21.6%	2,539	1,290	1,616
<b>Visa Credit Programs</b>													
US	253	8.8%	8.8%	218	9.7%	9.7%	2,462	35	3.9%	3.9%	33	259	365
Rest of World	272	26.7%	19.5%	232	27.3%	19.7%	2,863	40	23.2%	18.5%	136	372	431
Visa Inc.	524	17.4%	14.1%	450	18.1%	14.6%	5,325	75	13.3%	11.2%	169	631	796
<b>Visa Debit Programs</b>													
US	261	13.9%	13.9%	195	15.6%	15.6%	4,955	66	8.9%	8.9%	698	217	321
Rest of World	281	39.1%	29.8%	36	43.5%	32.9%	817	245	38.5%	29.4%	1,672	442	500
Visa Inc.	542	25.7%	21.6%	231	19.2%	18.0%	5,772	311	30.9%	24.4%	2,369	659	820

#### For the 3 Months Ended September 30, 2007

	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)
<b>All Visa Credit &amp; Debit</b>													
Asia Pacific	215	25.6%	19.6%	140	22.1%	16.8%	1,796	74	32.8%	25.1%	417	348	422
Canada	47	22.7%	12.9%	42	21.4%	11.8%	362	6	33.0%	22.5%	9	23	31
CEMEA	101	43.0%	38.4%	15	39.0%	35.1%	211	85	43.8%	39.0%	545	125	136
LAC	121	26.7%	19.0%	38	38.5%	29.6%	1,004	83	21.9%	14.6%	691	267	289
US	489	9.6%	9.6%	388	10.7%	10.7%	7,033	101	5.6%	5.6%	730	442	643
Visa Inc.	972	18.4%	15.5%	623	15.8%	13.6%	10,405	349	23.3%	19.0%	2,392	1,205	1,522
<b>Visa Credit Programs</b>													
US	240	6.7%	6.7%	206	8.5%	8.5%	2,314	35	-2.9%	-2.9%	34	254	358
Rest of World	243	22.5%	16.4%	206	23.6%	17.2%	2,654	37	16.4%	12.0%	128	353	410
Visa Inc.	483	14.1%	11.4%	412	15.6%	12.7%	4,968	71	6.2%	4.2%	162	607	769
<b>Visa Debit Programs</b>													
US	249	12.6%	12.6%	182	13.3%	13.3%	4,719	67	10.7%	10.7%	696	188	285
Rest of World	241	36.0%	28.5%	29	39.6%	31.1%	718	211	35.5%	28.2%	1,534	409	468
Visa Inc.	489	23.0%	19.9%	212	16.4%	15.5%	5,437	278	28.6%	23.5%	2,230	597	753

Operational Performance Data

For the 3 Months Ended June 30, 2007													
	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)
<b>All Visa Credit &amp; Debit</b>													
Asia Pacific	201	20.6%	16.3%	132	19.9%	16.7%	1,708	69	21.9%	15.5%	373	336	412
Canada	45	18.2%	12.0%	40	17.4%	11.3%	352	5	24.5%	18.0%	9	22	30
CEMEA	90	38.7%	37.0%	14	32.4%	32.8%	197	76	39.9%	37.8%	508	121	124
LAC	114	32.5%	19.1%	35	42.2%	28.2%	945	79	28.6%	15.4%	669	257	281
<u>US</u>	<u>484</u>	<u>9.5%</u>	<u>9.5%</u>	<u>385</u>	<u>10.4%</u>	<u>10.4%</u>	<u>6,903</u>	<u>98</u>	<u>6.5%</u>	<u>6.5%</u>	<u>720</u>	<u>419</u>	<u>617</u>
Visa Inc.	934	17.1%	14.4%	606	14.7%	13.1%	10,104	327	21.8%	17.0%	2,279	1,155	1,465
<b>Visa Credit Programs</b>													
US	235	6.4%	6.4%	203	8.3%	8.3%	2,251	33	-4.3%	-4.3%	32	246	345
<u>Rest of World</u>	<u>228</u>	<u>19.8%</u>	<u>15.8%</u>	<u>194</u>	<u>21.2%</u>	<u>16.8%</u>	<u>2,519</u>	<u>35</u>	<u>12.6%</u>	<u>10.2%</u>	<u>120</u>	<u>339</u>	<u>394</u>
Visa Inc.	464	12.6%	10.8%	396	14.3%	12.3%	4,770	67	3.7%	2.6%	152	584	739
<b>Visa Debit Programs</b>													
US	248	12.7%	12.7%	183	12.7%	12.7%	4,652	66	12.8%	12.8%	688	174	272
<u>Rest of World</u>	<u>222</u>	<u>34.2%</u>	<u>25.1%</u>	<u>27</u>	<u>39.7%</u>	<u>29.9%</u>	<u>682</u>	<u>195</u>	<u>33.5%</u>	<u>24.5%</u>	<u>1,439</u>	<u>397</u>	<u>454</u>
Visa Inc.	470	21.9%	18.3%	210	15.6%	14.6%	5,334	260	27.6%	21.3%	2,127	571	726

For the 3 Months Ended March 31, 2007													
	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)
<b>All Visa Credit &amp; Debit</b>													
Asia Pacific	189	23.1%	18.7%	126	20.8%	17.1%	1,599	63	28.1%	22.2%	382	321	397
Canada	36	10.3%	11.8%	31	9.2%	10.7%	309	4	19.1%	20.7%	9	22	30
CEMEA	81	44.8%	45.2%	12	35.3%	41.7%	183	68	46.6%	45.9%	477	117	122
LAC	104	19.4%	19.9%	31	25.9%	25.8%	904	72	16.8%	17.6%	658	251	271
<u>US</u>	<u>440</u>	<u>9.1%</u>	<u>9.1%</u>	<u>347</u>	<u>8.9%</u>	<u>8.9%</u>	<u>6,260</u>	<u>94</u>	<u>9.8%</u>	<u>9.8%</u>	<u>698</u>	<u>412</u>	<u>607</u>
Visa Inc.	850	16.1%	15.3%	548	12.9%	12.3%	9,255	302	22.3%	21.2%	2,224	1,124	1,426
<b>Visa Credit Programs</b>													
US	214	7.8%	7.8%	181	8.0%	8.0%	2,021	33	7.0%	7.0%	30	243	341
<u>Rest of World</u>	<u>208</u>	<u>17.1%</u>	<u>15.4%</u>	<u>177</u>	<u>18.5%</u>	<u>16.7%</u>	<u>2,343</u>	<u>32</u>	<u>9.8%</u>	<u>8.6%</u>	<u>105</u>	<u>322</u>	<u>375</u>
Visa Inc.	423	12.2%	11.4%	357	13.0%	12.1%	4,364	65	8.3%	7.8%	135	565	716
<b>Visa Debit Programs</b>													
US	226	10.4%	10.4%	166	10.0%	10.0%	4,239	60	11.4%	11.4%	668	170	266
<u>Rest of World</u>	<u>201</u>	<u>33.4%</u>	<u>31.5%</u>	<u>24</u>	<u>35.3%</u>	<u>33.8%</u>	<u>652</u>	<u>176</u>	<u>33.1%</u>	<u>31.2%</u>	<u>1,421</u>	<u>389</u>	<u>444</u>
Visa Inc.	427	20.1%	19.4%	190	12.7%	12.6%	4,890	237	26.8%	25.6%	2,089	559	710

For the 3 Months Ended December 31, 2006													
	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)
<b>All Visa Credit &amp; Debit</b>													
Asia Pacific	188	21.9%	15.9%	127	21.1%	15.8%	1,600	61	23.7%	16.0%	381	308	381
Canada	40	11.1%	11.3%	35	10.1%	10.3%	344	4	19.8%	20.0%	9	22	30
CEMEA	80	43.0%	40.7%	12	32.2%	34.2%	175	68	45.1%	41.9%	470	104	112
LAC	109	22.2%	17.5%	33	30.4%	25.3%	911	77	19.0%	14.5%	687	241	262
<u>US</u>	<u>462</u>	<u>8.3%</u>	<u>8.3%</u>	<u>367</u>	<u>8.1%</u>	<u>8.1%</u>	<u>6,544</u>	<u>95</u>	<u>9.2%</u>	<u>9.2%</u>	<u>698</u>	<u>406</u>	<u>604</u>
Visa Inc.	878	15.4%	13.6%	574	12.4%	11.3%	9,573	304	21.4%	18.2%	2,245	1,081	1,388
<b>Visa Credit Programs</b>													
US	232	7.7%	7.7%	199	7.7%	7.7%	2,270	34	7.7%	7.7%	32	240	345
<u>Rest of World</u>	<u>214</u>	<u>17.9%</u>	<u>14.1%</u>	<u>182</u>	<u>19.2%</u>	<u>15.4%</u>	<u>2,371</u>	<u>32</u>	<u>11.4%</u>	<u>7.2%</u>	<u>107</u>	<u>314</u>	<u>363</u>
Visa Inc.	447	12.4%	10.8%	381	12.9%	11.4%	4,640	66	9.5%	7.5%	140	554	709
<b>Visa Debit Programs</b>													
US	230	8.9%	8.9%	169	8.5%	8.5%	4,275	61	10.0%	10.0%	666	166	259
<u>Rest of World</u>	<u>202</u>	<u>32.0%</u>	<u>26.3%</u>	<u>25</u>	<u>36.0%</u>	<u>30.6%</u>	<u>658</u>	<u>177</u>	<u>31.4%</u>	<u>25.7%</u>	<u>1,440</u>	<u>361</u>	<u>421</u>
Visa Inc.	431	18.6%	16.7%	194	11.4%	11.1%	4,933	238	25.2%	21.5%	2,105	527	680

Operational Performance Data

For the 3 Months Ended September 30, 2006

	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)
<b>All Visa Credit &amp; Debit</b>													
Asia Pacific	171	16.8%	15.0%	115	17.5%	16.3%	1,508	56	15.4%	12.3%	360	298	367
Canada	38	17.1%	11.0%	34	16.4%	10.4%	330	4	23.4%	17.0%	9	22	29
CEMEA	70	38.9%	40.1%	11	29.6%	35.2%	157	59	40.8%	41.1%	424	94	104
LAC	95	20.7%	18.1%	27	27.9%	25.0%	810	68	18.0%	15.5%	643	228	248
<u>US</u>	<u>446</u>	<u>11.6%</u>	<u>11.6%</u>	<u>350</u>	<u>11.1%</u>	<u>11.1%</u>	<u>6,230</u>	<u>96</u>	<u>13.6%</u>	<u>13.6%</u>	<u>733</u>	<u>398</u>	<u>599</u>
Visa Inc.	821	15.9%	15.1%	538	13.9%	13.3%	9,036	283	20.0%	18.7%	2,169	1,041	1,347
<b>Visa Credit Programs</b>													
US	225	9.6%	9.6%	190	9.0%	9.0%	2,149	36	13.1%	13.1%	34	242	351
<u>Rest of World</u>	<u>198</u>	<u>16.6%</u>	<u>14.4%</u>	<u>167</u>	<u>17.9%</u>	<u>15.8%</u>	<u>2,243</u>	<u>31</u>	<u>10.0%</u>	<u>7.5%</u>	<u>102</u>	<u>297</u>	<u>346</u>
Visa Inc.	423	12.8%	11.9%	356	13.0%	12.2%	4,392	67	11.6%	10.3%	136	539	696
<b>Visa Debit Programs</b>													
US	221	13.8%	13.8%	161	13.7%	13.7%	4,081	60	14.0%	14.0%	699	156	249
<u>Rest of World</u>	<u>177</u>	<u>27.4%</u>	<u>25.2%</u>	<u>21</u>	<u>32.2%</u>	<u>30.7%</u>	<u>563</u>	<u>156</u>	<u>26.8%</u>	<u>24.5%</u>	<u>1,334</u>	<u>346</u>	<u>402</u>
Visa Inc.	398	19.5%	18.7%	182	15.6%	15.6%	4,644	216	22.9%	21.5%	2,033	502	651

For the 3 Months Ended June 30, 2006

	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)
<b>All Visa Credit &amp; Debit</b>													
Asia Pacific	167	17.9%	18.1%	110	15.9%	16.6%	1,416	56	22.0%	20.9%	353	287	354
Canada	38	23.5%	12.3%	34	23.0%	11.8%	322	4	27.4%	15.8%	9	21	28
CEMEA	65	43.5%	42.2%	10	35.5%	35.9%	147	55	45.2%	43.4%	407	86	95
LAC	86	21.4%	20.9%	25	29.3%	27.9%	769	61	18.5%	18.3%	620	219	236
<u>US</u>	<u>441</u>	<u>14.8%</u>	<u>14.8%</u>	<u>349</u>	<u>15.7%</u>	<u>15.7%</u>	<u>6,158</u>	<u>92</u>	<u>11.4%</u>	<u>11.4%</u>	<u>710</u>	<u>390</u>	<u>611</u>
Visa Inc.	797	18.5%	17.9%	528	17.1%	16.5%	8,812	269	21.2%	20.5%	2,098	1,003	1,324
<b>Visa Credit Programs</b>													
US	221	11.5%	11.5%	187	12.1%	12.1%	2,091	34	8.3%	8.3%	32	236	344
<u>Rest of World</u>	<u>191</u>	<u>16.7%</u>	<u>14.9%</u>	<u>160</u>	<u>18.4%</u>	<u>16.5%</u>	<u>2,126</u>	<u>31</u>	<u>8.5%</u>	<u>6.8%</u>	<u>97</u>	<u>283</u>	<u>329</u>
Visa Inc.	412	13.8%	13.0%	347	14.9%	14.1%	4,216	65	8.4%	7.6%	129	519	672
<b>Visa Debit Programs</b>													
US	220	18.3%	18.3%	162	20.2%	20.2%	4,068	58	13.3%	13.3%	677	153	268
<u>Rest of World</u>	<u>165</u>	<u>32.1%</u>	<u>30.5%</u>	<u>19</u>	<u>33.9%</u>	<u>32.7%</u>	<u>528</u>	<u>146</u>	<u>31.9%</u>	<u>30.2%</u>	<u>1,291</u>	<u>330</u>	<u>384</u>
Visa Inc.	386	23.8%	23.4%	182	21.5%	21.5%	4,596	204	26.0%	25.1%	1,969	484	652

For the 3 Months Ended March 31, 2006

	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)
<b>All Visa Credit &amp; Debit</b>													
Asia Pacific	154	12.2%	16.0%	104	11.9%	16.3%	1,302	49	12.7%	15.2%	327	276	341
Canada	32	18.0%	13.5%	29	18.4%	13.8%	282	4	15.4%	10.9%	9	21	27
CEMEA	56	38.8%	41.7%	9	28.8%	31.7%	126	47	41.0%	43.7%	357	82	89
LAC	87	37.6%	21.3%	25	45.7%	28.6%	742	62	34.5%	18.6%	600	204	225
<u>US</u>	<u>403</u>	<u>16.1%</u>	<u>16.1%</u>	<u>318</u>	<u>17.6%</u>	<u>17.6%</u>	<u>5,687</u>	<u>85</u>	<u>11.0%</u>	<u>11.0%</u>	<u>662</u>	<u>383</u>	<u>606</u>
Visa Inc.	732	19.0%	18.2%	485	17.7%	17.8%	8,140	247	21.7%	18.9%	1,955	966	1,288
<b>Visa Credit Programs</b>													
US	199	11.7%	11.7%	167	12.7%	12.7%	1,884	31	6.7%	6.7%	30	232	338
<u>Rest of World</u>	<u>178</u>	<u>14.1%</u>	<u>15.0%</u>	<u>149</u>	<u>16.0%</u>	<u>16.9%</u>	<u>1,962</u>	<u>29</u>	<u>5.3%</u>	<u>6.1%</u>	<u>88</u>	<u>273</u>	<u>315</u>
Visa Inc.	376	12.8%	13.2%	316	14.2%	14.6%	3,847	60	6.1%	6.4%	118	505	653
<b>Visa Debit Programs</b>													
US	205	20.8%	20.8%	151	23.6%	23.6%	3,802	54	13.6%	13.6%	632	151	268
<u>Rest of World</u>	<u>151</u>	<u>34.8%</u>	<u>28.3%</u>	<u>18</u>	<u>37.2%</u>	<u>31.0%</u>	<u>491</u>	<u>133</u>	<u>34.5%</u>	<u>28.0%</u>	<u>1,205</u>	<u>311</u>	<u>367</u>
Visa Inc.	356	26.4%	23.9%	169	24.9%	24.3%	4,293	187	27.7%	23.5%	1,837	462	635

Operational Performance Data

For the 3 Months Ended December 31, 2005

	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)
<b>All Visa Credit &amp; Debit</b>													
Asia Pacific	154	12.9%	15.3%	105	12.0%	14.4%	1,290	49	14.8%	17.3%	329	266	328
Canada	36	17.9%	10.7%	32	17.8%	10.6%	316	4	19.1%	11.8%	9	21	27
CEMEA	56	37.7%	43.5%	9	31.2%	38.6%	127	47	39.1%	44.4%	358	75	83
LAC	89	31.1%	20.1%	25	38.9%	28.3%	758	64	28.3%	17.2%	632	194	214
<u>US</u>	<u>426</u>	<u>16.1%</u>	<u>16.1%</u>	<u>340</u>	<u>17.4%</u>	<u>17.4%</u>	<u>5,983</u>	<u>87</u>	<u>11.3%</u>	<u>11.3%</u>	<u>674</u>	<u>373</u>	<u>584</u>
Visa Inc.	761	18.4%	17.8%	511	17.3%	17.1%	8,475	250	20.7%	19.2%	2,002	929	1,236
<b>Visa Credit Programs</b>													
US	215	10.5%	10.5%	184	11.2%	11.2%	2,128	31	6.7%	6.7%	32	228	327
<u>Rest of World</u>	<u>182</u>	<u>13.1%</u>	<u>12.7%</u>	<u>153</u>	<u>15.1%</u>	<u>14.6%</u>	<u>1,991</u>	<u>29</u>	<u>3.5%</u>	<u>3.2%</u>	<u>90</u>	<u>264</u>	<u>304</u>
Visa Inc.	397	11.7%	11.5%	337	12.9%	12.8%	4,119	60	5.1%	4.9%	121	492	631
<b>Visa Debit Programs</b>													
US	211	22.3%	22.3%	155	25.6%	25.6%	3,855	55	14.0%	14.0%	642	144	257
<u>Rest of World</u>	<u>153</u>	<u>33.6%</u>	<u>29.4%</u>	<u>18</u>	<u>39.7%</u>	<u>35.1%</u>	<u>500</u>	<u>135</u>	<u>32.8%</u>	<u>28.7%</u>	<u>1,239</u>	<u>293</u>	<u>348</u>
Visa Inc.	364	26.8%	25.4%	174	27.0%	26.6%	4,356	190	26.7%	24.4%	1,881	437	605

For the 12 Months Ended December 31, 2007

	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)
<b>All Visa Credit &amp; Debit</b>													
Asia Pacific	846	24.6%	19.5%	556	21.9%	17.6%	7,034	289	30.1%	23.3%	1,624	368	446
Canada	179	20.6%	12.7%	158	19.6%	11.7%	1,404	21	28.6%	20.2%	37	23	31
CEMEA	386	42.6%	39.6%	59	38.1%	37.4%	827	327	43.4%	40.0%	2,120	139	147
LAC	485	28.3%	19.9%	152	38.1%	28.7%	3,984	333	24.2%	16.3%	2,775	284	307
<u>US</u>	<u>1,927</u>	<u>9.9%</u>	<u>9.9%</u>	<u>1,533</u>	<u>10.7%</u>	<u>10.7%</u>	<u>27,612</u>	<u>394</u>	<u>7.2%</u>	<u>7.2%</u>	<u>2,877</u>	<u>476</u>	<u>686</u>
Visa Inc.	3,822	18.4%	15.8%	2,458	15.6%	13.8%	40,860	1,364	23.8%	19.7%	9,433	1,290	1,616
<b>Visa Credit Programs</b>													
US	942	7.5%	7.5%	807	8.7%	8.7%	9,048	136	0.7%	0.7%	129	259	365
<u>Rest of World</u>	<u>951</u>	<u>21.8%</u>	<u>16.9%</u>	<u>808</u>	<u>22.9%</u>	<u>17.7%</u>	<u>10,379</u>	<u>143</u>	<u>15.7%</u>	<u>12.5%</u>	<u>490</u>	<u>372</u>	<u>431</u>
Visa Inc.	1,894	14.2%	12.0%	1,615	15.4%	13.0%	19,427	278	7.9%	6.4%	618	631	796
<b>Visa Debit Programs</b>													
US	985	12.4%	12.4%	726	13.0%	13.0%	18,564	259	10.9%	10.9%	2,749	217	321
<u>Rest of World</u>	<u>944</u>	<u>35.9%</u>	<u>28.7%</u>	<u>117</u>	<u>39.9%</u>	<u>31.9%</u>	<u>2,869</u>	<u>827</u>	<u>35.4%</u>	<u>28.3%</u>	<u>6,066</u>	<u>442</u>	<u>500</u>
Visa Inc.	1,929	22.8%	19.9%	843	16.1%	15.3%	21,433	1,086	28.6%	23.7%	8,815	659	820

For the 12 Months Ended December 31, 2006

	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)
<b>All Visa Credit &amp; Debit</b>													
Asia Pacific	679	17.3%	16.2%	457	16.7%	16.3%	5,827	222	18.6%	16.0%	1,421	308	381
Canada	148	17.1%	11.9%	132	16.6%	11.4%	1,278	16	21.5%	16.2%	36	22	30
CEMEA	271	41.2%	41.1%	43	31.5%	34.4%	605	228	43.1%	42.4%	1,657	104	112
LAC	378	24.8%	19.2%	110	32.7%	26.5%	3,233	268	21.9%	16.5%	2,550	241	262
<u>US</u>	<u>1,753</u>	<u>12.5%</u>	<u>12.5%</u>	<u>1,385</u>	<u>12.8%</u>	<u>12.8%</u>	<u>24,619</u>	<u>368</u>	<u>11.3%</u>	<u>11.3%</u>	<u>2,803</u>	<u>406</u>	<u>604</u>
Visa Inc.	3,228	17.1%	16.0%	2,126	15.1%	14.5%	35,561	1,102	21.1%	19.0%	8,468	1,081	1,388
<b>Visa Credit Programs</b>													
US	877	10.0%	10.0%	742	10.2%	10.2%	8,394	135	9.0%	9.0%	129	240	345
<u>Rest of World</u>	<u>781</u>	<u>16.4%</u>	<u>14.6%</u>	<u>658</u>	<u>17.9%</u>	<u>16.1%</u>	<u>8,702</u>	<u>123</u>	<u>8.9%</u>	<u>6.9%</u>	<u>394</u>	<u>314</u>	<u>363</u>
Visa Inc.	1,658	12.9%	12.2%	1,400	13.7%	13.0%	17,096	258	8.9%	8.0%	523	554	709
<b>Visa Debit Programs</b>													
US	876	15.1%	15.1%	642	16.0%	16.0%	16,225	233	12.7%	12.7%	2,674	166	259
<u>Rest of World</u>	<u>695</u>	<u>31.4%</u>	<u>27.4%</u>	<u>84</u>	<u>34.8%</u>	<u>31.2%</u>	<u>2,240</u>	<u>611</u>	<u>31.0%</u>	<u>26.9%</u>	<u>5,270</u>	<u>361</u>	<u>421</u>
Visa Inc.	1,570	21.8%	20.4%	726	17.9%	17.7%	18,466	844	25.3%	22.8%	7,945	527	680

	For the 12 Months Ended December 31, 2005												
	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)
<b>All Visa Credit &amp; Debit</b>													
Asia Pacific	579	21.3%	16.0%	391	19.8%	14.4%	4,713	188	24.7%	19.2%	1,190	266	328
Canada	126	21.3%	10.9%	113	21.2%	10.9%	1,176	13	21.7%	11.2%	36	21	27
CEMEA	192	17.3%	13.7%	33	15.7%	11.9%	432	159	17.6%	14.1%	1,234	75	83
LAC	303	34.4%	21.4%	83	42.6%	29.3%	2,625	220	31.5%	18.7%	2,343	194	214
<u>US</u>	<u>1,558</u>	<u>16.1%</u>	<u>16.1%</u>	<u>1,227</u>	<u>17.5%</u>	<u>17.5%</u>	<u>21,750</u>	<u>331</u>	<u>11.0%</u>	<u>11.0%</u>	<u>2,588</u>	<u>373</u>	<u>584</u>
Visa Inc.	2,757	19.3%	16.2%	1,847	19.1%	16.8%	30,696	911	19.5%	15.1%	7,392	929	1,236
<b>Visa Credit Programs</b>													
US	797	10.6%	10.6%	674	10.5%	10.5%	7,757	123	10.8%	10.8%	126	228	327
<u>Rest of World</u>	<u>671</u>	<u>18.4%</u>	<u>11.5%</u>	<u>558</u>	<u>21.0%</u>	<u>14.2%</u>	<u>7,254</u>	<u>113</u>	<u>7.3%</u>	<u>0.0%</u>	<u>339</u>	<u>264</u>	<u>304</u>
Visa Inc.	1,468	14.0%	11.0%	1,231	15.0%	12.2%	15,011	237	9.1%	5.2%	465	492	631
<b>Visa Debit Programs</b>													
US	761	22.5%	22.5%	554	27.3%	27.3%	13,993	207	11.2%	11.2%	2,462	144	257
<u>Rest of World</u>	<u>529</u>	<u>31.0%</u>	<u>23.0%</u>	<u>62</u>	<u>37.5%</u>	<u>28.3%</u>	<u>1,692</u>	<u>467</u>	<u>30.2%</u>	<u>22.4%</u>	<u>4,465</u>	<u>293</u>	<u>348</u>
Visa Inc.	1,289	25.8%	22.7%	616	28.3%	27.4%	15,685	674	23.7%	18.9%	6,927	437	605

## Footnote

The preceding tables present Payments Volume, Cash Volume, Total Volume, the number of payments transactions, cash transactions, accounts and cards for cards carrying the Visa, Visa Electron and Interlink brands. Card counts include PLUS proprietary cards. Nominal and constant dollar growth rates over prior periods are provided for volume-based data.

Payments Volume represents the aggregate dollar amount of purchases made with cards carrying the Visa, Visa Electron and Interlink brands 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 Volume plus 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 reported quarterly by Visa's members on their operating certificates and is subject to verification by Visa. On occasion, members may update previously submitted information.

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. Rest of World includes Asia Pacific, Canada, CEMEA 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 period-over-period 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.

## 2. Processed Transactions

The table below represents transactions involving Visa, Visa Electron, Interlink and PLUS cards processed on Visa's networks.

<b>Period</b>	<b>Processed Transactions (millions)</b>	<b>Year-over-Year Growth</b>
<u>3 Months Ended</u>		
Mar 31, 2008	8,800	15%
Dec 31, 2007	9,094	13%
Sep 30, 2007	8,645	12%
Jun 30, 2007	8,411	13%
Mar 31, 2007	7,645	12%
Dec 31, 2006	8,018	11%
Sep 30, 2006	7,722	NA
Jun 30, 2006	7,441	NA
Mar 31, 2006	6,828	NA
Dec 31, 2005	7,212	NA
<u>12 Months Ended</u>		
Sep 30, 2007	32,720	12%
Sep 30, 2006	29,202	NA