

VISA INC.  
Form 8-K  
September 11, 2012

**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

WASHINGTON, D.C. 20549

**FORM 8-K**

**CURRENT REPORT**

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): September 11, 2012

**VISA INC.**

(Exact name of Registrant as Specified in Its Charter)

**Delaware**  
(State or Other Jurisdiction

of Incorporation)

**001-33977**  
(Commission File Number)

**26-0267673**  
(IRS Employer

Identification No.)

**P.O. Box 8999**

**San Francisco, California**  
(Address of Principal Executive Offices)

**94128-8999**  
(Zip Code)

Registrant's Telephone Number, Including Area Code: (415) 932-2100

N/A

## Edgar Filing: VISA INC. - Form 8-K

(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instructions A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

**Item 7.01 Regulation FD Disclosure.**

In anticipation of investor discussions around payments volume, cross border volume and processed transactions growth at the Deutsche Bank db Access 2012 Technology Conference on Tuesday, September 11, 2012, Visa is providing selected data for July and August 2012.

For the month of July 2012, U.S. aggregate payments volume growth was negative 1% versus U.S. aggregate payments volume for the prior year period. Further broken down, U.S. credit payments volume growth was positive 7% and debit payments volume growth was negative 8%. Cross border volume growth on a constant dollar basis was positive 9% globally over the prior year period. Processed transactions growth was positive 2% globally over the prior year period.

For the month of August 2012, U.S. aggregate payments volume growth was positive 2% versus U.S. aggregate payments volume for the prior year period. Further broken down, U.S. credit payments volume growth was positive 12% and debit payments volume growth was negative 6%. Cross border volume growth on a constant dollar basis was positive 13% globally over the prior year period. Processed transactions growth was positive 2% globally over the prior year period.

The information in this Form 8-K shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, except as shall be expressly set forth by specific reference in such filing.

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: September 11, 2012

VISA INC.

By: /s/ Byron H. Pollitt  
Byron H. Pollitt  
Chief Financial Officer