KPMG LLP
Suite 1400
55 Second Street
San Francisco, CA 94105

Report of the Independent Accountant

To the Management of Visa, Inc. ("Visa"):

Scope

We have examined Visa management's *assertion* that for its Certification Authority (CA) operations at Highlands Ranch, Colorado, United States of America and Ashburn, Virginia, United States of America, for CAs as enumerated in *Attachment A*, Visa has:

- maintained effective controls to provide reasonable assurance that it meets the Network and Certificate System Security Requirements as set forth by the CA/ Browser Forum

throughout the period April 1, 2025 to March 31, 2026, based on the *WebTrust Principles and Criteria for Certification Authorities – Network Security v1.7*.

Certification Authority's responsibilities

Visa's management is responsible for its assertion, including the fairness of its presentation, and the provision of its described services in accordance with the *WebTrust Principles and Criteria for Certification Authorities – Network Security v1.7*.

Practitioner's responsibilities

Our responsibility is to express an opinion on management's assertion based on our examination. Our examination was conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants. Those standards require that we plan and perform the examination to obtain reasonable assurance about whether management's assertion is fairly stated, in all material respects. An examination involves performing procedures to obtain evidence about management's assertion. The nature, timing and extent of the procedures selected depend on our judgment, including an assessment of the risks of material misstatement of management's assertion, whether due to fraud or error. We believe that the evidence we obtained is sufficient and appropriate to provide a reasonable basis for our opinion.

We are required to be independent and to meet our other ethical responsibilities in accordance with relevant ethical requirements relating to the engagement.

The relative effectiveness and significance of specific controls at Visa and their effect on assessments of control risk for subscribers and relying parties are dependent on their interaction with the controls and other factors present at individual subscriber and relying party locations. Our examination did not extend to controls at individual subscriber and relying party locations and we have not evaluated the effectiveness of such controls.

Inherent limitations

There are inherent limitations in the effectiveness of any system of internal control, including the possibility of human error and the circumvention of controls. For example, because of their nature, controls may not prevent, or detect unauthorized access to systems and information, or failure to comply with internal and external policies or requirements. Also, the projection to the future of any conclusions based on our findings is subject to the risk that controls may become ineffective.

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Opinion

In our opinion, management's assertion, as referred to above, is fairly stated, in all material respects.

This report does not include any representation as to the quality of Visa's services other than its CA operations at Highlands Ranch, Colorado, United States of America, and Ashburn, Virginia, United States of America, nor the suitability of any of Visa's services for any customer's intended purpose.

Use of the WebTrust seal

Visa's use of the WebTrust for Certification Authorities – Network Security Seal constitutes a symbolic representation of the contents of this report, and it is not intended, nor should it be construed, to update this report or provide any additional assurance.

KPMG LLP

San Francisco, California
June 24, 2026

ATTACHMENT A – IN-SCOPE CAs

Root CAs			
Subject	**Serial Number**	**SHA1 Thumbprint**	**SHA-256 Thumbprint**
CN = Visa Public RSA Root CA OU = Visa International Service Association O = VISA C = US	513e96000000db4427eeace0bee148	82ef4c64f057ca0038f0db5b76c24b654d7cda78	07CD9AA9064A9B94C6AEF8FB784C1BBC1BEDA08ACBE86878D781A39167626CF8
CN = Visa Public ECC Root CA OU = Visa International Service Association O = VISA C = US	513e96000000dcd306988c729cfa65	9cb1e6fbc21aaf3d68973cb516e932c44cb9d560	E6BE68CE06FE0DA0C140F1AEB00B67B636C5EEA9422088929362375CE086DB39
CN = Visa TLS Root CA O = VISA C = US	65f10e000000c5d39e949c8ab8b726	49CC90C9986F1BD349692A759366B36DC5C2458D	E6432FCE6B48F4E889B2FE183F8B480F72ECF80F57389B0E9C6E89CF04AD69D1

Subordinate CAs			
Subject	**Serial Number**	**SHA1 Thumbprint**	**SHA-256 Thumbprint**
CN = Visa eCommerce Issuing CA - G2 OU = Visa International Service Association O = VISA C = US	513e96000000e5a36d84f4dde48065	fae7046a89b2e6bae0f2bb97e5167073de17cbbe	873939DBB087F6E95D65D00305EE8B5124BA50697B4A06ACE22A58B51991F667
CN = Visa ECC 3DS Issuing CA - G2 OU = Visa International Service Association O = VISA C = US	513e96000000e7eda96c7a097e21d9	eadbf23920eadfde305b63d888fbd7e65f55f025	7FC2C2A789BB75E7B2ADF07687B8093B0A1C7B9E3421422C8547E1E82C537FCA
CN=Visa TLS Issuing CA O=VISA C=US	65F10E0000012CD52C955C210E4DC6	F916DE7525D9CCACB014B369CDEAC7D3A8A91E98	1B7364F72202DD2FEC0DF93D4EEBCF1143D0CCF8D22DB49E9BB6075733B8C2C7
CN=Visa Services Issuing CA O = VISA C = US	65F10E000000C3E757349C806ADB10	BF23CBF48B186677798374234E8060782DD75B2B	3031F0127C9ED7790588932F43AA125732476FDD033EE1196661A9F551392B03

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Visa Inc. Management's Assertion

Visa Inc. ("Visa") operates the Certification Authority (CA) services for its CAs as enumerated in *Attachment A* and provides Transport Layer Security (TLS) and non-TLS CA services.

The management of Visa is responsible for establishing and maintaining effective controls over its TLS and non-TLS CA operations, including its network and certificate security system controls. These controls contain monitoring mechanisms, and actions are taken to correct deficiencies identified.

There are inherent limitations in any controls, including the possibility of human error, and the circumvention or overriding of controls. Accordingly, even effective controls can only provide reasonable assurance with respect to Visa's Certification Authority operations. Furthermore, because of changes in conditions, the effectiveness of controls may vary over time.

Visa's management has assessed its controls over its TLS CA services. Based on that assessment, in providing its TLS and non-TLS Certification Authority (CA) services at Highlands Ranch, Colorado and Ashburn, Virginia, Visa has:

- maintained effective controls to provide reasonable assurance that it meets the Network and Certificate System Security Requirements as set forth by the CA/ Browser Forum

throughout the period April 1, 2025 to March 31, 2026, based on the *WebTrust Principles and Criteria for Certification Authorities – Network Security v1.7*.

Visa Inc.

Signed by:
Matthew Dunlop
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Matthew Dunlop
Senior Vice President, Cybersecurity Engineering and Operations

June 24, 2026

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ATTACHMENT A – IN-SCOPE CAs

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CN = Visa Public ECC Root CA OU = Visa International Service Association O = VISA C = US	513e96000000dcd306988c729cfa65	9cb1e6fbc21aaf3d68973cb516e932c44cb9d560	E6BE68CE06FE0DA0C140F1AEB00B67B636C5EEA9422088929362375CE086DB39
CN = Visa TLS Root CA O = VISA C = US	65f10e000000c5d39e949c8ab8b726	49CC90C9986F1BD349692A759366B36DC5C2458D	E6432FCE6B48F4E889B2FE183F8B480F72ECF80F57389B0E9C6E89CF04AD69D1

Subordinate CAs			
Subject	**Serial Number**	**SHA1 Thumbprint**	**SHA-256 Thumbprint**
CN = Visa eCommerce Issuing CA - G2 OU = Visa International Service Association O = VISA C = US	513e96000000e5a36d84f4dde48065	fae7046a89b2e6bae0f2bb97e5167073de17cbbe	873939DBB087F6E95D65D00305EE8B5124BA50697B4A06ACE22A58B51991F667
CN = Visa ECC 3DS Issuing CA - G2 OU = Visa International Service Association O = VISA C = US	513e96000000e7eda96c7a097e21d9	eadbf23920eadfde305b63d888fbd7e65f55f025	7FC2C2A789BB75E7B2ADF07687B8093B0A1C7B9E3421422C8547E1E82C537FCA
CN=Visa TLS Issuing CA O=VISA C=US	65F10E0000012CD52C955C210E4DC6	F916DE7525D9CCACB014B369CDEAC7D3A8A91E98	1B7364F72202DD2FEC0DF93D4EEBCF1143D0CCF8D22DB49E9BB6075733B8C2C7
CN=Visa Services Issuing CA O = VISA C = US	65F10E000000C3E757349C806ADB10	BF23CBF48B186677798374234E8060782DD75B2B	3031F0127C9ED7790588932F43AA125732476FDD033EE1196661A9F551392B03