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:

- disclosed its Transport Layer Security (TLS) certificate lifecycle management business practices in its Visa Public Key Infrastructure Certificate Practice Statement ("CPS"); and Visa Key Infrastructure Certificate Policy ("CP") as enumerated in *Attachment B*, including its commitment to provide TLS certificates in conformity with the CA/ Browser Forum Requirements on the Visa website, and provided such services in accordance with its disclosed practices
- maintained effective controls to provide reasonable assurance that:
  - the integrity of keys and TLS certificates it manages is established and protected throughout their lifecycles; and
  - TLS subscriber information is properly authenticated (for the registration activities performed by Visa)
- maintained effective controls to provide reasonable assurance that:
  - logical and physical access to CA systems and data is restricted to authorized individuals;
  - the continuity of key and certificate management operations is maintained; and
  - CA systems development, maintenance and operations are properly authorized and performed to maintain CA systems integrity

throughout the period April 1, 2025 to March 31, 2026, based on the *WebTrust Principles and Criteria for Certification Authorities – TLS Baseline v2.9*.

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 – TLS Baseline v2.9*.

Practitioner's responsibilities

Our responsibility is to express an opinion on Visa 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.

KPMG LLP, a Delaware limited liability partnership, and its subsidiaries are part of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee.

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.

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 American 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 – TLS Baseline 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 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 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

ATTACHMENT B – Applicable Certificate Policy and Certification Practice Statement Versions for the Period April 1, 2025 to March 31, 2026

Certificate Policy

Name	Version	Effective Date
Visa Public Key Infrastructure Certificate Policy	Version 4.3	January 17, 2025
Visa Public Key Infrastructure Certificate Policy	Version 4.4	November 30, 2025
Visa Public Key Infrastructure Certificate Policy	Version 4.5	February 24, 2026
Visa Public Key Infrastructure Certificate Policy	Version 4.6	March 16, 2026

Certification Practice Statement

Name	Version	Effective Date
Visa Public Key Infrastructure Certification Practice Statement	Version 4.3	January 17, 2025
Visa Public Key Infrastructure Certification Practice Statement	Version 4.4	November 30, 2025
Visa Public Key Infrastructure Certification Practice Statement	Version 4.5	February 24, 2026
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Docusign Envelope ID: 29D705A3-825C-88B0-8300-071DB46DE68A

Visa Inc. Management's Assertion

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

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

- disclosed its TLS certificate lifecycle management business practices in its Visa Public Key Infrastructure Certificate Practice Statement ("CPS"); Visa Public Key Infrastructure Certificate Policy ("CP") as enumerated in *Attachment B* including its commitment to provide TLS certificates in conformity with the CA/ Browser Forum Requirements on the Visa website, and provided such services in accordance with its disclosed practices
- maintained effective controls to provide reasonable assurance that:
  - the integrity of keys and TLS certificates it manages is established and protected throughout their lifecycles; and
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throughout the period April 1, 2025 to March 31, 2026, based on the *WebTrust Principles and Criteria for Certification Authorities – TLS Baseline v2.9*.

Visa Inc.

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

June 24, 2026

Docusign Envelope ID: 29D705A3-825C-88B0-8300-071DB46DE68A

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CN = Visa TLS Root CA O = VISA C = US	65f10e000000c5d39e949c8ab8b726	49CC90C9986F1BD349692A759366B36DC5C2458D	E6432FCE6B48F4E889B2FE183F8B480F72ECF80F57389B0E9C6E89CF04AD69D1

Subordinate CAs			
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CN=Visa TLS Issuing CA O=VISA C=US	65F10E0000012CD52C955C210E4DC6	F916DE7525D9CCACB014B369CDEAC7D3A8A91E98	1B7364F72202DD2FEC0DF93D4EEBCF1143D0CCF8D22DB49E9BB6075733B8C2C7

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APPENDIX

Location Name	Location Type	Location	In-scope for Physical and Environmental Control Testing
Corporate Headquarters	Main Corporate Office	California, United States of America	No
Offline key storage 1	Data Center 1	Colorado, United States of America	Yes
Offline key storage 2	Data Center 2	Viriginia, United States of America	Yes
Online CA hosting	Data Center 1	Colorado, United States of America	Yes
Online CA hosting	Data Center 2	Virginia, United States of America	Yes
Remote RA Services	RA Agent Location	Colorado, United States of America Virginia, United States of America London, United Kingdom	No