C0.1

(C0.1) Give a general description and introduction to your organization.

Visa Inc. (NYSE: V) is one of the world’s leaders in digital payments. Our purpose is to uplift everyone, everywhere by being the best way to pay and be paid. We facilitate global commerce and money movement across more than 200 countries and territories among a global set of consumers, merchants, financial institutions and government entities through innovative technologies.

Since Visa’s early days in 1958, we have been in the business of facilitating payments between consumers and businesses. As a trusted engine of commerce and with new ways to pay, we are working to provide payment solutions for everyone, everywhere. We are focused on extending, enhancing and investing in our proprietary network, VisaNet, to offer a single connection point for facilitating payment transactions to multiple endpoints through various form factors. Through our network, we offer products, solutions and services that facilitate secure, reliable and efficient money movement for participants in the ecosystem.

Visa is not a financial institution and we do not issue cards, extend credit or set rates and fees for account holders of Visa products. Through our Visa-branded payment products, our financial institution clients develop and offer business solutions, credit, debit, prepaid and cash access programs. Other value-added services we provide to our clients include fraud and risk management, debit issuer processing, loyalty services, dispute management, digital services such as tokenization and consulting and analytics.

Behind these products lies VisaNet, one of the world’s most advanced processing networks. VisaNet is a secure, convenient and reliable system, capable of processing up to 76,000 transaction messages per second between financial institutions, merchants and account holders while providing fraud protection for consumers and assured payment for merchants. In fiscal 2022, we saw 258 billion payments and cash transactions with Visa’s brand, averaging to 707 million transactions per day.

At a Glance (as of September 30, 2022):
- Global Offices and Data Centers: 145
- Visa Network: Nearly 15,000 financial institution clients
- More than 80 million merchant locations
- 4.1 billion credentials available worldwide
- Over $29 billion net revenue

This CDP response contains forward-looking statements within the meaning of the U.S. Private Securities Litigation Reform Act of 1995 that relate to, among other things, the impact on our future financial position, results of operations and cash flows as a result of the coronavirus (“COVID-19”), our future operations, prospects, developments, strategies and growth of our business; anticipated expansion of our products in certain countries; industry developments; anticipated benefits of our acquisitions; expectations regarding litigation matters, investigations and proceedings; timing and amount of stock repurchases; sufficiency of sources of liquidity and funding; effectiveness of our risk management programs; and expectations regarding the impact of recent accounting pronouncements on our consolidated financial statements. All statements other than statements of historical fact could be forward-looking statements, which speak only as of the date they are made, are not guarantees of future performance and are subject to certain risks, uncertainties and other factors, many of which are beyond our control and are difficult to predict. We describe risks and uncertainties that could cause actual results to differ materially from those expressed in, or implied by, any of these forward-looking statements. Except as required by law, we do not intend to update or revise any forward-looking statements as a result of new information, future events or otherwise.

C0.2

(C0.2) State the start and end date of the year for which you are reporting data and indicate whether you will be providing emissions data for past reporting years.

Reporting year

Start date
October 1 2021

End date
September 30 2022

Indicate if you are providing emissions data for past reporting years
No

Select the number of past reporting years you will be providing Scope 1 emissions data for
<Not Applicable>

Select the number of past reporting years you will be providing Scope 2 emissions data for
<Not Applicable>

Select the number of past reporting years you will be providing Scope 3 emissions data for
<Not Applicable>
(C0.3) Select the countries/areas in which you operate.

Argentina
Australia
Austria
Bangladesh
Belarus
Belgium
Brazil
Bulgaria
Cambodia
Canada
Chile
China
Colombia
Costa Rica
Côte d'Ivoire
Croatia
Cyprus
Czechia
Democratic Republic of the Congo
Denmark
Dominican Republic
Ecuador
Egypt
Ethiopia
Finland
France
Georgia
Germany
Ghana
Greece
Guatemala
Hungary
India
Indonesia
Ireland
Israel
Italy
Japan
Jordan
Kazakhstan
Kenya
Latvia
Lebanon
Malaysia
Malta
Mexico
Morocco
Netherlands
New Zealand
Nigeria
Norway
Pakistan
Panama
Peru
Philippines
Poland
Portugal
Puerto Rico
Qatar
Republic of Korea
Romania
Russian Federation
Saudi Arabia
Serbia
Singapore
Slovakia
Slovenia
South Africa
Spain
Sri Lanka
Sweden
Switzerland
Taiwan, China
Thailand
Turkey
Ukraine
United Arab Emirates
United Kingdom of Great Britain and Northern Ireland
United States of America
Venezuela (Bolivarian Republic of)
C0.4

(C0.4) Select the currency used for all financial information disclosed throughout your response.

USD

C0.5

(C0.5) Select the option that describes the reporting boundary for which climate-related impacts on your business are being reported. Note that this option should align with your chosen approach for consolidating your GHG inventory.

Operational control

C0.8

(C0.8) Does your organization have an ISIN code or another unique identifier (e.g., Ticker, CUSIP, etc.)?

Indicate whether you are able to provide a unique identifier for your organization

<table>
<thead>
<tr>
<th>Indicate whether you are able to provide a unique identifier for your organization</th>
<th>Provide your unique identifier</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes, a Ticker symbol</td>
<td>V</td>
</tr>
</tbody>
</table>

C1. Governance

C1.1

(C1.1) Is there board-level oversight of climate-related issues within your organization?

Yes

C1.1a

(C1.1a) Identify the position(s) (do not include any names) of the individual(s) on the board with responsibility for climate-related issues.

<table>
<thead>
<tr>
<th>Position of individual or committee</th>
<th>Responsibilities for climate-related issues</th>
</tr>
</thead>
<tbody>
<tr>
<td>Board-level committee</td>
<td>The Nominating and Corporate Governance Committee of our Board meets at least quarterly and has formal responsibility overseeing and reviewing Visa’s management of topics related to environmental, social and governance (ESG) matters. This includes overall ESG strategy, stakeholder engagement and formal reporting, as well as policies and programs in environmental sustainability and climate change. The committee is also tasked with managing the risks and opportunities that arise from environmental issues, and as such, receive updates on internal and external sustainability developments. They also review Visa’s progress on corporate responsibility and our key issues, including the reduction of GHG emissions and renewable energy procurement. Specific to climate change, the Nominating and Corporate Governance committee's review of climate performance in 2022 included receiving and reviewing quarterly ESG updates from our Chief Sustainability Officer (CSO). These updates cover Visa’s internal ESG initiatives, including our climate-related targets and future ESG and climate outlook. The Committee also reviews regulatory and external ESG developments including increasing focus from investors, regulators and third parties on climate risk and Visa’s preparedness to meet these requirements. A specific climate-related decision made by the Nominating and Corporate Governance Committee includes their review and support of Visa’s set of corporate climate goals: maintain carbon neutral operations, achieve net-zero emissions by 2040, ongoing climate positive company aspiration and our setting of a science-based target in line with a 1.5 degree Celsius trajectory (which was formally approved by the SBTi during our 2022).</td>
</tr>
</tbody>
</table>

C1.1b
(C1.1b) Provide further details on the board’s oversight of climate-related issues.

<table>
<thead>
<tr>
<th>Frequency with which climate-related issues are a scheduled agenda item</th>
<th>Governance mechanisms into which climate-related issues are integrated</th>
<th>Scope of board-level oversight</th>
<th>Please explain</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scheduled – all meetings</td>
<td>Reviewing and guiding strategy, Monitoring progress towards corporate targets, Overseeing and guiding public policy engagement</td>
<td>The Nominating and Corporate Governance Committee of our Board oversees Visa’s ESG initiatives. This committee meets at least quarterly and has formal responsibility for and oversight of ESG policies, programs and reporting, including those related to climate change. They are committed to managing the risks and opportunities that arise from environmental issues and, as such, receive updates on internal and external ESG developments. They also review Visa’s progress on our key material issues, including the reduction of GHG emissions and renewable energy procurement. The Nominating and Corporate Governance Committee provides updates to the full board on items discussed during its quarterly committee meetings. In January 2022, the full board also discussed ESG strategy and risk management. The Committee receives quarterly presentations and/or updates about ESG topics, including on climate-related issues. Subjects include regulatory and external ESG developments, including increasing focus from investors, regulators and third parties on climate-related risk, ESG and climate-related shareholder resolutions and broader industry trends about climate ambition and sustainable commerce. The updates to the Nominating and Corporate Governance Committee also include an overview of Visa’s climate-related actions. These are highlighted by our set of climate-related goals, which includes our short-term target that was approved by the SBTi in May 2022, as well as an overview of new products and partnerships to encourage the development of sustainable operations and commerce.</td>
<td></td>
</tr>
</tbody>
</table>

C1.1d

(C1.1d) Does your organization have at least one board member with competence on climate-related issues?

<table>
<thead>
<tr>
<th>Board member(s) have competence on climate-related issues</th>
<th>Criteria used to assess competence of board member(s) on climate-related issues</th>
<th>Primary reasons for no board-level competence on climate-related issues</th>
<th>Explain why your organization does not have at least one board member with competence on climate-related issues and any plans to address board-level competence in the future</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>Visa defines Board competence on climate-related issues based on previously held Board and/or executive experience, currently holding executive level roles for organizations that are considered ESG or climate leaders, and/or actively engaging on climate-related topics. Based on these criteria, Visa has at least four board members who are competent in climate-related issues. Our Board includes two active CEOs and two former CEOs from companies that are taking leading action in the ESG and climate space (PepsiCo, The Clorox Company, Stanley Black &amp; Decker and Campbell Soup Company). Leadership in the ESG and climate space is demonstrated by components such as organizational performance on their respective CDP responses, where they receive high scores on the annual response. Three of these organizations received an A or A- on their CDP response last year. Additionally, our two Board members that are current CEOs and one of our two Board members who are former CEOs at these companies sit on Visa’s Nominating and Corporate Governance Committee, which oversees Visa’s ESG initiatives, including climate change. Ongoing engagement on key climate-related topics and developments also helps to ensure Board-level competence on climate issues. This engagement includes quarterly update presentations from Visa’s Chief Sustainability Officer and others, which help to inform the Board on internal and external climate-related initiatives. In addition to regular meetings of the Board and its committees, in 2022, we offered several informational sessions for directors on key business topics. Visa also encourages directors to pursue ongoing educational opportunities, including programs that include ESG topics.</td>
<td>&lt;Not Applicable&gt;</td>
<td></td>
</tr>
</tbody>
</table>

C1.2
(C1.2) Provide the highest management-level position(s) or committee(s) with responsibility for climate-related issues.

<table>
<thead>
<tr>
<th>Position or committee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chief Sustainability Officer (CSO)</td>
</tr>
</tbody>
</table>

**Climate-related responsibilities of this position**
- Developing a climate transition plan
- Monitoring progress against climate-related corporate targets
- Managing public policy engagement that may impact the climate
- Assessing climate-related risks and opportunities
- Managing climate-related risks and opportunities

**Coverage of responsibilities**
- <Not Applicable>

**Reporting line**
- CEO reporting line

**Frequency of reporting to the board on climate-related issues via this reporting line**
- Quarterly

**Please explain**
Visa’s Chief Sustainability Officer (CSO) provides corporate oversight of how climate-related issues are integrated into relevant functions and divisions across the organization. The CSO provides ESG updates (including on climate-related issues) to the Nominating and Corporate Governance Committee of the Board of Directors on a quarterly basis. These updates include an overview of external ESG and climate-related trends, as well as specific actions that Visa is taking on climate-related topics.

The CSO drives operational action around environmental, social and governance (inclusive of climate change) topics in part through a cross-function coordination body with representation from more than a dozen senior leaders. The group reviews overall ESG strategy, including that related to climate and other environmental issues, risks and opportunities.

The CSO is also supported by the Director of Corporate Responsibility and Sustainability and the Director of ESG Management. The Director of Corporate Responsibility and Sustainability is responsible for engaging key parts of the business on initiatives around climate change. The Director of Corporate Responsibility and Sustainability is supported by internal cross-function collaborations focused on renewable energy, carbon strategy and related topics. These engagements are taking action on opportunities for Visa’s business to focus on the low carbon economy transition around the world. They make tactical decisions related to investments and projects and monitor Visa’s progress towards our climate and energy goals.

The Director of ESG Management is responsible for ESG strategy, disclosure, external stakeholder engagement on ESG performance and the support of Visa’s layered approach to strong executive Board oversight of the company’s ESG performance, including on climate-related issues. This includes monitoring current and emerging regulatory requirements and stakeholder expectations on climate-related issues as well as the management of disclosure in alignment with climate-related frameworks and standards.

The CSO has responsibility for climate-related issues through the supervision of these various engagements. At Visa, we believe in a cross-functional approach to climate change issues and that these considerations need to be integrated across the business. The CSO oversees this engagement and provides a link between the Board of Directors and rest of the company on climate topics.

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**C1.3**

(C1.3) Do you provide incentives for the management of climate-related issues, including the attainment of targets?

<table>
<thead>
<tr>
<th>Provide incentives for the management of climate-related issues</th>
<th>Comment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Row 1: Yes</td>
<td></td>
</tr>
</tbody>
</table>

**C1.3a**

(C1.3a) Provide further details on the incentives provided for the management of climate-related issues (do not include the names of individuals).

- **Entitled to incentive**
  - Chief Sustainability Officer (CSO)

- **Type of incentive**
  - Monetary reward

- **Incentive(s)**
  - Bonus - % of salary

- **Performance indicator(s)**
  - Progress towards a climate-related target
  - Achievement of a climate-related target
  - Reduction in absolute emissions
  - Increased engagement with suppliers on climate-related issues
  - Increased engagement with customers on climate-related issues
  - Company performance against a climate-related sustainability index (e.g., DJSI, CDP Climate Change score etc.)
  - Other (please specify) (Increased engagement with investors on climate-related issues)

- **Incentive plan(s) this incentive is linked to**
  - Short-Term Incentive Plan

- **Further details of incentive(s)**
  - Visa’s incentive plan incorporates ESG metrics that are tied to the Company’s strategic objectives, with a mix that balances short- and long-term performance goals. The
compensation program rewards high performance, promotes alignment with stakeholders’ interests and attracts, motivates and retains key talent. The CSO is responsible for achieving climate & energy related goals as a part of compensation.

Explain how this incentive contributes to the implementation of your organization’s climate commitments and/or climate transition plan
Specifically, they are responsible for developing and tracking progress against 2030 SBT goals covering Scopes 1,2 and relevant Scope 3 categories, our goal of achieving net-zero emissions by 2040, including our supply chain, and our achievement of carbon neutrality across direct operations, business travel and employee commuting beginning in 2020 and continuing through 2022. The CSO was heavily involved in the achievement of our 100% renewable electricity goal. While working to procure 100% of electricity from renewable sources, the CSO engaged directly with utilities and energy providers on a policy level to advance partnerships and explore green power options. This included work with MP2 Energy in Virginia to procure renewable electricity covering usage at our largest data center. The CSO was also involved in the issuance of Visa’s inaugural green bond and sustainable commerce and business travel initiatives.

Entitled to incentive
Management group
Type of incentive
Monetary reward
Incentive(s)
Bonus - % of salary
Performance indicator(s)
Achievement of a climate-related target
Incentive plan(s) this incentive is linked to
Short-Term Incentive Plan
Further details of incentive(s)
Energy efficiency and power usage effectiveness are metrics considered for the Management group’s performance and compensation.

Explain how this incentive contributes to the implementation of your organization’s climate commitments and/or climate transition plan
Specifically, they are responsible for developing and tracking progress against 2030 SBT goals covering Scopes 1,2 and relevant Scope 3 categories, our goal of achieving net-zero emissions by 2040, including our supply chain, and our achievement of carbon neutrality across direct operations, business travel and employee commuting beginning in 2020 and continuing through 2022. The CSO was heavily involved in the achievement of our 100% renewable electricity goal. While working to procure 100% of electricity from renewable sources, the CSO engaged directly with utilities and energy providers on a policy level to advance partnerships and explore green power options. This included work with MP2 Energy in Virginia to procure renewable electricity covering usage at our largest data center. The CSO was also involved in the issuance of Visa’s inaugural green bond and sustainable commerce and business travel initiatives.

Entitled to incentive
Chief Executive Officer (CEO)
Type of incentive
Monetary reward
Incentive(s)
Bonus - % of salary
Performance indicator(s)
Progress towards a climate-related target
Incentive plan(s) this incentive is linked to
Short-Term Incentive Plan
Further details of incentive(s)
The compensation program for our CEO and other NEOs helps us attract and retain key talent and promote performance that enhances stockholder value and drives long-term strategic outcomes, including the Company’s broader ESG efforts. For FY22, the Board approved a scorecard approach for annual bonuses, similar to the approach it adopted in FY21. In the scorecard, ESG goals are alongside financial, client and other goals that are all critical to our corporate strategy and our long-term success. The Board reviews Visa’s performance relative to all the goals in the scorecard, including the ESG goals, when determining executive bonuses for the year. The same scorecard was also used for determining the annual funding for Visa’s broad-based employee bonus plan. In FY22, the annual bonus scorecard included, among other topics, goals related to environment and climate initiatives.

Explain how this incentive contributes to the implementation of your organization’s climate commitments and/or climate transition plan
In addition to financial goals, the FY22 annual incentive plan scorecard included goals in the following three categories: Client; Foundational; and Operational Excellence, Talent & ESG. These performance goals were designed to align with our strategic objectives, including ESG initiatives, as described under the heading Compensation Discussion and Analysis – Fiscal Year 2022 Compensation – Selected Corporate Performance Goals and Results for FY22. After the end of the FY, the Compensation Committee carefully considered the Company’s performance against each of the pre-established goals and evaluated the degree to which each goal was exceeded, met or not achieved, as described under the heading Compensation Discussion and Analysis – Fiscal Year 2022 Compensation – Selected Corporate Performance Goals and Results for FY22. For discussion of FY22 performance relative to climate strategy, see 2023 Proxy Statement, p. 56, Operational Excellence, Talent, & ESG table, bullet 6.
(C2.1a) How does your organization define short-, medium- and long-term time horizons?

<table>
<thead>
<tr>
<th></th>
<th>From (years)</th>
<th>To (years)</th>
<th>Comment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Short-term</td>
<td>0</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>Medium-term</td>
<td>3</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>Long-term</td>
<td>6</td>
<td>30</td>
<td></td>
</tr>
</tbody>
</table>

(C2.1b) How does your organization define substantive financial or strategic impact on your business?

Visa maintains an enterprise risk scoring methodology which assesses likelihood and impact to Visa. A substantive financial impact is defined as loss of revenue or unplanned expenses (quantifiable indicators) greater than $50M, or the inability to achieve key strategic objectives with cause for concern of Visa’s operating or financial viability in a product, market or country. Visa also maintains thresholds for other risk impacts, including but not limited to, operational and reputational impact. Given climate risk is a risk driver, it has the ability to drive all Visa’s risk landscape (e.g., Operational, Technology, Strategic risks) and, as such, is monitored as part of Visa’s Risk Management practices.

C2.2
Describe your process(es) for identifying, assessing and responding to climate-related risks and opportunities.

Value chain stage(s) covered
- Direct operations
- Upstream
- Downstream

Risk management process
- Integrated into multi-disciplinary company-wide risk management process

Frequency of assessment
- More than once a year

Time horizon(s) covered
- Short-term
- Medium-term
- Long-term

Description of process
Visa maintains an overall Enterprise Risk Management (ERM) Framework with supporting sub-frameworks covering specific risk categories (e.g., Strategic, Operational, Technology, Ecosystem and Financial risks). The frameworks formalize a consistent and pragmatic approach to identify, assess, treat, monitor and report on Visa’s most substantive risks, including those that may be driven by climate change. Visa’s Board is responsible for promoting an appropriate culture of risk management within the Company, overseeing our aggregate risk profile and monitoring how we addresses material risks. In addition, Visa’s CEO and other members of the senior leadership team are responsible for the day-to-day management of risk and meet with each of the Board Committees to discuss risks and exposures. Specifically, the Nominating and Corporate Governance Committee oversees risks related to our overall corporate governance, including around sustainability. Visa’s ERM process occurs more than once a year and covers our direct operations as well as upstream and downstream value chain, with climate-related considerations integrated into this overarching process. All time horizons are covered by these overarching and climate-related risk processes, with more details provided below.

In addition to this ERM Framework, Visa conducts deep dives into risks that warrant attention. In response to increasing concern about the impact associated with climate change, a climate risk deep dive was conducted in 2018/2019 in alignment with the Task Force on Climate Related Financial Disclosures (TCFD). As part of this process, Visa conducted a scenario-based climate assessment across key geographies to identify and assess the risks and opportunities related to our operations and the broader transition to a low-carbon economy. This scenario analysis is used to inform Visa’s short-, medium- and long-term business strategy, provide a detailed, global assessment of climate related risks and opportunities (including a low-carbon future) and has also helped Visa formulate responses to climate-related risks and opportunities. Visa considers climate a risk driver which may cause disruptions to our operations and overall business.

The assessment looked at 8 potential risks and opportunities, which included physical impacts on operations and the workforce, transition to renewable energy sources, climate-related impacts to Visa’s acquirers and issuers and shift in consumer preferences. These were assessed based on potential impact (negligible, minor, moderate, significant and severe) and Visa’s level of preparedness under both scenarios. The results of this assessment inform our short-, medium- and long-term planning to mitigate climate risks and pursue potential business opportunities. To better understand the impact that climate-related risks and opportunities have on our business, we intend to update the TCFD assessment on a periodic basis and further leverage the findings into our existing ERM process.

Visa employs strategies to manage risks and opportunities and enhance our resilience through adaptability, data analytics for better insights, consumer behavior analysis, integration of climate risk factors, supplier engagement, renewable energy procurement and effective disclosure, including working towards setting and announcing a science-based target. Examples of how Visa’s overarching processes help us to identify, assess and respond to climate-related risks and opportunities are provided below.

In terms of managing climate-related physical risks, our business continuity team monitors possible risks to the health and safety of employees and service interruption to transaction processing systems that may result from natural disasters and other disruptions impacted by climate change. Operational risks that such events pose are incorporated into the broader ERM process to identify each potential disruption event and the appropriate response.

At Visa, we recognize that climate change is exacerbating a number of physical risks by increasing their frequency and severity. As part of our TCFD assessment, the increased probability of physical hazards was considered in numerous areas where Visa has major facilities. This includes the Corporate Headquarters in the San Francisco Bay Area, as well as Miami, New York City, the UK and the Philippines. This assessment looked at extreme events and the increased probability of these events impacting Visa under the two scenarios. Complementing this analysis, we also have business continuity and crisis management plans in place to protect company assets against business interruptions through continuation and recovery of business processes, functions and services to mitigate these risks. We determined that Visa is reasonably prepared for physical impacts on our operations and workforce under both assessed scenarios. This is due to the business continuity and crisis management plans, as well as Visa’s strong network and backup systems that help ensure business continuity should a natural disaster strike.

In terms of managing climate-related opportunities, such as expanding into new markets or transitioning to renewable energy sources, we have strong infrastructure to expand our payment services to target new market participants in a low carbon economy. Our risk management and business strategy processes consider potential business opportunities, including those related to climate change. Related to these transitional opportunities, Visa set a goal to achieve net-zero emissions by 2040 including our supply chain.

Visa positions ourselves as a sustainability leader, and we are tracking the market evolution around expectations to take positions on climate topics. This includes market shifts in the electricity generation sector, driven by the move towards more carbon free sources of electricity. Recognizing that a large portion of our global GHG emissions result from our electricity consumption, we have focused on renewable energy procurement. During FY20, we achieved our goal of procuring 100% renewable electricity covering global operations, and in 2022 we maintained the achievement of this goal through a combination of enrolling in utility renewable electricity programs covering some of our highest energy use and/or purchasing RECs for the remaining usage. Our work around renewable energy procurement has continued after achieving our goal, highlighted by our recent agreement to procure renewable electricity from in-state solar farms for our Virginia data center.

Visa is working to identify, assess and respond to other climate-related opportunities which were incorporated into the TCFD analysis. This includes our Visa Eco Benefits Bundle, a package of sustainability-focused benefits for Visa account holders, enabling their cardholders to understand the impact of their spending on the environment and encourage sustainable consumption and behaviors.

Which risk types are considered in your organization’s climate-related risk assessments?

C2a
Visa’s operations and suppliers are facing limited carbon price exposure in many jurisdictions (such as California, New York, Washington, Canada, Mexico, Colombia, South Africa, China, the UK, EU and Japan) from implementation projections. Through our Risk Management process, we assess current regulation risks to ensure that we understand the actions Visa should take to mitigate these risks. Regulatory risks are assessed and reported to the Audit and Risk Committee of the Board, allowing Board members to understand if and how identified risks may impact Visa’s operations or prioritized markets.

Visa operates in a number of locations that currently implement climate-related regulations. Specific examples of this risk type include regulations such as the California cap and trade system and the EU ETS. Our facilities are generally too small to be directly covered by these schemes; however, in the United Kingdom, we are subject to the Streamlined Energy and Carbon Emissions Reporting (SECR), which mandates that large business must annually report on their energy and carbon emissions. Regulations in energy and carbon markets can affect Visa’s choices of energy sources, leading to potentially increased operating costs for Visa’s offices and data centers from changes in energy prices or carbon price impacts. There is also a potential of increased supply chain costs via carbon price pass-through. Furthermore, through our TCFD assessment, we found that carbon prices are projected to increase across all regions if the world is to limit the rise in global temperature, as modeled in the SSP5s.

**Emerging regulation**

Visa’s operations and suppliers are facing limited carbon price exposure in many jurisdictions from policies under consideration. Through our Risk Management process, we assess risks associated with climate-related regulation risks to ensure that we understand the actions Visa should take to mitigate these risks. Regulatory risks are assessed and reported to the Audit and Risk Committee of the Board, allowing Board members to understand if and how they may impact Visa’s operations or prioritized markets.

Mandates and regulations in energy and carbon markets can affect Visa’s choices of energy sources and potentially increase operating costs for our offices and data centers. Furthermore, Visa may experience increased supply chain costs via carbon price pass-through (increase in cost of goods sold to Visa from carbon intensive suppliers or increase in logistics and transport costs). Due to the size of our facilities, we are generally too small to be directly covered by carbon pricing schemes, but regulations have been recently enacted or are emerging in locations where some of our largest facilities are. This includes Virginia, where Visa’s highest energy use facility is, which joined the Regional Greenhouse Gas Initiative (RGGI) at the beginning of 2021. To minimize potential exposure to such emerging regulatory risk, Visa is sourcing 100% renewable energy across all business operations. Specifically, in Virginia, we recently signed an agreement to cover 100% of electricity demand at our largest data center from solar farms within the state. Furthermore, through our TCFD assessment, we found that carbon prices are projected to increase across all regions if the world is to limit the rise in global temperature, as modeled in the SSP5s. Visa’s current transition to renewable energy will help us manage the potential increase in cost of carbon in the future.

**Technology**

Visa is a technology company. Visa considers the availability and reliability of our technology as it relates to climate events. Additionally, Visa reviews the risks and opportunities associated with technological developments tied to the transition to the low-carbon economy.

We believe that some of the greatest positive impacts we can have to support the transition to a low-carbon economy and sustainable commerce involve harnessing the power of Visa’s global network as well as our products, services, data, brand and payments expertise to help inspire and empower others. Therefore, in tandem with our goal to reach net-zero emissions by 2040 across our direct operations and supply chain, and to become a climate-positive organization, we are partnering with organizations to realize technological improvements to encourage the transition to a low-carbon economy.

Visa’s Global Urban Mobility team and program focused on the risk of digital payments in the shift to multimodal and sustainable transit. Currently, Visa processes transactions and data at gas stations, which results in revenue. This model is built on consumer reliance of private, internal combustion engine vehicles. However, as transportation systems become more electric and shared mobility potentially increases, Visa faces a risk due to lower transactions occurring at gas stations and other traditional locations in the transport system. With this also comes an opportunity — to expand payment services into new market entrants, such as electric vehicle charging stations, shared mobility service providers and multimodal transit hubs. Visa is supporting the global transition to electric vehicles by partnering with participants in the Electric Vehicle Charging (EVC) ecosystem to remove friction and enhance the overall customer payment experience at charging stations. In 2022, we launched a consultation with charging point manufacturers and industry leaders in Europe to identify barriers and solutions to widespread acceptance and digital payments. Visa also joined CharIN, an international charging initiative working with all parts of the e-mobility value chain, as the first payments community member. In May 2022, Visa also launched a partnership with JustPark to boost EV adoption through reward use and supporting expansion of the JustCharge network of community EV charging points.

**Legal**

Visa has a relatively small climate impact from both our direct operations as well as throughout the value chain. Almost all of Visa's direct GHG emissions result from electricity use, and prominent value chain partners are not involved in energy or emissions intensive industries. Despite this, Visa assesses and considers all risks across our taxonomy, including legal risks, regardless of impact level.

Through our Risk Management process, we assess current legal risks to ensure that we understand how to mitigate these risks. Potential climate-related legal risks include climate-related litigation claims brought by insurers, shareholders and public interest organizations (e.g., failure to mitigate impacts of climate change, failure to adapt to climate change and the insufficient financing around material financial risks). Should these risks become more substantial, they have the potential to impact Visa from a financial and reputational perspective. Despite Visa’s efforts to minimize exposure to legal risk, considerable factors remain outside of the Company’s direct control, and, as a result, legal risks are identified, assessed, treated, monitored and reported. Legal risks are scored and reported to the Audit and Risk Committee of the Board, allowing Board members to understand if and how identified risks may impact Visa’s operations or prioritized markets.

**Market**

Visa’s operations and suppliers are facing limited carbon price exposure in many jurisdictions from policies under consideration. Through our Risk Management process, we assess risks associated with climate-related regulation risks to ensure that we understand the actions Visa should take to mitigate these risks. Regulatory risks are assessed and reported to the Audit and Risk Committee of the Board, allowing Board members to understand if and how identified risks may impact Visa’s operations or prioritized markets. Visa currently considers climate-related market risks that include any shifts in supply and demand for certain commodities and products or services that will support the transition to a lower-carbon future.

For example, Visa is working to realize the opportunities present due to a shift towards sustainable commerce. Visa is doing this by developing and enabling sustainable payment cards, accounts, consumer behaviors (e.g., in retail, travel and hospitality) and monitoring the potential impact these shifts will have on business opportunities and our ability to generate revenue. Visa is actively engaged in the adoption of such practices that encourage the transition to a low-carbon economy by utilizing our global network to become a climate-positive organization. Specific examples in FY22 include Visa’s collaboration with the Cambridge Institute for Sustainability Leadership (CiSL) to identify new opportunities for electronic payments and networks to support a sustainable future. For the fourth year, Visa was also named a leader in the 2023 edition of the ESG Leaders List, reflecting Visa’s leadership in the climate change space. Visa has also expanded its sustainability efforts through partnerships with organizations like Clean Energy Coalition, which is working to accelerate the adoption of clean energy technologies, and the Natural Resources Defense Council (NRDC), which is working to promote clean energy policies through litigation and advocacy. Visa is also working to expand the reach of its sustainable payment cards, including the Visa Carbon card, which allows consumers to track and offset their carbon footprint with every purchase. Visa is also partnering with organizations like the International Brotherhood of Electrical Workers (IBEW) to support the transition to renewable energy and reduce carbon emissions. Visa is supporting the global transition to electric vehicles by partnering with participants in the Electric Vehicle Charging (EVC) ecosystem to remove friction and enhance the overall customer payment experience at charging stations. In 2022, we launched a consultation with charging point manufacturers and industry leaders in Europe to identify barriers and solutions to widespread acceptance and digital payments. Visa also joined CharIN, an international charging initiative working with all parts of the e-mobility value chain, as the first payments community member. In May 2022, Visa also launched a partnership with JustPark to boost EV adoption through reward use and supporting expansion of the JustCharge network of community EV charging points.

Another area where Visa has been considering market risks and opportunities is with the shift towards renewable energy. Due to the recognized need to shift away from traditional fossil-biased forms of energy and towards renewable sources, Visa has announced a number of corporate-wide goals in recent years. This includes achieving net-zero emissions by 2040, inclusive of our supply chain, setting a science-based target in line with a 1.5-degree Celsius trajectory that has been approved by the SBTi, achievement of carbon neutrality covering direct operations, business travel and employee commuting in 2020, as well as our 2018 goal to procure 100% of our electricity from renewable sources, which was formally achieved during FY20 and maintained through 2022.

**Reputation**

Visa is continuously monitoring potential climate-related reputational risks. For example, we have a system in place to track shareholder resolutions, including those related to climate change, which may pose a reputational risk to Visa or our industry as a whole. This tracking considers both resolutions that are brought forward by Visa’s shareholders, as well as for Visa’s peers and competitors. Visa actively engages with our top shareholders annually for additional stakeholder feedback, including on climate-related topics. This past year, we contacted our top 75 investors to discuss corporate governance, sustainability, and other ESG matters, soliciting feedback. Feedback from this year’s investor meetings was positive overall with many investors expressing appreciation for Visa’s increased transparency in our disclosure on ESG matters. Topics covered during these investor conversations include our environmental footprint, climate change and sustainable commerce, including Visa’s climate goals. To date, Visa has not had a climate-related shareholder resolution, but companies that Visa tracks have. This process allows Visa to monitor an evolving landscape and understand shareholder expectations around climate change considerations to manage the associated risks, which could impact the reputational standing of Visa’s brand and how our business is perceived by stakeholders.

**Acute physical**

Visa has a broad global footprint and our assets (e.g., offices and data centers) and workforce are potentially vulnerable to a broad spectrum of impacts from climate hazards. Therefore, we include acute physical climate-related events in our Risk Management process. Through our TCFD assessment, we identified climate-related physical risk scenarios such as IPCC, National Oceanic and Atmospheric Administration (NOAA), Mat Offices, and the European Organisation for the Exploration of Meteorological Satellites (EUMETSAT) to explore the types and severity of physical impacts on Visa’s value chain.

For example, Visa assessed acute physical risks including fire and extreme precipitation and wind. The latter two may be associated with increased frequency of natural disasters, such as hurricanes. Visa looked at a number of global facilities in the US, EMEA and APAC, and the increased probability of these physical risks going forward. In the past few years, Visa’s facilities are already believed to have experienced climate-related events, leading to incurred costs. Our TCFD assessment analyzed potential future impact of these acute risks on our operations, as well as mitigation plans that Visa currently has in place.
C2.3

(C2.3) Have you identified any inherent climate-related risks with the potential to have a substantive financial or strategic impact on your business?

No

C2.3b

(C2.3b) Why do you not consider your organization to be exposed to climate-related risks with the potential to have a substantive financial or strategic impact on your business?

<table>
<thead>
<tr>
<th>Primary reason</th>
<th>Please explain</th>
</tr>
</thead>
<tbody>
<tr>
<td>Row 1</td>
<td>Visa conducted a TCFD assessment to evaluate the climate-related transition and physical risks to our business, across two climate scenarios.</td>
</tr>
<tr>
<td></td>
<td>• 1-Degree: a low emissions scenario aligned with the Paris Agreement, where temperatures are held below 2°C above pre-industrial levels by 2100.</td>
</tr>
<tr>
<td></td>
<td>• 2-Degree: a low emissions scenario aligned with the Paris Agreement, where temperatures are held below 2°C above pre-industrial levels by 2100.</td>
</tr>
<tr>
<td></td>
<td>The identified risks above did not cross the materiality threshold for inclusion in our ERM. This is due in part to the nature of Visa’s business, because as a digital payments technology company, Visa has a relatively small direct and indirect carbon footprint. This footprint and associated risk exposure has declined even further in recent years due to our procurement of 100% renewable electricity covering global operations. Additionally, given the nature of Visa’s business and the fact that neither direct operations nor the majority of the value chain operate in energy and emissions intensive sectors, the exposure to climate-related risk is also limited. Risks are also deemed immaterial because our payments network is spread across most sectors of the economy, and we operate throughout most of the world. Visa facilitates commerce across more than 200 countries and territories, and our payment accounts are available for use at over 80 million merchant locations. No one area would drive our business – positively or negatively – by climate change under the assessed time horizon through 2030. Visa is also expanding service offerings and partnerships to realize opportunities, including our Visa Eco Benefits Bundle. To better understand the impact that climate-related risks and opportunities have on our business, and to assess if these risks may have a substantive impact on our business in the future, we intend to update the TCFD assessment on a periodic basis and further leverage the findings into our existing ERM process.</td>
</tr>
</tbody>
</table>

C2.4

(C2.4) Have you identified any climate-related opportunities with the potential to have a substantive financial or strategic impact on your business?

No

C2.4b

(C2.4b) Why do you not consider your organization to have climate-related opportunities?

<table>
<thead>
<tr>
<th>Primary reason</th>
<th>Please explain</th>
</tr>
</thead>
<tbody>
<tr>
<td>Row 1</td>
<td>We conducted a TCFD assessment with a leading management-consulting firm to evaluate the climate-related transition and physical risks/opportunities to our business. We focused on two climate scenarios.</td>
</tr>
<tr>
<td></td>
<td>• Business as Usual: a future of continued high emissions, where temperatures continue rising at current rates, hitting a range of 3°C to 5°C by 2100.</td>
</tr>
<tr>
<td></td>
<td>• 2-Degree: a low emissions scenario aligned with the Paris Agreement, where temperatures are held below 2°C above pre-industrial levels by 2100.</td>
</tr>
<tr>
<td></td>
<td>Opportunities exist, but none with a substantive financial or strategic impact on business.</td>
</tr>
<tr>
<td></td>
<td>Opportunities from the transition to a low carbon economy include:</td>
</tr>
<tr>
<td></td>
<td>1. Opportunities to expand into new markets or provide new products and services with the expected increase in consumer demand for more sustainable and low carbon consumption.</td>
</tr>
<tr>
<td></td>
<td>2. Opportunities to transition to the use of renewable energy sources in Visa’s operations and be prepared for renewable energy market shifts and policy changes.</td>
</tr>
<tr>
<td></td>
<td>Though these opportunities were identified, they did not cross our materiality threshold. The nature of Visa’s business, and the fact that neither direct operations nor the majority of the value chain operate in energy and emissions intensive sectors, limits the exposure to climate-related opportunities. This challenge is also due in part because our payments network is spread across all sectors of the economy, and we operate throughout most of the world. Visa facilitates commerce across more than 200 countries and territories, and our payment accounts are available for worldwide use at over 80 million merchant locations. No one area would drive our business – positively or negatively – by climate change under the assessed time horizon through 2030. Visa is, however, pursuing climate-related opportunities, even if the impacts have not been deemed substantive. This includes our goal to reach net-zero emissions across our direct operations and supply chain by 2040, issuance of our inaugural green bond in 2020, short-term emissions reduction goal approved by the SBTi, and goal to procure 100% of electricity from renewable sources. Visa is also expanding service offerings and partnerships to realize opportunities, including our Visa Eco Benefits Bundle. To better understand the impact that climate-related risks and opportunities have on our business, and to assess if these opportunities may have a substantive impact on our business in the future, we intend to update the TCFD assessment on a periodic basis, and further leverage the findings into our existing ERM process.</td>
</tr>
</tbody>
</table>
C3. Business Strategy

C3.1

(C3.1) Does your organization’s strategy include a climate transition plan that aligns with a 1.5°C world?

Row 1

Climate transition plan
No, but our strategy has been influenced by climate-related risks and opportunities, and we are developing a climate transition plan within two years

Publicly available climate transition plan
<Not Applicable>

Mechanism by which feedback is collected from shareholders on your climate transition plan
<Not Applicable>

Description of feedback mechanism
<Not Applicable>

Frequency of feedback collection
<Not Applicable>

Attach any relevant documents which detail your climate transition plan (optional)
<Not Applicable>

Explain why your organization does not have a climate transition plan that aligns with a 1.5°C world and any plans to develop one in the future
Visa aims to play a leadership role in climate action. Over the past few years, we have taken multiple steps in line with this, including the announcement of our goal to reach net-zero emissions across our operations and value chain by 2040 and the approval of our near-term targets covering Scope 1, 2 and 3 emissions by the SBTi. Both our approved near-term targets, as well as the timeline of our net-zero pledge, are aligned with a 1.5°C world. With our goals set, Visa is further focusing on the actions required to meet these targets. A formalized plan is not yet developed because Visa has been prioritizing the establishment of the goals themselves. To support the achievement of these targets, Visa is exploring the development of a decarbonization plan.

Explain why climate-related risks and opportunities have not influenced your strategy
<Not Applicable>

C3.2

(C3.2) Does your organization use climate-related scenario analysis to inform its strategy?

<table>
<thead>
<tr>
<th>Use of climate-related scenario analysis to inform strategy</th>
<th>Primary reason why your organization does not use climate-related scenario analysis to inform its strategy</th>
<th>Explain why your organization does not use climate-related scenario analysis to inform its strategy and any plans to use it in the future</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes, qualitative, but we plan to add quantitative in the next two years</td>
<td>&lt;Not Applicable&gt;</td>
<td>&lt;Not Applicable&gt;</td>
</tr>
</tbody>
</table>

C3.2a

(C3.2a) Provide details of your organization’s use of climate-related scenario analysis.

<table>
<thead>
<tr>
<th>Climate-related scenario analysis coverage</th>
<th>Scenario analysis coverage</th>
<th>Temperature alignment of scenario</th>
<th>Parameters, assumptions, analytical choices</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transition</td>
<td>IEA</td>
<td>Company-wide</td>
<td>&lt;Not Applicable&gt;</td>
</tr>
<tr>
<td>Physical climate scenarios RCP 8.5</td>
<td>Company-wide</td>
<td>&lt;Not Applicable&gt;</td>
<td>In 2018/2019 Visa completed a detailed, global assessment of climate related risks and opportunities across our business units and geographic regions, directly and indirectly affecting Visa. As part of this process, we used climate-related scenario analysis and sourced data from well-respected models to inform Visa’s medium- and long-term business strategy. This exercise included a business as usual (BAU) scenario, where there is a future of continued high emissions and temperatures continue to rise at current rates, hitting a range of 3 to 5°C above pre-industrial levels by the end of the scenario. In the BAU scenario, we used the SSP2 Middle of the road development pattern from the MESSAGE-GLOBIOM marker scenario, IEA’s CPS and NPS, and IPCC’s RCP 8.5. Risks are considered to be medium-term if they are 3-6 years and long-term if they are 6-10 years. We intend to update the TCFD assessment on a periodic basis, and further leverage the findings into our existing ERM process.</td>
</tr>
</tbody>
</table>

C3.2b
(C3.2b) Provide details of the focal questions your organization seeks to address by using climate-related scenario analysis, and summarize the results with respect to these questions.

Row 1

Focal questions
How will climate-related risks and opportunities impact Visa’s business?

Results of the climate-related scenario analysis with respect to the focal questions
The top areas of climate-related risk and opportunity that were identified during our TCFD assessment include the direct impact on our operations and workforce, indirect impact on market and merchant availability from extreme weather and the shift in consumer preferences with the transition towards low carbon products and services.

More specifically, we identified the following risks as part of the scenario analysis:
• Costs on owned assets, financial losses and reputational risks from damage to or interruption of data center operations.
• Potential reduction in transactions and losses in revenue during or after extreme weather events.
• Indirect impacts on the finance sector and economy, with possible resettlement risk and market risks, shifts in consumer preferences and potential revenue loss from decreased GDP.

We also identified the following opportunities as part of the scenario analysis:
• Diversifying energy sources to help improve resilience and reduce costs.
• Expand service offerings to meet increased demand for low-carbon and sustainable consumer options and behaviors.

The identified risks and opportunities above did not cross the materiality threshold for inclusion in our ERM process. This is due in part to the nature of Visa’s business, because as a digital payments technology company, Visa has a relatively small direct and indirect carbon footprint. Additionally, given the nature of Visa’s business and the fact that neither direct operations nor the majority of the value chain operate in energy and emissions intensive sectors, the exposure to climate-related risk is also limited. Risks are also deemed immaterial because our payments network is spread across most sectors of the economy and we operate throughout most of the world. Visa facilitates commerce across more than 200 countries and territories, and our payment accounts are available for use at over 80 million merchant locations. No one area impacts our business—positively or negatively—by climate change, under the assessed time horizon through 2030. The scenario analysis also included recommendations for enhanced risk management. Even though none of the identified risks and opportunities passed our materiality threshold, Visa has still taken steps to mitigate risk and realize opportunities identified in the process. This includes our goal to procure 100% renewable electricity covering our global operations, achieved in FY20 and maintained through 2022. Visa is also expanding our partnerships and offerings to take advantage of climate-related business opportunities. This includes our Global Urban Mobility team and the Visa Eco Benefits Bundle, with the latter designed to enable and encourage cardholders to engage in sustainable consumption behaviors.

To better understand the impact that climate-related risks and opportunities have on our business, we intend to update the scenario analysis on a periodic basis and further leverage the findings into our existing ERM process.
(C3.3) Describe where and how climate-related risks and opportunities have influenced your strategy.

<table>
<thead>
<tr>
<th>Have climate-related risks and opportunities influenced your strategy in this area?</th>
<th>Description of Influence</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Products and services</strong>&lt;br&gt;Yes</td>
<td>Climate-related risks and opportunities associated with shifts in consumer preferences are informing Visa's strategy around where and how our services are. Our TCFD assessment looked at potential impacts through 2030. The largest potential impact is related to how Visa positions itself to provide services in new areas and markets. According to third-party research, climate change is causing consumer preference shifts at the product, brand and behavior levels, and Visa is tracking and disseminating information on these changes. Visa is taking action to encourage the shift towards sustainable commerce and a low-carbon economy and harness the power of Visa's global network, products and services, as we work to become a climate positive organization. The Visa Economic Empowerment Institute thought leadership agenda continues to include digital payments and sustainability, sustainable travel and tourism, sustainable urban mobility and sustainable e-commerce. Initiatives include, but are not limited to:</td>
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<td>• The Visa Eco Benefits Bundle which will allow Visa issuers to add sustainability-focused benefits to existing Visa cardholder credit/debit products.</td>
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<td>• In 2022, we continued our founding partner role with Travalyst, a not-for-profit organization with a mission to change travel, for good.</td>
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<td></td>
<td>Another area that poses a risk and opportunity to Visa’s services is the potential shift to sustainable and multimodal transportation. With this shift, the market shares of electric vehicles (EVs) and multimodal transportation alternatives, are forecasted to increase. Combustion vehicles and gas station purchases have traditionally been a source of Visa network transactions. Therefore, not evolving with the mobility landscape could pose risks to where Visa can provide services. To fully transform the passenger experience from the first mile to last, we built the Visa Global Urban Mobility team of dedicated global go-to-market and region implementation specialists. Through this team, Visa is committed to helping cities, transportation authorities and operators and others create efficient and sustainable door-to-door travel experiences through connected secure digital payments solutions. Benefits of urban mobility transformation include more livable cities and can help them meet their climate change and livability ambitions.</td>
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<tr>
<td><strong>Supply chain and/or value chain</strong>&lt;br&gt;Yes</td>
<td>Due to our role in financial transactions, it is common to believe that Visa operates as a financial institution. However, we are a digital platform and are active in influencing the approach to risks and opportunities throughout our value chain. We undertake an annual Scope 3 inventory to understand the impacts that our indirect operations have on climate. Our TCFD assessment also looked at the impacts of climate change on our value chain through 2030. Through these actions and programs, we have gained an understanding of potential climate-related impacts within our value chain.</td>
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<td></td>
<td>To mitigate these impacts, Visa actively engages with value chain members on climate-related issues. Our efforts to engage suppliers include incorporating environmental sustainability expectations in our Supplier Code of Conduct and participating in the CDP Supply Chain program, through which we engage our leading suppliers around measuring their emissions footprints, setting targets, reporting to the CDP and attributing their footprint back to Visa. Additionally, in 2022, Visa had our near-term Scope 1, 2 and 3 targets formally approved by the Science Based Targets initiative (SBTi), which in addition to our net-zero by 2040 announcement covering direct operations and our supply chain, will require work across our value chain to achieve.</td>
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<td></td>
<td>Visa recognizes that the GHG emissions from our value chain are much larger than those from our direct operations. Supplier emissions from purchased goods and services made up over 90% of total Scope 3 emissions in 2022. Given the relative size of our emissions that come from suppliers, we are looking to drive engagement to reduce our total footprint. Over the last two years, Visa has taken steps in line with the CDP Supply Chain Program which allows us to monitor which suppliers and energy reductions across the organization. As of March 31, 2022, Visa has allocated $243.3 million thus far in eligible spend on projects that meet the Eligibility Criteria in accordance with the Use of Proceeds defined in the Green Bond Framework.</td>
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<td>emissions and energy reductions across the organization. As of March 31, 2022, Visa has set a goal of achieving net-zero emissions, including our supply chain, by 2040, as well as to become a climate positive company by embedding sustainability across our business. In order to work towards and achieve these goals, Visa will have to invest in R&amp;D to develop and realize opportunities that encourage the adoption of sustainable practices and behaviors. These investments will be in the short-, medium- and long-term as we work towards becoming a climate positive organization.</td>
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<tr>
<td><strong>Investment in R&amp;D</strong>&lt;br&gt;Yes</td>
<td>Climate-related risks and opportunities are impacting Visa's strategy around R&amp;D and, in particular, our role within the broader sustainable ecosystem. Visa has set a goal of achieving net-zero emissions, including our supply chain, by 2040, as well as to become a climate positive company by embedding sustainability across our business. In order to work towards and achieve these goals, Visa will have to invest in R&amp;D to develop and realize opportunities that encourage the adoption of sustainable practices and behaviors. These investments will be in the short-, medium- and long-term as we work towards becoming a climate positive organization.</td>
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<td></td>
<td>Climate change is causing shifts in consumer behavior and leading to the demand of new products and services that help enable the transition to a low-carbon future. As a leader in digital payments, Visa aims to harness the power of our global network, products, services, data, brand and payments expertise to support the transition to a low-carbon economy, and sustainable commerce. Visa has internal teams as well as external partnerships that focus on the R&amp;D of new products and services that enable the adoption of sustainable decisions and behaviors. A specific example is Visa’s Eco Benefits Bundle, which is a package of sustainability-focused benefits for Visa accounts issuers, enabling their cardholder to understand the impact of their spending on the environment and encourage sustainable consumption and behaviors. One specific component of this bundle is eCoFyle, a software as a service product which is typically integrated into a mobile banking app that builds awareness and engagement with the customer to encourage more sustainable choices. The solution analyses payment data to form a picture of an individual’s environmental footprint. The product is made up of three modules:</td>
</tr>
<tr>
<td></td>
<td>• eCoFyle, which enables users with carbon tracking on purchases;</td>
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<tr>
<td></td>
<td>• eCoEngage, which enables users to drive behavior change; and</td>
</tr>
<tr>
<td></td>
<td>• eCoAction, which provides offsetting and investment opportunities.</td>
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<tr>
<td></td>
<td>By using our brand and network, Visa is able to develop products and services that encourage the shift towards sustainable commerce and consumer behavior.</td>
</tr>
<tr>
<td><strong>Operations</strong>&lt;br&gt;Yes</td>
<td>Climate-related risks and opportunities have impacted Visa's corporate climate strategy and business continuity planning, as well as renewable energy procurement strategy in the short-, medium- and long-term.</td>
</tr>
<tr>
<td></td>
<td>Visa has set a number of goals recently related to our operational footprint, influenced by climate-related risks and opportunities. For example, we have set a goal of net-zero emissions, covering both our operations and supply chain, by 2040. We also had our near-term targets covering Scope 1, 2 and 3 emissions and aligned with a 1.5-degree pathway approved by the SBTi. In 2022, we maintained carbon neutrality across our direct operations, business travel and employee commuting as a result of ongoing energy efficiency initiatives, our transition to 100% renewable electricity and limited use of carbon offsets to cover our residual footprint. In 2020, Visa issued our first green bond, valued at $500 million to drive investment and support projects that meet the Eligibility Criteria in accordance with the Use of Proceeds defined in the Green Bond Framework.</td>
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<tr>
<td></td>
<td>Visa has also assessed exposure and resilience to climate-related physical risks as part of our TCFD assessment. Chronic physical risks are becoming more impactful, exacerbated by climate change. Our Foster City, CA, offices and our facility at the Oakland, CA, airport are located in areas susceptible to sea level rise. Due to growing likelihood of this risk, it is important to understand how our operations may be affected and what can be done to mitigate this risk. We modeled localized sea level projections in the San Francisco Bay Area to understand the extent it might have on our operations. The assessment found that these facilities are located in areas that are likely to see increased flooding due to sea level rise under a BAU scenario by the 2040s. Visa's business continuity team is continually monitoring possible risks to the health and safety of employees and potential service interruptions. We also see opportunities to enhance our risk management practices around chronic physical risks by performing assessments of the climate resilience of our infrastructure and further developing adaptation plans.</td>
</tr>
</tbody>
</table>
(C3.4) Describe where and how climate-related risks and opportunities have influenced your financial planning.

<table>
<thead>
<tr>
<th>Financial planning elements that have been influenced</th>
<th>Description of influence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital expenditure/ Capital allocation</td>
<td>As part of our business strategy around climate change, Visa is investing in renewable energy and energy efficiency. Visa has budget areas capital allocated for energy efficiency projects, green buildings and renewable energy procurement. Capital allocation and expenditure financial planning approaches around climate-related issues are typically done on a medium-term timeframe. Specifically, our green bond, in which proceeds will go towards capital expenditures, will mature in 2027. Visa has set a goal of achieving net-zero emissions by 2040, covering both direct operations and our supply chain. Within our operations, Visa will work to reduce the footprint from our facilities and data centers. At the end of 2022, nearly 80% of Visa’s owned or leased square footage achieved or was pending green building certification. We also had our near-term targets covering Scope 1, 2 and 3 emissions approved by the SBTi and in 2022 we maintained carbon neutrality across direct operations, business travel and employee commuting. In addition to consuming renewable electricity, this achievement resulted from ongoing energy efficiency improvements and the purchase of high-quality carbon offsets to cover our residual footprint. Work towards our 2040 goal and maintaining carbon neutrality requires significant capital investments and expenditures going forward. Specific actions taken thus far to help accomplish these targets include our procurement of 100% renewable electricity, as well as issuance of and use of proceeds from our inaugural green bond. Through Visa’s TCFD assessments, we recognize that carbon prices are projected to increase in areas where we operate facilities. Additionally, renewable energy costs are falling, and the energy market is shifting from traditional fossil-based to alternative and renewable sources. Recognizing that a large portion of our global greenhouse gas emissions result from our electricity consumption, we aimed to further our climate resilience and improve reputational standing through capital expenditure on market-based methods of renewable energy procurement. This approach began in 2018, when we announced our goal to use 100 percent renewable electricity across our global operations by the start of 2020 and joined the RE100 initiative. During FY20, we formally achieved this goal, and in 2022 we maintained our achievement of this goal, through a combination of enrolling in utility-provided renewable electricity programs that cover some of our highest energy use facilities in California, Colorado, Texas and the UK and/or purchasing RECs for the remaining usage. This opportunity to expand Visa’s consumption of renewable electricity through voluntary market actions has resulted in an increased use of capital in order to procure renewable electricity covering our global operations. Our work around renewable energy procurement has continued even after achieving our goal, highlighted by our recent agreement to procure renewable electricity from in-state solar farms for our Virginia data center. As a result of our actions during 2022, we maintained our achievement of our goal of procuring 100% renewable electricity. Visa will continue to utilize market-based approaches to purchase RECs in order to maintain 100% renewable electricity in the future. Visa continues to build on the momentum from the RE100 initiative and internal emissions savings activities. In 2020, we expanded our pledge to environmental sustainability by becoming the first digital payments network company to issue a green bond which represents a climate-related opportunity. This $500 million bond is guided by the Visa Green Bond Framework. Examples of projects financed by the green bond include deploying a 1MW modular data center unit and replacing existing cooling infrastructure at our central U.S. data center, obtaining LEED certification of our 53,000 square foot office in Bellevue, WA, and entering into agreement with British Gas to power Visa’s UK offices and data centers. Visa publishes an annual Green Bond Report describing the use of the proceeds to finance projects in line with the bond. The proceeds will also support investments in projects to inspire and foster sustainable living. The green bond’s use of proceeds is in support of the United Nations Sustainable Development Goals.</td>
</tr>
</tbody>
</table>

C3.5

(C3.5) In your organization’s financial accounting, do you identify spending/revenue that is aligned with your organization’s climate transition?

<table>
<thead>
<tr>
<th>Identification of spending/revenue that is aligned with your organization’s climate transition</th>
<th>Indicate the level at which you identify the alignment of your spending/revenue with a sustainable finance taxonomy</th>
</tr>
</thead>
<tbody>
<tr>
<td>No, but we plan to in the next two years</td>
<td>Not Applicable</td>
</tr>
</tbody>
</table>

C4. Targets and performance

C4.1

(C4.1) Did you have an emissions target that was active in the reporting year?

Abs 1

- Is this a science-based target?
  Yes, and this target has been approved by the Science Based Targets initiative

- Target ambition
  1.5°C aligned

- Year target was set
  2022

- Target coverage
  Company-wide

- Scope(s)
  Scope 1
  Scope 2

- Scope 2 accounting method
  Market-based
## Scope 3 category(ies)

<Not Applicable>

### Base year

2020

### Base year Scope 1 emissions covered by target (metric tons CO2e)

5100

### Base year Scope 2 emissions covered by target (metric tons CO2e)

8800

### Base year Scope 3, Category 1: Purchased goods and services emissions covered by target (metric tons CO2e)

<Not Applicable>

### Base year Scope 3, Category 2: Capital goods emissions covered by target (metric tons CO2e)

<Not Applicable>

### Base year Scope 3, Category 3: Fuel-and-energy-related activities (not included in Scopes 1 or 2) emissions covered by target (metric tons CO2e)

<Not Applicable>

### Base year Scope 3, Category 4: Upstream transportation and distribution emissions covered by target (metric tons CO2e)

<Not Applicable>

### Base year Scope 3, Category 5: Waste generated in operations emissions covered by target (metric tons CO2e)

<Not Applicable>

### Base year Scope 3, Category 6: Business travel emissions covered by target (metric tons CO2e)

<Not Applicable>

### Base year Scope 3, Category 7: Employee commuting emissions covered by target (metric tons CO2e)

<Not Applicable>

### Base year Scope 3, Category 8: Upstream leased assets emissions covered by target (metric tons CO2e)

<Not Applicable>

### Base year Scope 3, Category 9: Downstream transportation and distribution emissions covered by target (metric tons CO2e)

<Not Applicable>

### Base year Scope 3, Category 10: Processing of sold products emissions covered by target (metric tons CO2e)

<Not Applicable>

### Base year Scope 3, Category 11: Use of sold products emissions covered by target (metric tons CO2e)

<Not Applicable>

### Base year Scope 3, Category 12: End-of-life treatment of sold products emissions covered by target (metric tons CO2e)

<Not Applicable>

### Base year Scope 3, Category 13: Downstream leased assets emissions covered by target (metric tons CO2e)

<Not Applicable>

### Base year Scope 3, Category 14: Franchises emissions covered by target (metric tons CO2e)

<Not Applicable>

### Base year Scope 3, Category 15: Investments emissions covered by target (metric tons CO2e)

<Not Applicable>

### Base year Scope 3, Other (upstream) emissions covered by target (metric tons CO2e)

<Not Applicable>

### Base year Scope 3, Other (downstream) emissions covered by target (metric tons CO2e)

<Not Applicable>

### Base year total Scope 3 emissions covered by target (metric tons CO2e)

13900

### Total base year emissions covered by target in all selected Scopes (metric tons CO2e)

13900

### Base year Scope 1 emissions covered by target as % of total base year emissions in Scope 1

100

### Base year Scope 2 emissions covered by target as % of total base year emissions in Scope 2

100

### Base year Scope 3, Category 1: Purchased goods and services emissions covered by target as % of total base year emissions in Scope 3, Category 1: Purchased goods and services (metric tons CO2e)

<Not Applicable>

### Base year Scope 3, Category 2: Capital goods emissions covered by target as % of total base year emissions in Scope 3, Category 2: Capital goods (metric tons CO2e)

<Not Applicable>

### Base year Scope 3, Category 3: Fuel-and-energy-related activities (not included in Scopes 1 or 2) emissions covered by target as % of total base year emissions in Scope 3, Category 3: Fuel-and-energy-related activities (not included in Scopes 1 or 2) (metric tons CO2e)

<Not Applicable>

### Base year Scope 3, Category 4: Upstream transportation and distribution and covered by target as % of total base year emissions in Scope 3, Category 4: Upstream transportation and distribution (metric tons CO2e)

<Not Applicable>
Base year Scope 3, Category 5: Waste generated in operations emissions covered by target as % of total base year emissions in Scope 3, Category 5: Waste generated in operations (metric tons CO2e)
<Not Applicable>

Base year Scope 3, Category 6: Business travel emissions covered by target as % of total base year emissions in Scope 3, Category 6: Business travel (metric tons CO2e)
<Not Applicable>

Base year Scope 3, Category 7: Employee commuting covered by target as % of total base year emissions in Scope 3, Category 7: Employee commuting (metric tons CO2e)
<Not Applicable>

Base year Scope 3, Category 8: Upstream leased assets emissions covered by target as % of total base year emissions in Scope 3, Category 8: Upstream leased assets (metric tons CO2e)
<Not Applicable>

Base year Scope 3, Category 9: Downstream transportation and distribution emissions covered by target as % of total base year emissions in Scope 3, Category 9: Downstream transportation and distribution (metric tons CO2e)
<Not Applicable>

Base year Scope 3, Category 10: Processing of sold products emissions covered by target as % of total base year emissions in Scope 3, Category 10: Processing of sold products (metric tons CO2e)
<Not Applicable>

Base year Scope 3, Category 11: Use of sold products emissions covered by target as % of total base year emissions in Scope 3, Category 11: Use of sold products (metric tons CO2e)
<Not Applicable>

Base year Scope 3, Category 12: End-of-life treatment of sold products emissions covered by target as % of total base year emissions in Scope 3, Category 12: End-of-life treatment of sold products (metric tons CO2e)
<Not Applicable>

Base year Scope 3, Category 13: Downstream leased assets emissions covered by target as % of total base year emissions in Scope 3, Category 13: Downstream leased assets (metric tons CO2e)
<Not Applicable>

Base year Scope 3, Category 14: Franchises emissions covered by target as % of total base year emissions in Scope 3, Category 14: Franchises (metric tons CO2e)
<Not Applicable>

Base year Scope 3, Category 15: Investments emissions covered by target as % of total base year emissions in Scope 3, Category 15: Investments (metric tons CO2e)
<Not Applicable>

Base year Scope 3, Other (upstream) emissions covered by target as % of total base year emissions in Scope 3, Other (upstream) (metric tons CO2e)
<Not Applicable>

Base year Scope 3, Other (downstream) emissions covered by target as % of total base year emissions in Scope 3, Other (downstream) (metric tons CO2e)
<Not Applicable>

Base year total Scope 3 emissions covered by target as % of total base year emissions in Scope 3 (in all Scope 3 categories)
<Not Applicable>

Base year emissions covered by target in all selected Scopes as % of total base year emissions in all selected Scopes
100

Target year
2030

Targeted reduction from base year (%)
50

Total emissions in target year covered by target in all selected Scopes (metric tons CO2e) [auto-calculated]
6950

Scope 1 emissions in reporting year covered by target (metric tons CO2e)
6400

Scope 2 emissions in reporting year covered by target (metric tons CO2e)
0

Scope 3, Category 1: Purchased goods and services emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 2: Capital goods emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 3: Fuel-and-energy-related activities (not included in Scopes 1 or 2) emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 4: Upstream transportation and distribution emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 5: Waste generated in operations emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 6: Business travel emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 7: Employee commuting emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 8: Upstream leased assets emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 9: Downstream transportation and distribution emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 10: Processing of sold products emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 11: Use of sold products emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 12: End-of-life treatment of sold products emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 13: Downstream leased assets emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 14: Franchises emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 15: Investments emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 16: Downstream leased assets emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 17: Franchises emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 18: Investments emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 19: Other (upstream) emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 20: Other (downstream) emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 21: Other (upstream) emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 22: Other (downstream) emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 23: Other (upstream) emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 24: Other (downstream) emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 25: Other (upstream) emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 26: Other (downstream) emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 27: Other (upstream) emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 28: Other (downstream) emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>
Scope 3, Category 8: Upstream leased assets emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 9: Downstream transportation and distribution emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 10: Processing of sold products emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 11: Use of sold products emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 12: End-of-life treatment of sold products emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 13: Downstream leased assets emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 14: Franchises emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 15: Investments emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Other (upstream) emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Other (downstream) emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Total Scope 3 emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Total emissions in reporting year covered by target in all selected scopes (metric tons CO2e)
6400

Does this target cover any land-related emissions?
No, it does not cover any land-related emissions (e.g. non-FLAG SBT)

% of target achieved relative to base year [auto-calculated]
107.913669064748

Target status in reporting year
Achieved

Please explain target coverage and identify any exclusions
Visa SBTi-approved target was formally approved in 2022. This target covers 100% of Visa's global operations, inclusive of all Scope 1 and 2 emissions.

Plan for achieving target, and progress made to the end of the reporting year
<Not Applicable>

List the emissions reduction initiatives which contributed most to achieving this target
Given the nature of Visa's Scope 1 and 2 footprint, the primary method for achieving our target was our continued procurement of 100% renewable electricity. Visa set a goal to cover electricity consumption for 100% of our global operations with renewable electricity, which was achieved in 2020 and maintained through the reporting year. In addition to renewable electricity procurement, Visa is also made efforts to reduce our Scope 1 emissions. This includes through energy efficiency projects at our data centers and offices, prioritizing the occupancy of green facilities and buildings, and taking steps to lower the emissions impact of our global fleet. While Scope 1 emissions increased year over year as operations reflected activities more similar to pre-covid levels, Visa still achieved their annual reduction goal.

Target reference number
Abs 2

Is this a science-based target?
Yes, and this target has been approved by the Science Based Targets initiative

Target ambition
1.5°C aligned

Year target was set
2022

Target coverage
Company-wide

Scope(s)
Scope 3

Scope 2 accounting method
<Not Applicable>

Scope 3 category(ies)
Category 1: Purchased goods and services
Category 2: Capital goods
Category 3: Fuel-and-energy-related activities (not included in Scopes 1 or 2)
Category 5: Waste generated in operations
Category 6: Business travel
Category 7: Employee commuting
Category 13: Downstream leased assets

Base year
2020
<table>
<thead>
<tr>
<th>Category</th>
<th>Emissions (metric tons CO2e)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Base year Scope 1 emissions covered by target</td>
<td>&lt;Not Applicable&gt;</td>
</tr>
<tr>
<td>Base year Scope 2 emissions covered by target</td>
<td>&lt;Not Applicable&gt;</td>
</tr>
<tr>
<td>Base year Scope 3, Category 1: Purchased goods and services</td>
<td>369900</td>
</tr>
<tr>
<td>Base year Scope 3, Category 2: Capital goods</td>
<td>0</td>
</tr>
<tr>
<td>Base year Scope 3, Category 3: Fuel-and-energy-related activities</td>
<td>2700</td>
</tr>
<tr>
<td>Base year Scope 3, Category 4: Upstream transportation and distribution</td>
<td>&lt;Not Applicable&gt;</td>
</tr>
<tr>
<td>Base year Scope 3, Category 5: Waste generated in operations</td>
<td>1300</td>
</tr>
<tr>
<td>Base year Scope 3, Category 6: Business travel</td>
<td>18600</td>
</tr>
<tr>
<td>Base year Scope 3, Category 7: Employee commuting</td>
<td>16600</td>
</tr>
<tr>
<td>Base year Scope 3, Category 8: Upstream leased assets</td>
<td>&lt;Not Applicable&gt;</td>
</tr>
<tr>
<td>Base year Scope 3, Category 9: Downstream transportation and distribution</td>
<td>&lt;Not Applicable&gt;</td>
</tr>
<tr>
<td>Base year Scope 3, Category 10: Processing of sold products</td>
<td>&lt;Not Applicable&gt;</td>
</tr>
<tr>
<td>Base year Scope 3, Category 11: Use of sold products</td>
<td>&lt;Not Applicable&gt;</td>
</tr>
<tr>
<td>Base year Scope 3, Category 12: End-of-life treatment of sold products</td>
<td>&lt;Not Applicable&gt;</td>
</tr>
<tr>
<td>Base year Scope 3, Category 13: Downstream leased assets</td>
<td>30</td>
</tr>
<tr>
<td>Base year Scope 3, Category 14: Franchises</td>
<td>&lt;Not Applicable&gt;</td>
</tr>
<tr>
<td>Base year Scope 3, Category 15: Investments</td>
<td>&lt;Not Applicable&gt;</td>
</tr>
<tr>
<td>Base year Scope 3, Other (upstream)</td>
<td>&lt;Not Applicable&gt;</td>
</tr>
<tr>
<td>Base year Scope 3, Other (downstream)</td>
<td>&lt;Not Applicable&gt;</td>
</tr>
<tr>
<td>Base year total Scope 3 emissions covered by target</td>
<td>409200</td>
</tr>
<tr>
<td>Total base year emissions covered by target in all selected Scopes</td>
<td>409200</td>
</tr>
<tr>
<td>Base year Scope 1 emissions covered by target as % of total base year emissions in Scope 1</td>
<td>&lt;Not Applicable&gt;</td>
</tr>
<tr>
<td>Base year Scope 2 emissions covered by target as % of total base year emissions in Scope 2</td>
<td>&lt;Not Applicable&gt;</td>
</tr>
<tr>
<td>Base year Scope 3, Category 1: Purchased goods and services as % of total base year emissions in Scope 3, Category 1: Purchased goods and services</td>
<td>100</td>
</tr>
<tr>
<td>Base year Scope 3, Category 2: Capital goods as % of total base year emissions in Scope 3, Category 2: Capital goods</td>
<td>100</td>
</tr>
<tr>
<td>Base year Scope 3, Category 3: Fuel-and-energy-related activities as % of total base year emissions in Scope 3, Category 3: Fuel-and-energy-related activities</td>
<td>100</td>
</tr>
<tr>
<td>Base year Scope 3, Category 4: Upstream transportation and distribution as % of total base year emissions in Scope 3, Category 4: Upstream transportation and distribution</td>
<td>&lt;Not Applicable&gt;</td>
</tr>
<tr>
<td>Base year Scope 3, Category 5: Waste generated in operations as % of total base year emissions in Scope 3, Category 5: Waste generated in operations</td>
<td>100</td>
</tr>
<tr>
<td>Base year Scope 3, Category 6: Business travel as % of total base year emissions in Scope 3, Category 6: Business travel</td>
<td>100</td>
</tr>
<tr>
<td>Category</td>
<td>Description</td>
</tr>
<tr>
<td>----------</td>
<td>-------------</td>
</tr>
<tr>
<td>7</td>
<td>Employee commuting</td>
</tr>
<tr>
<td>8</td>
<td>Upstream leased assets</td>
</tr>
<tr>
<td>9</td>
<td>Downstream transportation and distribution</td>
</tr>
<tr>
<td>10</td>
<td>Processing of sold products</td>
</tr>
<tr>
<td>11</td>
<td>Use of sold products</td>
</tr>
<tr>
<td>12</td>
<td>End-of-life treatment of sold products</td>
</tr>
<tr>
<td>13</td>
<td>Downstream leased assets</td>
</tr>
<tr>
<td>14</td>
<td>Franchises</td>
</tr>
<tr>
<td>15</td>
<td>Investments</td>
</tr>
<tr>
<td>16</td>
<td>Other (upstream)</td>
</tr>
<tr>
<td>17</td>
<td>Other (downstream)</td>
</tr>
<tr>
<td>18</td>
<td>Total Scope 3 emissions in all selected Scopes</td>
</tr>
<tr>
<td>19</td>
<td>Base year emissions covered by target in all selected Scopes as % of total base year emissions in all selected Scopes</td>
</tr>
</tbody>
</table>
Scope 3, Category 10: Processing of sold products emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 11: Use of sold products emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 12: End-of-life treatment of sold products emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 13: Downstream leased assets emissions in reporting year covered by target (metric tons CO2e)
0

Scope 3, Category 14: Franchises emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Category 15: Investments emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Other (upstream) emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Scope 3, Other (downstream) emissions in reporting year covered by target (metric tons CO2e)
<Not Applicable>

Total Scope 3 emissions in reporting year covered by target (metric tons CO2e)
403900

Total emissions in reporting year covered by target in all selected scopes (metric tons CO2e)
403900

Does this target cover any land-related emissions?
No, it does not cover any land-related emissions (e.g. non-FLAG SBT)

% of target achieved relative to base year [auto-calculated]
3.08383372899502

Target status in reporting year
Underway

Please explain target coverage and identify any exclusions
Visa SBTi-approved target was formally approved in 2022. This target covers 100% of Visa's Scope 3 emissions. Total may not add up to the sum of the categories due to rounding.

Plan for achieving target, and progress made to the end of the reporting year
The primary contributor to Visa's Scope 3 emissions is from our purchased goods and services, accounting for 91% of total Scope 3 emissions in 2022. Therefore, our primary plan for achieving this target will be the implementation of our supplier engagement program. This program, and its accompanying initiatives, will focus on engaging with suppliers to improve disclosure and drive climate-related action. This program will aim to help suppliers reduce their own emissions, which will also reduce the upstream impact of Visa’s business. In addition, there are other Scope 3 categories that were larger contributors to our overall footprint prior to the Covid-19 pandemic. This includes business travel and employee commuting. Visa is also undertaking efforts to limit these impacts, including our joining of the United Eco Skies Alliance to help accelerate sustainable aviation.

List the emissions reduction initiatives which contributed most to achieving this target
<Not Applicable>

C4.2

(C4.2) Did you have any other climate-related targets that were active in the reporting year?
Net-zero target(s)

C4.2c
(C4.2c) Provide details of your net-zero target(s).

**Target reference number**
NZ1

**Target coverage**
Company-wide

**Absolute/intensity emission target(s) linked to this net-zero target**
Abs1
Abs2

**Target year for achieving net zero**
2040

Is this a science-based target?
Yes, we consider this a science-based target, and we have committed to seek validation of this target by the Science Based Targets initiative in the next two years

Please explain target coverage and identify any exclusions
We have set a goal to achieve net-zero emissions by 2040, 10 years ahead of the Paris Climate Agreement goal. This goal covers both direct operations and our supply chain. As part of this goal to reach net-zero emissions by 2040, Visa announced it is a new signatory of The Climate Pledge, an initiative co-founded by Amazon and Global Optimism, as well as a new member of the Climate Business Network, a World Wildlife Fund (WWF) initiative to accelerate action toward a net-zero future. Visa’s net-zero goal is aligned with emerging global standards and definitions and will include efforts with suppliers to abate a significant portion of the greenhouse gas footprint of the company’s purchased goods and services. Visa also has pledged to set science-based targets through the Science Based Target initiative at the 1.5 degree Celsius ambition level. These announcements join Visa’s existing sustainability leadership, including our use of 100% renewable electricity and approval of our near-term SBTs.

Do you intend to neutralize any unabated emissions with permanent carbon removals at the target year?
Yes

Planned milestones and/or near-term investments for neutralization at target year
Visa is already taking steps to mitigate the impact of our operations and areas of our value chain that we are unable to fully reduce the emissions of. For example, Visa achieved carbon neutrality in FY20 covering our Scope 1, Scope 2 and the business travel and employee commuting components of our Scope 3 emissions. This was achieved through actual reductions in our footprint along with the use of high quality carbon credits to cover our residual footprint. Visa maintained this carbon neutrality in FY21 as well. We will continue to monitor the use of carbon credits and implement practices to ensure our activities align with leadership in climate action.

Planned actions to mitigate emissions beyond your value chain (optional)
Visa is undertaking numerous initiatives that help to drive climate action and mitigate emissions beyond our direct value chain. This includes the following actions:
- The Visa Eco Benefits Bundle, a package of sustainability-focused benefits for Visa account issuers, enabling their cardholders to understand the impact of their spending on the environment and encourage sustainable consumption and behaviors.
- Becoming and continuing our founding partner role with Travalyst, a not-for-profit organization with the mission to change travel, for good.
- Partnering with transit agencies to help launch more than 600 projects in cities worldwide to support sustainable mobility through contactless ticketing and fare payment solutions
- Supporting the global transition to electric vehicles by partnering with participants in the Electric Vehicle Charging (EVC) ecosystem. This includes, but is not limited to, joining CharIN, an international charging initiative working with all parts of the e-mobility value chain as well as launching a partnership with JustPark to boost EV adoption through rewarding use and supporting expansion of JustCharge network of community EV charging points.

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C4.3

(C4.3) Did you have emissions reduction initiatives that were active within the reporting year? Note that this can include those in the planning and/or implementation phases.

Yes

C4.3a

(C4.3a) Identify the total number of initiatives at each stage of development, and for those in the implementation stages, the estimated CO2e savings.

<table>
<thead>
<tr>
<th>Stage of Development</th>
<th>Number of Initiatives</th>
<th>Total estimated annual CO2e savings in metric tonnes CO2e (only for rows marked *)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under investigation</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>To be implemented*</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Implementation commenced*</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Implemented*</td>
<td>2</td>
<td>60905</td>
</tr>
<tr>
<td>Not to be implemented</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

C4.3b
(C4.3b) Provide details on the initiatives implemented in the reporting year in the table below.

<table>
<thead>
<tr>
<th>Initiative category &amp; Initiative type</th>
<th>Low-carbon energy consumption</th>
<th>Low-carbon electricity mix</th>
</tr>
</thead>
</table>

**Estimated annual CO2e savings (metric tonnes CO2e)**
60900

**Scope(s) or Scope 3 category(ies) where emissions savings occur**
Scope 2 (market-based)

**Voluntary/Mandatory**
Voluntary

**Annual monetary savings (unit currency – as specified in C0.4)**
0

**Investment required (unit currency – as specified in C0.4)**
369671

**Payback period**
No payback

**Estimated lifetime of the initiative**
<1 year

**Comment**
Visa is enrolled in utility renewable programs or purchased unbundled RECs to cover 100% electricity consumption across global operations with renewables. The emissions savings represents Visa’s total Scope 2 location-based emissions, as our market-based emissions for 2022 were 0.

<table>
<thead>
<tr>
<th>Initiative category &amp; Initiative type</th>
<th>Low-carbon energy generation</th>
<th>Liquid biofuels</th>
</tr>
</thead>
</table>

**Estimated annual CO2e savings (metric tonnes CO2e)**
5

**Scope(s) or Scope 3 category(ies) where emissions savings occur**
Scope 1

**Voluntary/Mandatory**
Voluntary

**Annual monetary savings (unit currency – as specified in C0.4)**
0

**Investment required (unit currency – as specified in C0.4)**
0

**Payback period**
No payback

**Estimated lifetime of the initiative**
<1 year

**Comment**
Beginning in 2022, Visa’s data center in the UK began using hydrotreated vegetable oil (HVO) for our on-site generator. Exact savings and investment cannot be displayed at this time, but it corresponded to a 5 metric ton CO2e decrease in our Scope 1 emissions in 2022. Use of HVO is expected to increase going forward.

(C4.3c) What methods do you use to drive investment in emissions reduction activities?

<table>
<thead>
<tr>
<th>Method</th>
<th>Comment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dedicated budget for energy efficiency</td>
<td>We have budgeted for feasibility studies to better understand our emissions and how we would reduce them, such as installing onsite battery storage and fuel cell capability. On capital projects for new office fit-outs, we set a standard to use energy efficient materials, lighting and appliances even though they could be more expensive than their counterparts. In August 2020, Visa also issued its inaugural green bond offering, totaling $500 million. Proceeds of the green bond are being used to fund projects, including upgrades to buildings and energy efficiency improvements. Visa publishes a Green Bond report annually providing an update on these initiatives. As of March 31, 2022, Visa has allocated $243.3 million thus far in eligible spend on projects that meet the Eligibility criteria defined in the Green Bond Framework.</td>
</tr>
<tr>
<td>Dedicated budget for other emissions reduction activities</td>
<td>We have budgeted for an annual greenhouse gas emissions inventory, renewable electricity procurement, and the development of reduction targets. This effort allows us to understand the greatest sources of emissions in our operations and thus where to concentrate emissions reduction efforts, including our goal to purchase 100% renewable electricity, achieved at the start of 2020 and maintained through 2022. In sourcing renewable power, Visa assesses the options available across our global operations, identifies approaches that best align with our strategy for sourcing renewable electricity and driving the adoption of renewable energy and provide our business units with sufficient budget to source renewable electricity while achieving this target. Visa recently announced an agreement to procure renewable electricity from in-state solar farms for our Virginia data center, which is by far our largest consumer of electricity. In August 2020, Visa also issued its inaugural green bond offering, totaling $500 million. Examples of projects financed by the Green Bond this past year include, but are not limited to, obtaining LEED certification of our 53,000 square foot office in Bellevue, WA, and entering into agreement with British Gas to power Visa’s UK offices and data centers.</td>
</tr>
<tr>
<td>Employee engagement</td>
<td>We host an annual Earth Month series of events across our global offices open to all employees. Employees also have the opportunity to participate in a variety of environmentally focused volunteer activities including park beautification and beach clean-ups.</td>
</tr>
<tr>
<td>Financial optimization calculations</td>
<td>Visa primarily considers emissions reduction projects that are also cost savings and meet our standard requirements for payback period, using a net present value methodology. However, as we have worked toward LEED EB certification for several of our largest locations, the LEED framework has driven some investments that may not have been pursued otherwise. As of the end of 2022, nearly 80% of our global real estate footprint has achieved or is pending LEED or similar green-building certification.</td>
</tr>
</tbody>
</table>
C4.5

(C4.5) Do you classify any of your existing goods and/or services as low-carbon products?
No

C5. Emissions methodology

C5.1

(C5.1) Is this your first year of reporting emissions data to CDP?
No

C5.1a

(C5.1a) Has your organization undergone any structural changes in the reporting year, or are any previous structural changes being accounted for in this disclosure of emissions data?
Row 1
Has there been a structural change?
No
Name of organization(s) acquired, divested from, or merged with
<Not Applicable>
Details of structural change(s), including completion dates
<Not Applicable>

C5.1b

(C5.1b) Has your emissions accounting methodology, boundary, and/or reporting year definition changed in the reporting year?

<table>
<thead>
<tr>
<th>Change(s) in methodology, boundary, and/or reporting year definition?</th>
<th>Details of methodology, boundary, and/or reporting year definition change(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Row 1</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>&lt;Not Applicable&gt;</td>
</tr>
</tbody>
</table>

C5.2

(C5.2) Provide your base year and base year emissions.

Scope 1

Base year start
October 1 2019

Base year end
September 30 2020

Base year emissions (metric tons CO2e)
5100

Comment

Scope 2 (location-based)

Base year start
October 1 2019

Base year end
September 30 2020

Base year emissions (metric tons CO2e)
66400

Comment
Scope 2 (market-based)
Base year start
October 1 2019
Base year end
September 30 2020
Base year emissions (metric tons CO2e)
8800
Comment
Scope 3 category 1: Purchased goods and services
Base year start
October 1 2019
Base year end
September 30 2020
Base year emissions (metric tons CO2e)
369900
Comment
Scope 3 category 2: Capital goods
Base year start
October 1 2019
Base year end
September 30 2020
Base year emissions (metric tons CO2e)
0
Comment
Scope 3 category 3: Fuel-and-energy-related activities (not included in Scope 1 or 2)
Base year start
October 1 2019
Base year end
September 30 2020
Base year emissions (metric tons CO2e)
2700
Comment
Scope 3 category 4: Upstream transportation and distribution
Base year start
October 1 2019
Base year end
September 30 2020
Base year emissions (metric tons CO2e)
0
Comment
Scope 3 category 5: Waste generated in operations
Base year start
October 1 2019
Base year end
September 30 2020
Base year emissions (metric tons CO2e)
1300
Comment
Scope 3 category 6: Business travel
Base year start
October 1 2019
Base year end
September 30 2020
Base year emissions (metric tons CO2e)
18600
Comment
Scope 3 category 7: Employee commuting

Base year start
October 1 2019

Base year end
September 30 2020

Base year emissions (metric tons CO2e)
16600

Comment

Scope 3 category 8: Upstream leased assets

Base year start
October 1 2019

Base year end
September 30 2020

Base year emissions (metric tons CO2e)
0

Comment

Scope 3 category 9: Downstream transportation and distribution

Base year start
October 1 2019

Base year end
September 30 2020

Base year emissions (metric tons CO2e)
0

Comment

Scope 3 category 10: Processing of sold products

Base year start
October 1 2019

Base year end
September 30 2020

Base year emissions (metric tons CO2e)
0

Comment

Scope 3 category 11: Use of sold products

Base year start
October 1 2019

Base year end
September 30 2020

Base year emissions (metric tons CO2e)
0

Comment

Scope 3 category 12: End of life treatment of sold products

Base year start
October 1 2019

Base year end
September 30 2020

Base year emissions (metric tons CO2e)
0

Comment

Scope 3 category 13: Downstream leased assets

Base year start
October 1 2019

Base year end
September 30 2020

Base year emissions (metric tons CO2e)
30

Comment
Scope 3 category 14: Franchises

Base year start
October 1 2019

Base year end
September 30 2020

Base year emissions (metric tons CO2e)
0

Comment

Scope 3 category 15: Investments

Base year start
October 1 2019

Base year end
September 30 2020

Base year emissions (metric tons CO2e)
0

Comment

Scope 3: Other (upstream)

Base year start
October 1 2019

Base year end
September 30 2020

Base year emissions (metric tons CO2e)
0

Comment

Scope 3: Other (downstream)

Base year start
October 1 2019

Base year end
September 30 2020

Base year emissions (metric tons CO2e)
0

Comment

C5.3

(C5.3) Select the name of the standard, protocol, or methodology you have used to collect activity data and calculate emissions.

C6. Emissions data

C6.1

(C6.1) What were your organization's gross global Scope 1 emissions in metric tons CO2e?

Reporting year

Gross global Scope 1 emissions (metric tons CO2e)
6400

Start date
<Not Applicable>

End date
<Not Applicable>

Comment

C6.2
(C6.2) Describe your organization’s approach to reporting Scope 2 emissions.

Row 1

Scope 2, location-based
We are reporting a Scope 2, location-based figure

Scope 2, market-based
We are reporting a Scope 2, market-based figure

Comment

C6.3

(C6.3) What were your organization’s gross global Scope 2 emissions in metric tons CO2e?

Reporting year
Scope 2, location-based
60900

Scope 2, market-based (if applicable)
0

Start date
<Not Applicable>

End date
<Not Applicable>

Comment

C6.4

(C6.4) Are there any sources (e.g. facilities, specific GHGs, activities, geographies, etc.) of Scope 1, Scope 2 or Scope 3 emissions that are within your selected reporting boundary which are not included in your disclosure?

No

C6.5

(C6.5) Account for your organization’s gross global Scope 3 emissions, disclosing and explaining any exclusions.

Purchased goods and services

Evaluation status
Relevant, calculated

Emissions in reporting year (metric tons CO2e)
369200

Emissions calculation methodology
Supplier-specific method
Hybrid method
Average spend-based method

Percentage of emissions calculated using data obtained from suppliers or value chain partners
10

Please explain
A hybrid approach was used to estimate emissions from purchased goods and services. Visa is a member of the CDP Supply Chain Program and receives a dataset with supplier CDP responses. First, allocated emissions were used for suppliers who allocated their Scope 1, 2 and 3 emissions to Visa and had full inventories verified. Second, Visa reviewed the CDP Supply Chain Program data for Scope 1, 2 (market-based when available, location-based otherwise), and upstream Scope 3 emissions (Cat 1-5 and 8) to calculate a per revenue emission factor for the supplier. Emissions from these suppliers were calculated using supplier specific emission factor and Visa’s 2022 spend amount for the supplier.

Third, if the supplier did not report any or enough data to CDP to calculate an emissions factor, an Environmental Economic Input Output (EEIO) calculator was used to estimate emissions from purchased goods and services. The purchased good or service was classified based on the supplier industry or Visa’s previous categorization. Following classification, the spend-based EIO emission factor was applied to each of Visa’s top 90% of suppliers (by spend) to calculate total emissions. The remaining 10% of Visa’s 2022 spend was assumed to be categorically proportional to the top 90% of suppliers. Visa used the percentage spend of each category in the top 90% of suppliers and applied those categorizations to the remaining 10% to estimate emissions using the spend based emission factors from the EEIO.

Emissions from purchased goods and services are the largest emission category, accounting for 91% of our Scope 3 inventory, and are therefore considered relevant. A threshold of 1% of total Scope 3 emissions is used to determine relevance.
Capital goods

Evaluation status
Relevant, calculated

Emissions in reporting year (metric tons CO2e)
0

Emissions calculation methodology
Other, please specify (There was no 2022 spend data that was classified as capital goods. Therefore, emissions from capital goods are zero (0).)

Percentage of emissions calculated using data obtained from suppliers or value chain partners
0

Please explain
There was no 2022 spend data that was classified as capital goods. Therefore, emissions from capital goods are zero (0).

Fuel-and-energy-related activities (not included in Scope 1 or 2)

Evaluation status
Relevant, calculated

Emissions in reporting year (metric tons CO2e)
6100

Emissions calculation methodology
Average data method
Fuel-based method

Percentage of emissions calculated using data obtained from suppliers or value chain partners
0

Please explain
The fuel and energy related activities evaluated include: upstream emissions from the fuel Visa uses during its operations, upstream emissions from the electricity Visa uses in its operations, as well as transmission and distribution losses from electricity consumed in 2022. Specifically, this category covers emissions from the following sources:

1. Upstream emissions from the use of fuels: This evaluated the upstream well to tank emissions from fuels that Visa consumes during its operations. Visa tracks the amount of each of these fuels consumed during operations. This usage is then multiplied by well to tank emission factors for each fuel.

2. Upstream emissions from the consumption of purchased electricity: This evaluated the upstream emissions associated with the electricity that Visa’s purchases in our operations. Visa tracks the amount of electricity purchased by source type and multiplies by relevant emission factors. 100% of Visa’s global electricity use is covered by renewable electricity.

3. Transmission and distribution losses for delivered electricity: This category calculates emissions associated with the transmission and distribution (T&D) losses from the electricity that Visa consumes. T&D loss rates by country of consumption and total electricity consumed in a given country are used to determine the quantity of electricity lost to T&D. Emission factors for the area of consumption are then used to determine total emissions.

4. Upstream emissions for transmission and distribution losses: This evaluated the upstream emissions associated with the generation of electricity that was then lost through T&D. The approach to calculating is the same that was used for component 2.

Emissions from fuel-and-energy-related activities accounted for around 2% of our Scope 3 inventory and are therefore considered relevant. A threshold of 1% of total Scope 3 emissions is used to determine relevance.

Upstream transportation and distribution

Evaluation status
Not relevant, explanation provided

Emissions in reporting year (metric tons CO2e)
<Not Applicable>

Emissions calculation methodology
<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners
<Not Applicable>

Please explain
Visa does not produce or manufacture any products or goods and does not purchase any transportation or distribution services. Therefore, emissions from upstream transportation and distribution are zero (0).
Waste generated in operations

**Evaluation status**
Not relevant, calculated

**Emissions in reporting year (metric tons CO2e)**
1000

**Emissions calculation methodology**
Waste-type-specific method

**Percentage of emissions calculated using data obtained from suppliers or value chain partners**
0

**Please explain**
Visa collects data on the volume of waste generated in our facilities annually. This data is tracked by waste type and material as well as by end-of-life treatment. The quantity of waste generated as well as waste destination was collected for 2022 and then converted to GHG emissions using emission factors from the EPA’s Center for Corporate Climate Leadership. For facilities where waste data was not available, data was estimated per employee and waste destination from the waste data for facilities that did report (intensity factors/employee by region).

Emissions from waste generated in operations accounted for 0.2% of our Scope 3 inventory and are therefore considered not relevant. A threshold of 1% of total Scope 3 emissions is used to determine relevance.

Business travel

**Evaluation status**
Relevant, calculated

**Emissions in reporting year (metric tons CO2e)**
12800

**Emissions calculation methodology**
Distance-based method

**Percentage of emissions calculated using data obtained from suppliers or value chain partners**
100

**Please explain**
Business travel emissions from air travel, rail travel, rental cars, and hotel stays are calculated based on data provided by Visa’s travel providers. For air and rail business travel, the amount of passenger-km traveled by mode and class is provided by our travel provider, and then multiplied by corresponding emission factors from UK DEFRA to calculate total emissions. Emissions from rental cars were calculated based on the mileage and fuel data provided from Hertz and National/Enterprise. US EPA Center for Corporate Climate Leadership emission factors were used to calculate rental car emissions. Emissions from hotel stays were calculated based on hotel stay nights and country data and using emission factors per country from UK DEFRA.

Emissions from business travel accounted for 3% of our Scope 3 inventory and are therefore considered relevant. A threshold of 1% of total Scope 3 emissions is used to determine relevance.

Employee commuting

**Evaluation status**
Relevant, calculated

**Emissions in reporting year (metric tons CO2e)**
14900

**Emissions calculation methodology**
Average data method

**Percentage of emissions calculated using data obtained from suppliers or value chain partners**
0

**Please explain**
In 2022, Visa collected employee count by office for our global operations, as well as using badge swipe data to determine average occupancy. Employee commuting emissions were estimated by using commute mode breakdown, commute time and mileage and appropriate emission factors. Commute mode breakdown and commute time were sourced from the US census, UK National Travel Survey, Canadian Census, Australian Census, a transportation study from Deloitte and the Singapore Department of Statistics. Regional-based assumptions and proxy locations were made for additional locations where direct data could not be obtained.

The average miles by type of transportation (passenger car, public transit, carpooling, motorcycle and active transport) was estimated using average commute distance and time by city, region or country, utilizing the aforementioned data sources. Then, based on commute mode breakdown from census data and number of employees at each office provided by Visa, the total number of miles for each mode at a given office was estimated. This information was converted into GHG emission using emission factors from US EPA and UK DEFRA.

Visa collected employee count by office for our global operations, as well as using badge swipe data to determine average occupancy. Office emissions for the workday were estimated for these employees based on assumptions for average computer and lighting energy intensities from the 2021 IEA Energy Efficiency Indicators database. Heating and cooling emissions for the workday were estimated using the residential heating and cooling intensities from 2021 IEA Energy Efficiency Indicators, as well as an energy-type assumption that cooling would be provided by electricity and heating by natural gas. Emissions were then calculated using corresponding country or regional-level emission factors. Countries were chosen as regional proxies for countries in that region that did not have specific intensity metrics.

Emissions from employee commuting and homeworking accounted for 4% of our Scope 3 inventory and are therefore considered relevant. A threshold of 1% of total Scope 3 emissions is used to determine relevance.
Upstream leased assets

Evaluation status
Not relevant, explanation provided

Emissions in reporting year (metric tons CO2e)
<Not Applicable>

Emissions calculation methodology
<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners
<Not Applicable>

Please explain
Visa does not have any upstream leased assets not already captured in our Scope 1 and 2 inventory, therefore Scope 3 GHG emissions associated with upstream leased assets are zero (0).

Downstream transportation and distribution

Evaluation status
Not relevant, explanation provided

Emissions in reporting year (metric tons CO2e)
<Not Applicable>

Emissions calculation methodology
<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners
<Not Applicable>

Please explain
Visa does not produce goods for sale therefore does not have any emissions from downstream transportation and distribution. The emissions from this category are zero (0).

Processing of sold products

Evaluation status
Not relevant, explanation provided

Emissions in reporting year (metric tons CO2e)
<Not Applicable>

Emissions calculation methodology
<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners
<Not Applicable>

Please explain
Visa does not produce goods for sale therefore does not have any emissions from processing of sold products. The emissions from this category are zero (0).

Use of sold products

Evaluation status
Not relevant, explanation provided

Emissions in reporting year (metric tons CO2e)
<Not Applicable>

Emissions calculation methodology
<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners
<Not Applicable>

Please explain
Visa does not produce goods for sale therefore does not have any emissions from use of sold products. The emissions from this category are zero (0).

End of life treatment of sold products

Evaluation status
Not relevant, explanation provided

Emissions in reporting year (metric tons CO2e)
<Not Applicable>

Emissions calculation methodology
<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners
<Not Applicable>

Please explain
Visa does not produce goods for sale therefore does not have any emissions from end of life treatment of sold products. The emissions from this category are zero (0).
Downstream leased assets

Evaluation status
Not relevant, explanation provided

Emissions in reporting year (metric tons CO2e)
<Not Applicable>

Emissions calculation methodology
<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners
<Not Applicable>

Please explain
Visa does not have any downstream leased assets in the reporting year, therefore Scope 3 GHG emissions associated with upstream leased assets are zero (0).

Franchises

Evaluation status
Not relevant, explanation provided

Emissions in reporting year (metric tons CO2e)
<Not Applicable>

Emissions calculation methodology
<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners
<Not Applicable>

Please explain
Visa does not operate franchises, therefore emissions from this source are zero (0).

Investments

Evaluation status
Not relevant, explanation provided

Emissions in reporting year (metric tons CO2e)
<Not Applicable>

Emissions calculation methodology
<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners
<Not Applicable>

Please explain
Visa is not a financial institution, but still has various investments including joint ventures and equity investments across different sectors. We have integrated a number of investments into our Scope 1 and 2 footprint this year. The remaining companies that Visa invests in are small and immaterial.

Other (upstream)

Evaluation status
Not relevant, explanation provided

Emissions in reporting year (metric tons CO2e)
<Not Applicable>

Emissions calculation methodology
<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners
<Not Applicable>

Please explain
Visa does not have other (upstream) operations, therefore emissions from this source are zero (0).

Other (downstream)

Evaluation status
Not relevant, explanation provided

Emissions in reporting year (metric tons CO2e)
<Not Applicable>

Emissions calculation methodology
<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners
<Not Applicable>

Please explain
Visa does not have other (downstream) operations, therefore emissions from this source are zero (0).
(C6.7) Are carbon dioxide emissions from biogenic carbon relevant to your organization?
Yes

(C6.7a) Provide the emissions from biogenic carbon relevant to your organization in metric tons CO2.

<table>
<thead>
<tr>
<th>CO2 emissions from biogenic carbon (metric tons CO2)</th>
<th>Comment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Row 1</td>
<td>5</td>
</tr>
</tbody>
</table>

For the first time in 2022, our UK data center used bio-based fuel for stationary combustion.

(C6.10) Describe your gross global combined Scope 1 and 2 emissions for the reporting year in metric tons CO2e per unit currency total revenue and provide any additional intensity metrics that are appropriate to your business operations.

Intensity figure
2e-7

Metric numerator (Gross global combined Scope 1 and 2 emissions, metric tons CO2e)
6400

Metric denominator
unit total revenue

Metric denominator: Unit total
29310000000

Scope 2 figure used
Market-based

% change from previous year
31

Direction of change
Increased

Reason(s) for change
Change in output
Change in revenue

Please explain
While revenue increased in 2022 compared to 2021, Scope 1 and 2 emissions increased at a higher rate of change. This is largely attributable to total energy use in 2022 increasing compared to 2021 as a result of returning to pre-pandemic business operations.

C7. Emissions breakdowns

C7.1

(C7.1) Does your organization break down its Scope 1 emissions by greenhouse gas type?
Yes

(C7.1a) Break down your total gross global Scope 1 emissions by greenhouse gas type and provide the source of each used greenhouse warming potential (GWP).

<table>
<thead>
<tr>
<th>Greenhouse gas</th>
<th>Scope 1 emissions (metric tons of CO2e)</th>
<th>GWP Reference</th>
</tr>
</thead>
<tbody>
<tr>
<td>CO2</td>
<td>6140</td>
<td>IPCC Fourth Assessment Report (AR4 - 100 year)</td>
</tr>
<tr>
<td>CH4</td>
<td>2</td>
<td>IPCC Fourth Assessment Report (AR4 - 100 year)</td>
</tr>
<tr>
<td>N2O</td>
<td>29</td>
<td>IPCC Fourth Assessment Report (AR4 - 100 year)</td>
</tr>
<tr>
<td>HFCs</td>
<td>239</td>
<td>IPCC Fourth Assessment Report (AR4 - 100 year)</td>
</tr>
</tbody>
</table>

C7.2
(C7.2) Break down your total gross global Scope 1 emissions by country/area/region.

<table>
<thead>
<tr>
<th>Country/area/region</th>
<th>Scope 1 emissions (metric tons CO2e)</th>
</tr>
</thead>
<tbody>
<tr>
<td>India</td>
<td>120</td>
</tr>
<tr>
<td>Spain</td>
<td>70</td>
</tr>
<tr>
<td>United Kingdom of Great Britain and Northern Ireland</td>
<td>1100</td>
</tr>
<tr>
<td>United States of America</td>
<td>4400</td>
</tr>
<tr>
<td>Germany</td>
<td>40</td>
</tr>
<tr>
<td>Bulgaria</td>
<td>4</td>
</tr>
<tr>
<td>New Zealand</td>
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<td>Netherlands</td>
<td>60</td>
</tr>
<tr>
<td>Norway</td>
<td>1</td>
</tr>
<tr>
<td>Portugal</td>
<td>6</td>
</tr>
<tr>
<td>Slovakia</td>
<td>1</td>
</tr>
<tr>
<td>Slovenia</td>
<td>1</td>
</tr>
<tr>
<td>Brazil</td>
<td>20</td>
</tr>
<tr>
<td>Canada</td>
<td>20</td>
</tr>
<tr>
<td>China</td>
<td>50</td>
</tr>
<tr>
<td>Democratic Republic of the Congo</td>
<td>10</td>
</tr>
<tr>
<td>Finland</td>
<td>4</td>
</tr>
<tr>
<td>France</td>
<td>20</td>
</tr>
<tr>
<td>Mexico</td>
<td>20</td>
</tr>
<tr>
<td>Nigeria</td>
<td>60</td>
</tr>
<tr>
<td>Poland</td>
<td>90</td>
</tr>
<tr>
<td>Switzerland</td>
<td>10</td>
</tr>
<tr>
<td>United Arab Emirates</td>
<td>90</td>
</tr>
</tbody>
</table>

(C7.3) Indicate which gross global Scope 1 emissions breakdowns you are able to provide.
By business division
By activity

(C7.3a) Break down your total gross global Scope 1 emissions by business division.

<table>
<thead>
<tr>
<th>Business division</th>
<th>Scope 1 emissions (metric tons CO2e)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asia Pacific</td>
<td>150</td>
</tr>
<tr>
<td>Central Europe, the Middle East and Africa</td>
<td>170</td>
</tr>
<tr>
<td>Europe</td>
<td>1600</td>
</tr>
<tr>
<td>Latin America</td>
<td>120</td>
</tr>
<tr>
<td>North America</td>
<td>4300</td>
</tr>
</tbody>
</table>
(C7.3c) Break down your total gross global Scope 1 emissions by business activity.

<table>
<thead>
<tr>
<th>Activity</th>
<th>Scope 1 emissions (metric tons CO2e)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Data Centers</td>
<td>350</td>
</tr>
<tr>
<td>Offices</td>
<td>3100</td>
</tr>
<tr>
<td>Mobile Combustion/Travel</td>
<td>2960</td>
</tr>
</tbody>
</table>

(C7.5) Break down your total gross global Scope 2 emissions by country/area/region.

<table>
<thead>
<tr>
<th>Country/area/region</th>
<th>Scope 2, location-based (metric tons CO2e)</th>
<th>Scope 2, market-based (metric tons CO2e)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Argentina</td>
<td>50</td>
<td>0</td>
</tr>
<tr>
<td>Australia</td>
<td>100</td>
<td>0</td>
</tr>
<tr>
<td>Austria</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Belgium</td>
<td>20</td>
<td>0</td>
</tr>
<tr>
<td>Brazil</td>
<td>40</td>
<td>0</td>
</tr>
<tr>
<td>Bulgaria</td>
<td>10</td>
<td>0</td>
</tr>
<tr>
<td>Cambodia</td>
<td>7</td>
<td>0</td>
</tr>
<tr>
<td>Canada</td>
<td>5</td>
<td>0</td>
</tr>
<tr>
<td>China</td>
<td>10</td>
<td>0</td>
</tr>
<tr>
<td>China</td>
<td>380</td>
<td>0</td>
</tr>
<tr>
<td>Colombia</td>
<td>6</td>
<td>0</td>
</tr>
<tr>
<td>Côte d'Ivoire</td>
<td>20</td>
<td>0</td>
</tr>
<tr>
<td>Croatia</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>Czechia</td>
<td>20</td>
<td>0</td>
</tr>
<tr>
<td>Denmark</td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>Egypt</td>
<td>10</td>
<td>0</td>
</tr>
<tr>
<td>Finland</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>France</td>
<td>10</td>
<td>0</td>
</tr>
<tr>
<td>Germany</td>
<td>270</td>
<td>0</td>
</tr>
<tr>
<td>Greece</td>
<td>10</td>
<td>0</td>
</tr>
<tr>
<td>Hungary</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>India</td>
<td>2000</td>
<td>0</td>
</tr>
<tr>
<td>Indonesia</td>
<td>30</td>
<td>0</td>
</tr>
<tr>
<td>Ireland</td>
<td>20</td>
<td>0</td>
</tr>
<tr>
<td>Israel</td>
<td>50</td>
<td>0</td>
</tr>
<tr>
<td>Italy</td>
<td>5</td>
<td>0</td>
</tr>
<tr>
<td>Japan</td>
<td>70</td>
<td>0</td>
</tr>
<tr>
<td>Jordan</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>Kazakhstan</td>
<td>30</td>
<td>0</td>
</tr>
<tr>
<td>Kenya</td>
<td>10</td>
<td>0</td>
</tr>
<tr>
<td>Lebanon</td>
<td>20</td>
<td>0</td>
</tr>
<tr>
<td>Malaysia</td>
<td>30</td>
<td>0</td>
</tr>
<tr>
<td>Mexico</td>
<td>40</td>
<td>0</td>
</tr>
<tr>
<td>Morocco</td>
<td>30</td>
<td>0</td>
</tr>
<tr>
<td>Netherlands</td>
<td>30</td>
<td>0</td>
</tr>
<tr>
<td>New Zealand</td>
<td>30</td>
<td>0</td>
</tr>
<tr>
<td>Nigeria</td>
<td>20</td>
<td>0</td>
</tr>
<tr>
<td>Norway</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>Pakistan</td>
<td>6</td>
<td>0</td>
</tr>
<tr>
<td>Panama</td>
<td>20</td>
<td>0</td>
</tr>
<tr>
<td>Peru</td>
<td>20</td>
<td>0</td>
</tr>
<tr>
<td>Philippines</td>
<td>880</td>
<td>0</td>
</tr>
<tr>
<td>Poland</td>
<td>280</td>
<td>0</td>
</tr>
<tr>
<td>Portugal</td>
<td>7</td>
<td>0</td>
</tr>
<tr>
<td>Qatar</td>
<td>4</td>
<td>0</td>
</tr>
<tr>
<td>Romania</td>
<td>7</td>
<td>0</td>
</tr>
<tr>
<td>Russian Federation</td>
<td>140</td>
<td>0</td>
</tr>
<tr>
<td>Saudi Arabia</td>
<td>30</td>
<td>0</td>
</tr>
<tr>
<td>Serbia</td>
<td>20</td>
<td>0</td>
</tr>
<tr>
<td>Singapore</td>
<td>1000</td>
<td>0</td>
</tr>
<tr>
<td>Slovenia</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>South Africa</td>
<td>260</td>
<td>0</td>
</tr>
<tr>
<td>Spain</td>
<td>60</td>
<td>0</td>
</tr>
<tr>
<td>Sri Lanka</td>
<td>4</td>
<td>0</td>
</tr>
<tr>
<td>Sweden</td>
<td>10</td>
<td>0</td>
</tr>
<tr>
<td>Switzerland</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>Taiwan, China</td>
<td>40</td>
<td>0</td>
</tr>
</tbody>
</table>
### C7.6

**C7.6a** Break down your total gross global Scope 2 emissions by business division.

<table>
<thead>
<tr>
<th>Business division</th>
<th>Scope 2, location-based (metric tons CO2e)</th>
<th>Scope 2, market-based (metric tons CO2e)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asia Pacific</td>
<td>4600</td>
<td>0</td>
</tr>
<tr>
<td>Central Europe, the Middle East and Africa</td>
<td>1500</td>
<td>0</td>
</tr>
<tr>
<td>Europe</td>
<td>4100</td>
<td>0</td>
</tr>
<tr>
<td>Latin America</td>
<td>1400</td>
<td>0</td>
</tr>
<tr>
<td>North America</td>
<td>49300</td>
<td>0</td>
</tr>
</tbody>
</table>

### C7.6c

**C7.6c** Break down your total gross global Scope 2 emissions by business activity.

<table>
<thead>
<tr>
<th>Activity</th>
<th>Scope 2, location-based (metric tons CO2e)</th>
<th>Scope 2, market-based (metric tons CO2e)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Data Centers</td>
<td>40800</td>
<td>0</td>
</tr>
<tr>
<td>Offices</td>
<td>20150</td>
<td>0</td>
</tr>
</tbody>
</table>

### C7.7

**C7.7** Is your organization able to break down your emissions data for any of the subsidiaries included in your CDP response?  
No

### C7.9

**C7.9** How do your gross global emissions (Scope 1 and 2 combined) for the reporting year compare to those of the previous reporting year?  
Increased
(C7.9a) Identify the reasons for any change in your gross global emissions (Scope 1 and 2 combined), and for each of them specify how your emissions compare to the previous year.

<table>
<thead>
<tr>
<th>Change in</th>
<th>Direction of change in emissions</th>
<th>Emissions value (percentage)</th>
<th>Please explain calculation</th>
</tr>
</thead>
<tbody>
<tr>
<td>renewable energy consumption</td>
<td>Decreased</td>
<td>43</td>
<td>In the previous reporting year, renewable energy consumption resulted in 59,200 MT CO2e of reduced emissions. During this reporting year, our renewable energy consumption resulted in 60,900 MT CO2e of reduced emissions, as we maintained the achievement of our goal to procure 100% renewable electricity covering global operations. This reduction is calculated by subtracting market-based Scope 2 emissions from location-based Scope 2 emissions. In addition, the renewable electricity, Visa also started using bio-based diesel at our UK data center in 2022, resulting in an additional 5 MT CO2e of reduced emissions relative to the previous year. Therefore, the change in renewable energy consumption from both purchased renewable electricity as well as renewable fuels accounted for a decrease in gross global Scope 1 &amp; 2 emissions of 1,705 MT CO2e (60,900 – 59,200 – 5). Total Scope 1 &amp; 2 emissions during the previous reporting year were 4,000 MT CO2e. Therefore, 1,705 MT CO2e represents a 43% decrease in emissions according to the following formula: (1,705/4,000)*100 = 43% decrease.</td>
</tr>
<tr>
<td>Other emissions reduction activities</td>
<td>No change</td>
<td>0</td>
<td>There were no other emission reduction activities reported during the reporting year.</td>
</tr>
<tr>
<td>Divestment</td>
<td>No change</td>
<td>0</td>
<td>There were no divestments during the reporting year.</td>
</tr>
<tr>
<td>Acquisitions</td>
<td>No change</td>
<td>0</td>
<td>There were no acquisitions during the reporting year.</td>
</tr>
<tr>
<td>Mergers</td>
<td>No change</td>
<td>0</td>
<td>There were no mergers during the reporting year that had a significant impact on Visa’s corporate footprint.</td>
</tr>
<tr>
<td>Change in output</td>
<td>Increased</td>
<td>102</td>
<td>Changes in output resulted in an increase of 4,105 MT CO2e emissions during the reporting year. Per CDP guidance, any changes in emissions that are attributed to a decline or increase in business output due to Covid-19 should be reported in this row. 2022 witnessed a gradual return to normal business operations following the peak of the COVID-19 pandemic. This resulted in greater office occupancy as well as increased use of company vehicles, namely Visa’s corporate jet, which all contributed to the observed increase in total Scope 1 and 2 emissions between 2021 and 2022. This value not only accounts for the overall increase in our operational emissions between 2021 and 2022 (4,000 MT CO2e to 6,400 MT CO2e), but also accounts for the fact that our use of renewable energy in 2022 actually led to a greater reduction than it did in 2021. Therefore, the overall change in output covers the overall increase (2,400 MT CO2e) plus making up for the additional renewable energy used (1,705 MT CO2e – see first row). Total Scope 1 &amp; 2 emissions during the previous reporting year were 4,000 MT CO2e. Therefore, a 4,105 MT CO2e increase in emissions associated with increased output yields a 103% increase in emissions according to the following formula: (4,105/4,000)*100 = 103% increase.</td>
</tr>
<tr>
<td>Change in methodology</td>
<td>No change</td>
<td>0</td>
<td>There were no changes in methodology during the reporting year.</td>
</tr>
<tr>
<td>Change in boundary</td>
<td>No change</td>
<td>0</td>
<td>There were no changes in boundary during the reporting year.</td>
</tr>
<tr>
<td>Change in physical operating conditions</td>
<td>No change</td>
<td>0</td>
<td>There were no changes in physical operating conditions during the reporting year.</td>
</tr>
<tr>
<td>Unidentified</td>
<td>No change</td>
<td>0</td>
<td>There were no unidentified factors that resulted in emissions changes.</td>
</tr>
<tr>
<td>Other</td>
<td>No change</td>
<td>0</td>
<td>There were no other factors that resulted in emissions changes.</td>
</tr>
</tbody>
</table>

(C7.9a) Identify the reasons for any change in your gross global emissions (Scope 1 and 2 combined), and for each of them specify how your emissions compare to the previous year.

(C7.9b) Are your emissions performance calculations in C7.9 and C7.9a based on a location-based Scope 2 emissions figure or a market-based Scope 2 emissions figure?

Market-based

(C8.1) What percentage of your total operational spend in the reporting year was on energy?

More than 0% but less than or equal to 5%

(C8.2) Select which energy-related activities your organization has undertaken.

<table>
<thead>
<tr>
<th>Activity</th>
<th>Indicate whether your organization undertook this energy-related activity in the reporting year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consumption of fuel (excluding feedstocks)</td>
<td>Yes</td>
</tr>
<tr>
<td>Consumption of purchased or acquired electricity</td>
<td>Yes</td>
</tr>
<tr>
<td>Consumption of purchased or acquired heat</td>
<td>No</td>
</tr>
<tr>
<td>Consumption of purchased or acquired steam</td>
<td>No</td>
</tr>
<tr>
<td>Consumption of purchased or acquired cooling</td>
<td>No</td>
</tr>
<tr>
<td>Generation of electricity, heat, steam, or cooling</td>
<td>Yes</td>
</tr>
</tbody>
</table>
C8.2a

(C8.2a) Report your organization’s energy consumption totals (excluding feedstocks) in MWh.

<table>
<thead>
<tr>
<th>Description</th>
<th>Heating value</th>
<th>MWh from renewable sources</th>
<th>MWh from non-renewable sources</th>
<th>Total (renewable and non-renewable) MWh</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consumption of fuel (excluding feedstock)</td>
<td>HHV (higher heating value)</td>
<td>20</td>
<td>28900</td>
<td>28920</td>
</tr>
<tr>
<td>Consumption of purchased or acquired electricity</td>
<td>&lt;Not Applicable&gt;</td>
<td>178500</td>
<td>0</td>
<td>178500</td>
</tr>
<tr>
<td>Consumption of purchased or acquired heat</td>
<td>&lt;Not Applicable&gt;</td>
<td>&lt;Not Applicable&gt;</td>
<td>&lt;Not Applicable&gt;</td>
<td>&lt;Not Applicable&gt;</td>
</tr>
<tr>
<td>Consumption of purchased or acquired steam</td>
<td>&lt;Not Applicable&gt;</td>
<td>&lt;Not Applicable&gt;</td>
<td>&lt;Not Applicable&gt;</td>
<td>&lt;Not Applicable&gt;</td>
</tr>
<tr>
<td>Consumption of purchased or acquired cooling</td>
<td>&lt;Not Applicable&gt;</td>
<td>&lt;Not Applicable&gt;</td>
<td>&lt;Not Applicable&gt;</td>
<td>&lt;Not Applicable&gt;</td>
</tr>
<tr>
<td>Consumption of self-generated non-fuel renewable energy</td>
<td>&lt;Not Applicable&gt;</td>
<td>0</td>
<td>&lt;Not Applicable&gt;</td>
<td>0</td>
</tr>
<tr>
<td>Total energy consumption</td>
<td>&lt;Not Applicable&gt;</td>
<td>178520</td>
<td>28900</td>
<td>207420</td>
</tr>
</tbody>
</table>

C8.2b

(C8.2b) Select the applications of your organization’s consumption of fuel.

<table>
<thead>
<tr>
<th>Description</th>
<th>Indicate whether your organization undertakes this fuel application</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consumption of fuel for the generation of electricity</td>
<td>Yes</td>
</tr>
<tr>
<td>Consumption of fuel for the generation of heat</td>
<td>Yes</td>
</tr>
<tr>
<td>Consumption of fuel for the generation of steam</td>
<td>No</td>
</tr>
<tr>
<td>Consumption of fuel for the generation of cooling</td>
<td>No</td>
</tr>
<tr>
<td>Consumption of fuel for co-generation or tri-generation</td>
<td>No</td>
</tr>
</tbody>
</table>

C8.2c

(C8.2c) State how much fuel in MWh your organization has consumed (excluding feedstocks) by fuel type.

**Sustainable biomass**

Heating value

<table>
<thead>
<tr>
<th>Description</th>
<th>Indicate whether your organization undertakes this fuel application</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total fuel MWh consumed by the organization</td>
<td>0</td>
</tr>
<tr>
<td>MWh fuel consumed for self-generation of electricity</td>
<td>0</td>
</tr>
<tr>
<td>MWh fuel consumed for self-generation of heat</td>
<td>0</td>
</tr>
<tr>
<td>MWh fuel consumed for self-generation of steam</td>
<td>&lt;Not Applicable&gt;</td>
</tr>
<tr>
<td>MWh fuel consumed for self-generation of cooling</td>
<td>&lt;Not Applicable&gt;</td>
</tr>
<tr>
<td>MWh fuel consumed for self- cogeneration or self-trigeneration</td>
<td>&lt;Not Applicable&gt;</td>
</tr>
</tbody>
</table>

**Comment**

Visa does not consume sustainable biomass.
Other biomass
Heating value
HHV
Total fuel MWh consumed by the organization
0
MWh fuel consumed for self-generation of electricity
0
MWh fuel consumed for self-generation of heat
0
MWh fuel consumed for self-generation of steam
<Not Applicable>
MWh fuel consumed for self-generation of cooling
<Not Applicable>
MWh fuel consumed for self-cogeneration or self-trigeneration
<Not Applicable>
Comment
Visa does not consume other biomass.

Other renewable fuels (e.g. renewable hydrogen)
Heating value
HHV
Total fuel MWh consumed by the organization
20
MWh fuel consumed for self-generation of electricity
20
MWh fuel consumed for self-generation of heat
0
MWh fuel consumed for self-generation of steam
<Not Applicable>
MWh fuel consumed for self-generation of cooling
<Not Applicable>
MWh fuel consumed for self-cogeneration or self-trigeneration
<Not Applicable>
Comment
This includes the consumption of biodiesel.

Coal
Heating value
HHV
Total fuel MWh consumed by the organization
0
MWh fuel consumed for self-generation of electricity
0
MWh fuel consumed for self-generation of heat
0
MWh fuel consumed for self-generation of steam
<Not Applicable>
MWh fuel consumed for self-generation of cooling
<Not Applicable>
MWh fuel consumed for self-cogeneration or self-trigeneration
<Not Applicable>
Comment
Visa does not consume coal.
Oil

Heating value
HHV

Total fuel MWh consumed by the organization
13200

MWh fuel consumed for self-generation of electricity
1400

MWh fuel consumed for self-generation of heat
11800

MWh fuel consumed for self-generation of steam
<Not Applicable>

MWh fuel consumed for self-generation of cooling
<Not Applicable>

MWh fuel consumed for self- cogeneration or self-trigeneration
<Not Applicable>

Comment
This includes diesel, gasoline and jet fuel consumption.

Gas

Heating value
HHV

Total fuel MWh consumed by the organization
15700

MWh fuel consumed for self-generation of electricity
0

MWh fuel consumed for self-generation of heat
15700

MWh fuel consumed for self-generation of steam
<Not Applicable>

MWh fuel consumed for self-generation of cooling
<Not Applicable>

MWh fuel consumed for self- cogeneration or self-trigeneration
<Not Applicable>

Comment
This includes natural gas and propane consumption.

Other non-renewable fuels (e.g. non-renewable hydrogen)

Heating value
HHV

Total fuel MWh consumed by the organization
0

MWh fuel consumed for self-generation of electricity
0

MWh fuel consumed for self-generation of heat
0

MWh fuel consumed for self-generation of steam
<Not Applicable>

MWh fuel consumed for self-generation of cooling
<Not Applicable>

MWh fuel consumed for self- cogeneration or self-trigeneration
<Not Applicable>

Comment
Visa does not consume other non-renewable fuels.
Total fuel

Heating value
HHV

Total fuel MWh consumed by the organization
28920

MWh fuel consumed for self-generation of electricity
1420

MWh fuel consumed for self-generation of heat
27500

MWh fuel consumed for self-generation of steam
<Not Applicable>

MWh fuel consumed for self-generation of cooling
<Not Applicable>

MWh fuel consumed for self- cogeneration or self-trigeneration
<Not Applicable>

Comment
This includes consumption of biodiesel, diesel, gasoline, jet fuel, natural gas, and propane.

C8.2d

(C8.2d) Provide details on the electricity, heat, steam, and cooling your organization has generated and consumed in the reporting year.

<table>
<thead>
<tr>
<th></th>
<th>Total Gross generation (MWh)</th>
<th>Generation that is consumed by the organization (MWh)</th>
<th>Gross generation from renewable sources (MWh)</th>
<th>Generation from renewable sources that is consumed by the organization (MWh)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Electricity</td>
<td>1400</td>
<td>1400</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td>Heat</td>
<td>15700</td>
<td>15700</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Steam</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Cooling</td>
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C8.2g

(C8.2g) Provide a breakdown by country/area of your non-fuel energy consumption in the reporting year.

Country/area
Argentina

Consumption of purchased electricity (MWh)
178

Consumption of self-generated electricity (MWh)
0

Is this electricity consumption excluded from your RE100 commitment?
No

Consumption of purchased heat, steam, and cooling (MWh)
0

Consumption of self-generated heat, steam, and cooling (MWh)
0

Total non-fuel energy consumption (MWh) [Auto-calculated]
178

Country/area
Australia

Consumption of purchased electricity (MWh)
158

Consumption of self-generated electricity (MWh)
0

Is this electricity consumption excluded from your RE100 commitment?
No

Consumption of purchased heat, steam, and cooling (MWh)
0

Consumption of self-generated heat, steam, and cooling (MWh)
0

Total non-fuel energy consumption (MWh) [Auto-calculated]
158
<table>
<thead>
<tr>
<th>Country/area</th>
<th>Consumption of purchased electricity (MWh)</th>
<th>Consumption of self-generated electricity (MWh)</th>
<th>Is this electricity consumption excluded from your RE100 commitment?</th>
<th>Consumption of purchased heat, steam, and cooling (MWh)</th>
<th>Consumption of self-generated heat, steam, and cooling (MWh)</th>
<th>Total non-fuel energy consumption (MWh) [Auto-calculated]</th>
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<td>Is this electricity consumption excluded from your RE100 commitment?</td>
<td>Consumption of purchased heat, steam, and cooling (MWh)</td>
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<td>Total non-fuel energy consumption (MWh) [Auto-calculated]</td>
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<td>Consumption of purchased heat, steam, and cooling (MWh)</td>
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Country/area
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Consumption of purchased electricity (MWh) 90
Consumption of self-generated electricity (MWh) 0
Is this electricity consumption excluded from your RE100 commitment? No
Consumption of purchased heat, steam, and cooling (MWh) 0
Consumption of self-generated heat, steam, and cooling (MWh) 0
Total non-fuel energy consumption (MWh) [Auto-calculated] 90

Country/area
Greece
Consumption of purchased electricity (MWh) 31
Consumption of self-generated electricity (MWh) 0
Is this electricity consumption excluded from your RE100 commitment? No
Consumption of purchased heat, steam, and cooling (MWh) 0
Consumption of self-generated heat, steam, and cooling (MWh) 0
Total non-fuel energy consumption (MWh) [Auto-calculated] 31

Country/area
Guatemala
Consumption of purchased electricity (MWh) 10
Consumption of self-generated electricity (MWh) 0
Is this electricity consumption excluded from your RE100 commitment? No
Consumption of purchased heat, steam, and cooling (MWh) 0
Consumption of self-generated heat, steam, and cooling (MWh) 0
Total non-fuel energy consumption (MWh) [Auto-calculated] 10

Country/area
Hungary
Consumption of purchased electricity (MWh) 9
Consumption of self-generated electricity (MWh) 0
Is this electricity consumption excluded from your RE100 commitment? No
Consumption of purchased heat, steam, and cooling (MWh) 0
Consumption of self-generated heat, steam, and cooling (MWh) 0
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<th>Total non-fuel energy consumption (MWh) (Auto-calculated)</th>
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<tr>
<td>Ireland</td>
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<tr>
<td>Israel</td>
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- **India**
  - Consumption of purchased electricity (MWh): 2856
  - Consumption of self-generated electricity (MWh): 0
  - Consumption of purchased heat, steam, and cooling (MWh): 0
  - Consumption of self-generated heat, steam, and cooling (MWh): 0
  - Total non-fuel energy consumption (MWh) (Auto-calculated): 2856

- **Indonesia**
  - Consumption of purchased electricity (MWh): 41
  - Consumption of self-generated electricity (MWh): 0
  - Consumption of purchased heat, steam, and cooling (MWh): 0
  - Consumption of self-generated heat, steam, and cooling (MWh): 0
  - Total non-fuel energy consumption (MWh) (Auto-calculated): 41

- **Ireland**
  - Consumption of purchased electricity (MWh): 56
  - Consumption of self-generated electricity (MWh): 0
  - Consumption of purchased heat, steam, and cooling (MWh): 0
  - Consumption of self-generated heat, steam, and cooling (MWh): 0
  - Total non-fuel energy consumption (MWh) (Auto-calculated): 56

- **Israel**
  - Consumption of purchased electricity (MWh): 115
  - Consumption of self-generated electricity (MWh): 0
  - Consumption of purchased heat, steam, and cooling (MWh): 0
  - Consumption of self-generated heat, steam, and cooling (MWh): 0
  - Total non-fuel energy consumption (MWh) (Auto-calculated): 115
Italy
Consumption of purchased electricity (MWh) 17
Consumption of self-generated electricity (MWh) 0
Is this electricity consumption excluded from your RE100 commitment? No
Consumption of purchased heat, steam, and cooling (MWh) 0
Consumption of self-generated heat, steam, and cooling (MWh) 0
Total non-fuel energy consumption (MWh) [Auto-calculated] 17

Country/area
Japan
Consumption of purchased electricity (MWh) 141
Consumption of self-generated electricity (MWh) 0
Is this electricity consumption excluded from your RE100 commitment? No
Consumption of purchased heat, steam, and cooling (MWh) 0
Consumption of self-generated heat, steam, and cooling (MWh) 0
Total non-fuel energy consumption (MWh) [Auto-calculated] 141

Country/area
Jordan
Consumption of purchased electricity (MWh) 6
Consumption of self-generated electricity (MWh) 0
Is this electricity consumption excluded from your RE100 commitment? No
Consumption of purchased heat, steam, and cooling (MWh) 0
Consumption of self-generated heat, steam, and cooling (MWh) 0
Total non-fuel energy consumption (MWh) [Auto-calculated] 6

Country/area
Kazakhstan
Consumption of purchased electricity (MWh) 51
Consumption of self-generated electricity (MWh) 0
Is this electricity consumption excluded from your RE100 commitment? No
Consumption of purchased heat, steam, and cooling (MWh) 0
Consumption of self-generated heat, steam, and cooling (MWh) 0
Total non-fuel energy consumption (MWh) [Auto-calculated] 51

Country/area
Kenya
Consumption of purchased electricity (MWh) 221
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<th>Total non-fuel energy consumption (MWh) [Auto-calculated]</th>
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Consumption of purchased heat, steam, and cooling (MWh) 0
Consumption of self-generated heat, steam, and cooling (MWh) 0
Total non-fuel energy consumption (MWh) [Auto-calculated] 51

Country/area
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Consumption of purchased electricity (MWh) 25
Consumption of self-generated electricity (MWh) 0
Is this electricity consumption excluded from your RE100 commitment? No
Consumption of purchased heat, steam, and cooling (MWh) 0
Consumption of self-generated heat, steam, and cooling (MWh) 0
Total non-fuel energy consumption (MWh) [Auto-calculated] 25

Country/area
Singapore
Consumption of purchased electricity (MWh) 2683
Consumption of self-generated electricity (MWh) 0
Is this electricity consumption excluded from your RE100 commitment? No
Consumption of purchased heat, steam, and cooling (MWh) 0
Consumption of self-generated heat, steam, and cooling (MWh) 0
Total non-fuel energy consumption (MWh) [Auto-calculated] 2683

Country/area
Slovakia
Consumption of purchased electricity (MWh) 4
Consumption of self-generated electricity (MWh) 0
Is this electricity consumption excluded from your RE100 commitment? No
Consumption of purchased heat, steam, and cooling (MWh) 0
Consumption of self-generated heat, steam, and cooling (MWh) 0
<table>
<thead>
<tr>
<th>Country/area</th>
<th>Consumption of purchased electricity (MWh)</th>
<th>Consumption of self-generated electricity (MWh)</th>
<th>Is this electricity consumption excluded from your RE100 commitment?</th>
<th>Consumption of purchased heat, steam, and cooling (MWh)</th>
<th>Consumption of self-generated heat, steam, and cooling (MWh)</th>
<th>Total non-fuel energy consumption (MWh)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Slovenia</td>
<td>4</td>
<td>0</td>
<td>No</td>
<td>0</td>
<td>0</td>
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<td>South Africa</td>
<td>293</td>
<td>0</td>
<td>No</td>
<td>0</td>
<td>0</td>
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</tr>
<tr>
<td>Republic of Korea</td>
<td>79</td>
<td>0</td>
<td>No</td>
<td>0</td>
<td>0</td>
<td>79</td>
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<tr>
<td>Spain</td>
<td>409</td>
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<td>0</td>
<td>0</td>
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<tr>
<td>Country/area</td>
<td>Consumption of purchased electricity (MWh)</td>
<td>Consumption of self-generated electricity (MWh)</td>
<td>Is this electricity consumption excluded from your RE100 commitment?</td>
<td>Consumption of purchased heat, steam, and cooling (MWh)</td>
<td>Consumption of self-generated heat, steam, and cooling (MWh)</td>
<td>Total non-fuel energy consumption (MWh) [Auto-calculated]</td>
</tr>
<tr>
<td>-------------</td>
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<td>-------------------------------------------------</td>
<td>-----------------------------------------------</td>
<td>-----------------------------------------------</td>
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</tr>
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<td>Sri Lanka</td>
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<td>0</td>
<td>0</td>
<td>7</td>
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<tr>
<td>Sweden</td>
<td>729</td>
<td>0</td>
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<td>0</td>
<td>0</td>
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<td>Switzerland</td>
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<td>No</td>
<td>0</td>
<td>0</td>
<td>85</td>
</tr>
<tr>
<td>Taiwan, China</td>
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<td>0</td>
<td>0</td>
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</tr>
<tr>
<td>Thailand</td>
<td>18</td>
<td>0</td>
<td>No</td>
<td>0</td>
<td>0</td>
<td>18</td>
</tr>
</tbody>
</table>
Country/area
Turkey
Consumption of purchased electricity (MWh)
93
Consumption of self-generated electricity (MWh)
0
Is this electricity consumption excluded from your RE100 commitment?
No
Consumption of purchased heat, steam, and cooling (MWh)
0
Consumption of self-generated heat, steam, and cooling (MWh)
0
Total non-fuel energy consumption (MWh) [Auto-calculated]
93

Country/area
Ukraine
Consumption of purchased electricity (MWh)
242
Consumption of self-generated electricity (MWh)
0
Is this electricity consumption excluded from your RE100 commitment?
No
Consumption of purchased heat, steam, and cooling (MWh)
0
Consumption of self-generated heat, steam, and cooling (MWh)
0
Total non-fuel energy consumption (MWh) [Auto-calculated]
242

Country/area
United Arab Emirates
Consumption of purchased electricity (MWh)
1406
Consumption of self-generated electricity (MWh)
0
Is this electricity consumption excluded from your RE100 commitment?
No
Consumption of purchased heat, steam, and cooling (MWh)
0
Consumption of self-generated heat, steam, and cooling (MWh)
0
Total non-fuel energy consumption (MWh) [Auto-calculated]
1406

Country/area
United Kingdom of Great Britain and Northern Ireland
Consumption of purchased electricity (MWh)
14515
Consumption of self-generated electricity (MWh)
0
Is this electricity consumption excluded from your RE100 commitment?
No
Consumption of purchased heat, steam, and cooling (MWh)  
0
Consumption of self-generated heat, steam, and cooling (MWh)  
0
Total non-fuel energy consumption (MWh) [Auto-calculated]  
14515

Country/area  
United States of America
Consumption of purchased electricity (MWh)  
147606
Consumption of self-generated electricity (MWh)  
0
Is this electricity consumption excluded from your RE100 commitment?  
No
Consumption of purchased heat, steam, and cooling (MWh)  
0
Consumption of self-generated heat, steam, and cooling (MWh)  
0
Total non-fuel energy consumption (MWh) [Auto-calculated]  
147606

Country/area  
Venezuela (Bolivarian Republic of)
Consumption of purchased electricity (MWh)  
265
Consumption of self-generated electricity (MWh)  
0
Is this electricity consumption excluded from your RE100 commitment?  
No
Consumption of purchased heat, steam, and cooling (MWh)  
0
Consumption of self-generated heat, steam, and cooling (MWh)  
0
Total non-fuel energy consumption (MWh) [Auto-calculated]  
265

Country/area  
Viet Nam
Consumption of purchased electricity (MWh)  
45
Consumption of self-generated electricity (MWh)  
0
Is this electricity consumption excluded from your RE100 commitment?  
No
Consumption of purchased heat, steam, and cooling (MWh)  
0
Consumption of self-generated heat, steam, and cooling (MWh)  
0
Total non-fuel energy consumption (MWh) [Auto-calculated]  
45

C8.2h

(C8.2h) Provide details of your organization’s renewable electricity purchases in the reporting year by country/area.

Country/area of consumption of purchased renewable electricity  
Argentina
Sourcing method  
Unbundled procurement of Energy Attribute Certificates (EACs)
Renewable electricity technology type  
Renewable electricity mix, please specify (Wind and Solar)
Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
Tracking instrument used
I-REC

Country/area of origin (generation) of purchased renewable electricity
Argentina

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (The International REC Standard (I-REC Standard))

Comment

Country/area of consumption of purchased renewable electricity
Brazil

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Wind and Solar)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
264

Tracking instrument used
I-REC

Country/area of origin (generation) of purchased renewable electricity
Brazil

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (The International REC Standard (I-REC Standard))

Comment

Country/area of consumption of purchased renewable electricity
Chile

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
30

Tracking instrument used
I-REC

Country/area of origin (generation) of purchased renewable electricity
Chile

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (The International REC Standard (I-REC Standard))

Comment
Country/area of consumption of purchased renewable electricity
Kazakhstan

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
52

Tracking instrument used
I-REC

Country/area of origin (generation) of purchased renewable electricity
China

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (The International REC Standard (I-REC Standard))

Comment

Country/area of consumption of purchased renewable electricity
Republic of Korea

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
79

Tracking instrument used
I-REC

Country/area of origin (generation) of purchased renewable electricity
Republic of Korea

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (The International REC Standard (I-REC Standard))

Comment

Country/area of consumption of purchased renewable electricity
China

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
607

Tracking instrument used
I-REC

Country/area of origin (generation) of purchased renewable electricity
China

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>
Vintage of the renewable energy/attribute (i.e. year of generation)
2022
Supply arrangement start year
Additional, voluntary label associated with purchased renewable electricity
Other, please specify (The International REC Standard (I-REC Standard))
Comment
Country/area of consumption of purchased renewable electricity
Ecuador
Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)
Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)
Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
39
Tracking instrument used
I-REC
Country/area of origin (generation) of purchased renewable electricity
Colombia
Are you able to report the commissioning or re-powering year of the energy generation facility?
No
Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>
Vintage of the renewable energy/attribute (i.e. year of generation)
2022
Supply arrangement start year
Additional, voluntary label associated with purchased renewable electricity
Other, please specify (The International REC Standard (I-REC Standard))
Comment
Country/area of consumption of purchased renewable electricity
Colombia
Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)
Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)
Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
43
Tracking instrument used
I-REC
Country/area of origin (generation) of purchased renewable electricity
Colombia
Are you able to report the commissioning or re-powering year of the energy generation facility?
No
Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>
Vintage of the renewable energy/attribute (i.e. year of generation)
2022
Supply arrangement start year
Additional, voluntary label associated with purchased renewable electricity
Other, please specify (The International REC Standard (I-REC Standard))
Comment
Country/area of consumption of purchased renewable electricity
Venezuela (Bolivarian Republic of)
Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)
Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)
Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
266
Tracking instrument used
<table>
<thead>
<tr>
<th>Country/area of origin (generation) of purchased renewable electricity</th>
<th>Colombia</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are you able to report the commissioning or re-powering year of the energy generation facility?</td>
<td>No</td>
</tr>
<tr>
<td>Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)</td>
<td>&lt;Not Applicable&gt;</td>
</tr>
<tr>
<td>Vintage of the renewable energy/attribute (i.e. year of generation)</td>
<td>2022</td>
</tr>
<tr>
<td>Supply arrangement start year</td>
<td></td>
</tr>
<tr>
<td>Additional, voluntary label associated with purchased renewable electricity</td>
<td>Other, please specify (The International REC Standard (I-REC Standard))</td>
</tr>
<tr>
<td>Comment</td>
<td></td>
</tr>
<tr>
<td>Country/area of consumption of purchased renewable electricity</td>
<td>Dominican Republic</td>
</tr>
<tr>
<td>Sourcing method</td>
<td>Unbundled procurement of Energy Attribute Certificates (EACs)</td>
</tr>
<tr>
<td>Renewable electricity technology type</td>
<td>Renewable electricity mix, please specify (Solar and Wind)</td>
</tr>
<tr>
<td>Renewable electricity consumed via selected sourcing method in the reporting year (MWh)</td>
<td>16</td>
</tr>
<tr>
<td>Tracking instrument used</td>
<td>I-REC</td>
</tr>
<tr>
<td>Country/area of origin (generation) of purchased renewable electricity</td>
<td>Dominican Republic</td>
</tr>
<tr>
<td>Are you able to report the commissioning or re-powering year of the energy generation facility?</td>
<td>No</td>
</tr>
<tr>
<td>Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)</td>
<td>&lt;Not Applicable&gt;</td>
</tr>
<tr>
<td>Vintage of the renewable energy/attribute (i.e. year of generation)</td>
<td>2022</td>
</tr>
<tr>
<td>Supply arrangement start year</td>
<td></td>
</tr>
<tr>
<td>Additional, voluntary label associated with purchased renewable electricity</td>
<td>Other, please specify (The International REC Standard (I-REC Standard))</td>
</tr>
<tr>
<td>Comment</td>
<td></td>
</tr>
<tr>
<td>Country/area of consumption of purchased renewable electricity</td>
<td>Egypt</td>
</tr>
<tr>
<td>Sourcing method</td>
<td>Unbundled procurement of Energy Attribute Certificates (EACs)</td>
</tr>
<tr>
<td>Renewable electricity technology type</td>
<td>Renewable electricity mix, please specify (Solar and Wind)</td>
</tr>
<tr>
<td>Renewable electricity consumed via selected sourcing method in the reporting year (MWh)</td>
<td>38</td>
</tr>
<tr>
<td>Tracking instrument used</td>
<td>I-REC</td>
</tr>
<tr>
<td>Country/area of origin (generation) of purchased renewable electricity</td>
<td>Egypt</td>
</tr>
<tr>
<td>Are you able to report the commissioning or re-powering year of the energy generation facility?</td>
<td>No</td>
</tr>
<tr>
<td>Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)</td>
<td>&lt;Not Applicable&gt;</td>
</tr>
<tr>
<td>Vintage of the renewable energy/attribute (i.e. year of generation)</td>
<td>2022</td>
</tr>
<tr>
<td>Supply arrangement start year</td>
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<tr>
<td>Additional, voluntary label associated with purchased renewable electricity</td>
<td>Other, please specify (The International REC Standard (I-REC Standard))</td>
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<tr>
<td>Country/area of consumption of purchased renewable electricity</td>
<td>Guatemala</td>
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</table>
Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
11

Tracking instrument used
I-REC

Country/area of origin (generation) of purchased renewable electricity
Guatemala

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (The International REC Standard (I-REC Standard))

Comment

Country/area of consumption of purchased renewable electricity
Pakistan

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
17

Tracking instrument used
I-REC

Country/area of origin (generation) of purchased renewable electricity
India

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (The International REC Standard (I-REC Standard))

Comment

Country/area of consumption of purchased renewable electricity
India

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
1051

Tracking instrument used
I-REC

Country/area of origin (generation) of purchased renewable electricity
India

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022
<table>
<thead>
<tr>
<th>Supply arrangement start year</th>
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<tbody>
<tr>
<td><strong>Additional, voluntary label associated with purchased renewable electricity</strong></td>
<td></td>
</tr>
<tr>
<td>Other, please specify (The International REC Standard (I-REC Standard))</td>
<td></td>
</tr>
<tr>
<td><strong>Comment</strong></td>
<td></td>
</tr>
</tbody>
</table>

| Country/area of consumption of purchased renewable electricity | Indonesia |
| Sourcing method | Unbundled procurement of Energy Attribute Certificates (EACs) |
| Renewable electricity technology type | Renewable electricity mix, please specify (Solar and Wind) |
| Renewable electricity consumed via selected sourcing method in the reporting year (MWh) | 41 |
| Tracking instrument used | I-REC |
| Country/area of origin (generation) of purchased renewable electricity | Indonesia |
| Are you able to report the commissioning or re-powering year of the energy generation facility? | No |
| Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering) | <Not Applicable> |
| Vintage of the renewable energy/attribute (i.e. year of generation) | 2022 |
| Supply arrangement start year |  |
| **Additional, voluntary label associated with purchased renewable electricity** |  |
| Other, please specify (The International REC Standard (I-REC Standard)) |  |
| **Comment** |  |

| Country/area of consumption of purchased renewable electricity | Lebanon |
| Sourcing method | Unbundled procurement of Energy Attribute Certificates (EACs) |
| Renewable electricity technology type | Renewable electricity mix, please specify (Solar and Wind) |
| Renewable electricity consumed via selected sourcing method in the reporting year (MWh) | 28 |
| Tracking instrument used | I-REC |
| Country/area of origin (generation) of purchased renewable electricity | Israel |
| Are you able to report the commissioning or re-powering year of the energy generation facility? | No |
| Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering) | <Not Applicable> |
| Vintage of the renewable energy/attribute (i.e. year of generation) | 2022 |
| Supply arrangement start year |  |
| **Additional, voluntary label associated with purchased renewable electricity** |  |
| Other, please specify |  |
| **Comment** | The International REC Standard (I-REC Standard) |

| Country/area of consumption of purchased renewable electricity | Israel |
| Sourcing method | Unbundled procurement of Energy Attribute Certificates (EACs) |
| Renewable electricity technology type | Renewable electricity mix, please specify (Solar and Wind) |
| Renewable electricity consumed via selected sourcing method in the reporting year (MWh) | 115 |
| Tracking instrument used | I-REC |
Country/area of origin (generation) of purchased renewable electricity
Israel
Are you able to report the commissioning or re-powering year of the energy generation facility?
No
Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>
Vintage of the renewable energy/attribute (i.e. year of generation)
2022
Supply arrangement start year
Additional, voluntary label associated with purchased renewable electricity
Other, please specify (The International REC Standard (I-REC Standard))
Comment
Country/area of consumption of purchased renewable electricity
Jordan
Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)
Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)
Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
6
Tracking instrument used
I-REC

Country/area of origin (generation) of purchased renewable electricity
Jordan
Are you able to report the commissioning or re-powering year of the energy generation facility?
No
Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>
Vintage of the renewable energy/attribute (i.e. year of generation)
2022
Supply arrangement start year
Additional, voluntary label associated with purchased renewable electricity
Other, please specify (The International REC Standard (I-REC Standard))
Comment
Country/area of consumption of purchased renewable electricity
Malaysia
Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)
Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)
Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
40
Tracking instrument used
I-REC

Country/area of origin (generation) of purchased renewable electricity
Malaysia
Are you able to report the commissioning or re-powering year of the energy generation facility?
No
Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>
Vintage of the renewable energy/attribute (i.e. year of generation)
2022
Supply arrangement start year
Additional, voluntary label associated with purchased renewable electricity
Other, please specify (The International REC Standard (I-REC Standard))
Comment

Country/area of consumption of purchased renewable electricity
Singapore
Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
2683

Tracking instrument used
I-REC

Country/area of origin (generation) of purchased renewable electricity
Malaysia

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (The International REC Standard (I-REC Standard))

Comment

Country/area of consumption of purchased renewable electricity
Mexico

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
100

Tracking instrument used
I-REC

Country/area of origin (generation) of purchased renewable electricity
Mexico

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (The International REC Standard (I-REC Standard))

Comment

Country/area of consumption of purchased renewable electricity
Morocco

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
44

Tracking instrument used
I-REC

Country/area of origin (generation) of purchased renewable electricity
Morocco

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022
Supply arrangement start year
Additional, voluntary label associated with purchased renewable electricity
Other, please specify (The International REC Standard (I-REC Standard))
Comment

Country/area of consumption of purchased renewable electricity
Côte d'Ivoire

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
59

Tracking instrument used
I-REC

Country/area of origin (generation) of purchased renewable electricity
Nigeria

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (The International REC Standard (I-REC Standard))
Comment

Country/area of consumption of purchased renewable electricity
Nigeria

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
59

Tracking instrument used
I-REC

Country/area of origin (generation) of purchased renewable electricity
Nigeria

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (The International REC Standard (I-REC Standard))
Comment

Country/area of consumption of purchased renewable electricity
Ghana

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
91

Tracking instrument used
I-REC

Country/area of origin (generation) of purchased renewable electricity
Nigeria

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (The International REC Standard (I-REC Standard))

Comment

Country/area of consumption of purchased renewable electricity
Costa Rica

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
13

Tracking instrument used
I-REC

Country/area of origin (generation) of purchased renewable electricity
Panama

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (The International REC Standard (I-REC Standard))

Comment

Country/area of consumption of purchased renewable electricity
Panama

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
46

Tracking instrument used
I-REC

Country/area of origin (generation) of purchased renewable electricity
Panama

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (The International REC Standard (I-REC Standard))

Comment

Country/area of consumption of purchased renewable electricity
Peru

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)
Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
80

Tracking instrument used
I-REC

Country/area of origin (generation) of purchased renewable electricity
Peru

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (The International REC Standard (I-REC Standard))

Comment

Country/area of consumption of purchased renewable electricity
Philippines

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
1242

Tracking instrument used
I-REC

Country/area of origin (generation) of purchased renewable electricity
Philippines

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (The International REC Standard (I-REC Standard))

Comment

Country/area of consumption of purchased renewable electricity
South Africa

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
297

Tracking instrument used
I-REC

Country/area of origin (generation) of purchased renewable electricity
South Africa

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year
Country/area of consumption of purchased renewable electricity
Taiwan, China

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
65

Tracking instrument used
I-REC

Country/area of origin (generation) of purchased renewable electricity
Taiwan, China

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (The International REC Standard (I-REC Standard))

Comment

Country/area of consumption of purchased renewable electricity
Thailand

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
18

Tracking instrument used
I-REC

Country/area of origin (generation) of purchased renewable electricity
Thailand

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (The International REC Standard (I-REC Standard))

Comment

Country/area of consumption of purchased renewable electricity
Georgia

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
26

Tracking instrument used
I-REC

Country/area of origin (generation) of purchased renewable electricity
Turkey
Are you able to report the commissioning or re-powering year of the energy generation facility? No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering) <Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation) 2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity Other, please specify (The International REC Standard (I-REC Standard))

Comment

Country/area of consumption of purchased renewable electricity Turkey

Sourcing method Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh) 93

Tracking instrument used I-REC

Country/area of origin (generation) of purchased renewable electricity Turkey

Are you able to report the commissioning or re-powering year of the energy generation facility? No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering) <Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation) 2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity Other, please specify (The International REC Standard (I-REC Standard))

Comment

Country/area of consumption of purchased renewable electricity Democratic Republic of the Congo

Sourcing method Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh) 5

Tracking instrument used I-REC

Country/area of origin (generation) of purchased renewable electricity Uganda

Are you able to report the commissioning or re-powering year of the energy generation facility? No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering) <Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation) 2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity Other, please specify (The International REC Standard (I-REC Standard))

Comment

Country/area of consumption of purchased renewable electricity Kenya

Sourcing method Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
222

Tracking instrument used
I-REC

Country/area of origin (generation) of purchased renewable electricity
Uganda

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (The International REC Standard (I-REC Standard))

Comment

Country/area of consumption of purchased renewable electricity
Viet Nam

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
45

Tracking instrument used
I-REC

Country/area of origin (generation) of purchased renewable electricity
Viet Nam

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (The International REC Standard (I-REC Standard))

Comment

Country/area of consumption of purchased renewable electricity
Sri Lanka

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
7

Tracking instrument used
I-REC

Country/area of origin (generation) of purchased renewable electricity
Sri Lanka

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2023

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
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<tr>
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<td><strong>Country/area of consumption of purchased renewable electricity</strong></td>
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<td><strong>Sourcing method</strong></td>
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<td>Unbundled procurement of Energy Attribute Certificates (EACs)</td>
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<td><strong>Tracking instrument used</strong></td>
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No Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Green-e

Comment

Country/area of consumption of purchased renewable electricity
Cambodia

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
14

Tracking instrument used
I-REC

Country/area of origin (generation) of purchased renewable electricity
Cambodia

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (The International REC Standard (I-REC Standard))

Comment

Country/area of consumption of purchased renewable electricity
Qatar

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
10

Tracking instrument used
I-REC

Country/area of origin (generation) of purchased renewable electricity
United Arab Emirates

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (The International REC Standard (I-REC Standard))

Comment

Country/area of consumption of purchased renewable electricity
Saudi Arabia

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)
Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
52
Tracking instrument used
I-REC
Country/area of origin (generation) of purchased renewable electricity
United Arab Emirates
Are you able to report the commissioning or re-powering year of the energy generation facility?
No
Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>
Vintage of the renewable energy/attribute (i.e. year of generation)
2022
Supply arrangement start year
Additional, voluntary label associated with purchased renewable electricity
Other, please specify (The International REC Standard (I-REC Standard))
Comment
Country/area of consumption of purchased renewable electricity
United Arab Emirates
Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)
Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)
Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
1406
Tracking instrument used
I-REC
Country/area of origin (generation) of purchased renewable electricity
United Arab Emirates
Are you able to report the commissioning or re-powering year of the energy generation facility?
No
Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>
Vintage of the renewable energy/attribute (i.e. year of generation)
2022
Supply arrangement start year
Additional, voluntary label associated with purchased renewable electricity
Other, please specify (The International REC Standard (I-REC Standard))
Comment
Country/area of consumption of purchased renewable electricity
Bangladesh
Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)
Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)
Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
2
Tracking instrument used
TIGR
Country/area of origin (generation) of purchased renewable electricity
Bangladesh
Are you able to report the commissioning or re-powering year of the energy generation facility?
No
Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>
Vintage of the renewable energy/attribute (i.e. year of generation)
2022
Supply arrangement start year
Additional, voluntary label associated with purchased renewable electricity
Other, please specify (TIGRS - Bangladesh)
Comment

Country/area of consumption of purchased renewable electricity
Japan

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
39

Tracking instrument used
J-Credit (Renewable)

Country/area of origin (generation) of purchased renewable electricity
Japan

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (REC J-Credit)

Comment

Country/area of consumption of purchased renewable electricity
Slovenia

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
4

Tracking instrument used
GO

Country/area of origin (generation) of purchased renewable electricity
Norway

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (European Legislation Directive)

Comment

Country/area of consumption of purchased renewable electricity
Slovakia

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
5

Tracking instrument used
GO

Country/area of origin (generation) of purchased renewable electricity
Norway

Are you able to report the commissioning or re-powering year of the energy generation facility?
No
Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)  
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)  
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity  
Other, please specify (European Legislation Directive)

Comment

Country/area of consumption of purchased renewable electricity  
Malta

Sourcing method  
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type  
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)  
5

Tracking instrument used  
GO

Country/area of origin (generation) of purchased renewable electricity  
Malta

Are you able to report the commissioning or re-powering year of the energy generation facility?  
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)  
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)  
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity  
Other, please specify (European Legislation Directive)

Comment

Country/area of consumption of purchased renewable electricity  
Cyprus

Sourcing method  
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type  
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)  
7

Tracking instrument used  
GO

Country/area of origin (generation) of purchased renewable electricity  
Norway

Are you able to report the commissioning or re-powering year of the energy generation facility?  
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)  
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)  
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity  
Other, please specify (European Legislation Directive)

Comment

Country/area of consumption of purchased renewable electricity  
Latvia

Sourcing method  
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type  
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)  
CDP
Country/area of origin (generation) of purchased renewable electricity
Norway

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (European Legislation Directive)

Comment

Country/area of consumption of purchased renewable electricity
Austria

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
8

Tracking instrument used
GO

Country/area of origin (generation) of purchased renewable electricity
Norway

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (European Legislation Directive)

Comment

Country/area of consumption of purchased renewable electricity
Hungary

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
9

Tracking instrument used
GO

Country/area of origin (generation) of purchased renewable electricity
Norway

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (European Legislation Directive)

Comment
<table>
<thead>
<tr>
<th>Country/area of consumption of purchased renewable electricity</th>
<th>Croatia</th>
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<tbody>
<tr>
<td>Sourcing method</td>
<td>Unbundled procurement of Energy Attribute Certificates (EACs)</td>
</tr>
<tr>
<td>Renewable electricity technology type</td>
<td>Renewable electricity mix, please specify (Solar and Wind)</td>
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<td>Are you able to report the commissioning or re-powering year of the energy generation facility?</td>
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<td>Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)</td>
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<td>Sourcing method</td>
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<td>Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)</td>
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<td>Vintage of the renewable energy/attribute (i.e. year of generation)</td>
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Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (European Legislation Directive)

Comment

Country/area of consumption of purchased renewable electricity
Denmark

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
25

Tracking instrument used
GO

Country/area of origin (generation) of purchased renewable electricity
Norway

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (European Legislation Directive)

Comment

Country/area of consumption of purchased renewable electricity
Serbia

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
26

Tracking instrument used
GO

Country/area of origin (generation) of purchased renewable electricity
Norway

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (European Legislation Directive)

Comment

Country/area of consumption of purchased renewable electricity
Romania

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
27

Tracking instrument used
Country/area of origin (generation) of purchased renewable electricity
Romania
Are you able to report the commissioning or re-powering year of the energy generation facility?
No
Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>
Vintage of the renewable energy/attribute (i.e. year of generation)
2022
Supply arrangement start year
Additional, voluntary label associated with purchased renewable electricity
Other, please specify (European Legislation Directive)
Comment

Country/area of consumption of purchased renewable electricity
Bulgaria
Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)
Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)
Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
28
Tracking instrument used
GO

Country/area of origin (generation) of purchased renewable electricity
Norway
Are you able to report the commissioning or re-powering year of the energy generation facility?
No
Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>
Vintage of the renewable energy/attribute (i.e. year of generation)
2022
Supply arrangement start year
Additional, voluntary label associated with purchased renewable electricity
Other, please specify (European Legislation Directive)
Comment

Country/area of consumption of purchased renewable electricity
Finland
Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)
Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)
Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
31
Tracking instrument used
GO

Country/area of origin (generation) of purchased renewable electricity
Norway
Are you able to report the commissioning or re-powering year of the energy generation facility?
No
Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>
Vintage of the renewable energy/attribute (i.e. year of generation)
2022
Supply arrangement start year
Additional, voluntary label associated with purchased renewable electricity
Other, please specify (European Legislation Directive)
Comment

Country/area of consumption of purchased renewable electricity
Greece
Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
32

Tracking instrument used
GO

Country/area of origin (generation) of purchased renewable electricity
Norway

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify

Comment

Country/area of consumption of purchased renewable electricity
Czechia

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
46

Tracking instrument used
GO

Country/area of origin (generation) of purchased renewable electricity
Norway

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (European Legislation Directive)

Comment

Country/area of consumption of purchased renewable electricity
Portugal

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
46

Tracking instrument used
GO

Country/area of origin (generation) of purchased renewable electricity
Norway

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022
Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (European Legislation Directive)

Comment

Country/area of consumption of purchased renewable electricity
Ireland

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
57

Tracking instrument used
GO

Country/area of origin (generation) of purchased renewable electricity
Norway

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (European Legislation Directive)

Comment

Country/area of consumption of purchased renewable electricity
Switzerland

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
86

Tracking instrument used
GO

Country/area of origin (generation) of purchased renewable electricity
Norway

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (European Legislation Directive)

Comment

Country/area of consumption of purchased renewable electricity
Netherlands

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
108

Tracking instrument used
GO

Country/area of origin (generation) of purchased renewable electricity
Norway
Are you able to report the commissioning or re-powering year of the energy generation facility?
No
Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>
Vintage of the renewable energy/attribute (i.e. year of generation)
2022
Supply arrangement start year
Additional, voluntary label associated with purchased renewable electricity
Other, please specify (European Legislation Directive)
Comment
Country/area of consumption of purchased renewable electricity
Belgium
Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)
Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)
Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
139
Tracking instrument used
GO
Country/area of origin (generation) of purchased renewable electricity
Norway
Are you able to report the commissioning or re-powering year of the energy generation facility?
No
Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>
Vintage of the renewable energy/attribute (i.e. year of generation)
2022
Supply arrangement start year
Additional, voluntary label associated with purchased renewable electricity
Other, please specify (European Legislation Directive)
Comment
Country/area of consumption of purchased renewable electricity
France
Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)
Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)
Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
240
Tracking instrument used
GO
Country/area of origin (generation) of purchased renewable electricity
France
Are you able to report the commissioning or re-powering year of the energy generation facility?
No
Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>
Vintage of the renewable energy/attribute (i.e. year of generation)
2022
Supply arrangement start year
Additional, voluntary label associated with purchased renewable electricity
Other, please specify (European Legislation Directive)
Comment
Country/area of consumption of purchased renewable electricity
Ukraine
Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)
Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
245

Tracking instrument used
GO

Country/area of origin (generation) of purchased renewable electricity
Ukraine

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (European Legislation Directive)

Comment

Country/area of consumption of purchased renewable electricity
Spain

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
410

Tracking instrument used
GO

Country/area of origin (generation) of purchased renewable electricity
Norway

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (European Legislation Directive)

Comment

Country/area of consumption of purchased renewable electricity
Norway

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
429

Tracking instrument used
GO

Country/area of origin (generation) of purchased renewable electricity
Norway

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year
Additional, voluntary label associated with purchased renewable electricity
Other, please specify (European Legislation Directive)

Comment

Country/area of consumption of purchased renewable electricity
Sweden

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
730

Tracking instrument used
GO

Country/area of origin (generation) of purchased renewable electricity
Norway

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (European Legislation Directive)

Comment

Country/area of consumption of purchased renewable electricity
Germany

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
759

Tracking instrument used
GO

Country/area of origin (generation) of purchased renewable electricity
Norway

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (European Legislation Directive)

Comment

Country/area of consumption of purchased renewable electricity
Australia

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
158

Tracking instrument used
Australian LGC

Country/area of origin (generation) of purchased renewable electricity
Australia
Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (Australia - LGC)

Comment

Country/area of consumption of purchased renewable electricity
Russian Federation

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
395

Tracking instrument used
GO

Country/area of origin (generation) of purchased renewable electricity
Finland

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (European Legislation Directive)

Comment

Country/area of consumption of purchased renewable electricity
Poland

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
434

Tracking instrument used
GO

Country/area of origin (generation) of purchased renewable electricity
Poland

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (European Legislation Directive)

Comment

Country/area of consumption of purchased renewable electricity
New Zealand

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
240

Tracking instrument used
NZREC

Country/area of origin (generation) of purchased renewable electricity
New Zealand

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (New Zealand Energy Certificate System)

Comment

Country/area of consumption of purchased renewable electricity
United Kingdom of Great Britain and Northern Ireland

Sourcing method
Unbundled procurement of Energy Attribute Certificates (EACs)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
1064

Tracking instrument used
REGO

Country/area of origin (generation) of purchased renewable electricity
United Kingdom of Great Britain and Northern Ireland

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (REGO)

Comment

Country/area of consumption of purchased renewable electricity
Ethiopia

Sourcing method
Default delivered renewable electricity from the grid in a market with 95% or more renewable electricity capacity and where there is no mechanism for specifically allocating renewable electricity

Renewable electricity technology type
Renewable electricity mix, please specify (Grid is greater than 95% renewable)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
24

Tracking instrument used
No instrument used

Country/area of origin (generation) of purchased renewable electricity
Ethiopia

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year
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<td>Sourcing method</td>
<td>Retail supply contract with an electricity supplier (retail green electricity)</td>
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<td>Sourcing method</td>
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<td>Solar</td>
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<td>GO</td>
</tr>
<tr>
<td>Country/area of origin (generation) of purchased renewable electricity</td>
<td>United Kingdom of Great Britain and Northern Ireland</td>
</tr>
</tbody>
</table>
Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Other, please specify (British Gas Trading Limited)

Comment

Country/area of consumption of purchased renewable electricity
United States of America

Sourcing method
Retail supply contract with an electricity supplier (retail green electricity)

Renewable electricity technology type
Renewable electricity mix, please specify (Solar and Wind)

Renewable electricity consumed via selected sourcing method in the reporting year (MWh)
36691

Tracking instrument used
US-REC

Country/area of origin (generation) of purchased renewable electricity
United States of America

Are you able to report the commissioning or re-powering year of the energy generation facility?
No

Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)
<Not Applicable>

Vintage of the renewable energy/attribute (i.e. year of generation)
2022

Supply arrangement start year

Additional, voluntary label associated with purchased renewable electricity
Green-e

Comment

C8.2j

(C8.2j) Provide details of your organization’s renewable electricity generation by country/area in the reporting year.

C8.2k

(C8.2k) Describe how your organization’s renewable electricity sourcing strategy directly or indirectly contributes to bringing new capacity into the grid in the countries/areas in which you operate.

Visa’s strategy when procuring 100% renewable electricity is to focus on our largest energy using sites. This is particularly the case for our global data centers, which are our primary electricity consumers. This includes actions to reduce our reliance on unbundled RECs and explore procurement opportunities that will also contribute to bringing new capacity into the grid in the areas we operate. For example, our data center in Ashburn, VA is our largest energy consumer, and accounts for over 45% of total global electricity use. In March 2021, we entered a multi-year agreement with MP2 Energy to power this data center with renewable electricity, which is expected to begin in February 2023. This agreement will support renewable electricity generation coming online to the grid from new solar projects, from which MP2 Energy will procure renewable electricity. Another example is at our data center in Highlands Ranch, CO, where we are enrolled in Xcel Energy’s Renewable Connect program, which helps to bring new solar projects online in Colorado. Visa continues to champion the broader corporate renewable energy movement, including through our membership in RE100 and the Clean Energy Buyers Association.

C8.2l

(C8.2l) In the reporting year, has your organization faced any challenges to sourcing renewable electricity?

<table>
<thead>
<tr>
<th>Challenges to sourcing renewable electricity</th>
<th>Challenges faced by your organization which were not country/area-specific</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes, not specific to a country/area</td>
<td>Due to our operations in countries and areas around the world, we occasionally run into barriers when procuring renewable electricity, particularly in smaller markets that we operate. For example, this can manifest itself in terms of overall availability of renewable procurement mechanisms (e.g., the market is too small or demand in such a limited market leads to higher costs). Visa is always looking for methods to work with or around these barriers as we progress our renewable electricity strategies.</td>
</tr>
</tbody>
</table>
C9. Additional metrics

C9.1

(C9.1) Provide any additional climate-related metrics relevant to your business.

C10. Verification

C10.1

(C10.1) Indicate the verification/assurance status that applies to your reported emissions.

<table>
<thead>
<tr>
<th>Scope</th>
<th>Verification/assurance status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scope 1</td>
<td>Third-party verification or assurance process in place</td>
</tr>
<tr>
<td>Scope 2 (location-based or market-based)</td>
<td>Third-party verification or assurance process in place</td>
</tr>
<tr>
<td>Scope 3</td>
<td>Third-party verification or assurance process in place</td>
</tr>
</tbody>
</table>

C10.1a

(C10.1a) Provide further details of the verification/assurance undertaken for your Scope 1 emissions, and attach the relevant statements.

- Verification or assurance cycle in place
  Annual process
- Status in the current reporting year
  Complete
- Type of verification or assurance
  Limited assurance
- Attach the statement
  VISA FY2022 - Verification Statement Final.pdf
- Page/ section reference
  p. 1-3
- Relevant standard
  ISO14064-3
- Proportion of reported emissions verified (%)
  100

C10.1b
(C10.1b) Provide further details of the verification/assurance undertaken for your Scope 2 emissions and attach the relevant statements.

**Scope 2 approach**
Scope 2 location-based

**Verification or assurance cycle in place**
Annual process

**Status in the current reporting year**
Complete

**Type of verification or assurance**
Limited assurance

**Attach the statement**
VISA FY2022 - Verification Statement Final.pdf

**Page/section reference**
p. 1 - 3

**Relevant standard**
ISO14064-3

**Proportion of reported emissions verified (%)**
100

---

**Scope 2 approach**
Scope 2 market-based

**Verification or assurance cycle in place**
Annual process

**Status in the current reporting year**
Complete

**Type of verification or assurance**
Limited assurance

**Attach the statement**
VISA FY2022 - Verification Statement Final.pdf

**Page/section reference**
p. 1 - 3

**Relevant standard**
ISO14064-3

**Proportion of reported emissions verified (%)**
100

---

(C10.1c) Provide further details of the verification/assurance undertaken for your Scope 3 emissions and attach the relevant statements.

**Scope 3 category**
Scope 3: Purchased goods and services
Scope 3: Capital goods
Scope 3: Fuel and energy-related activities (not included in Scopes 1 or 2)
Scope 3: Waste generated in operations
Scope 3: Business travel
Scope 3: Employee commuting

**Verification or assurance cycle in place**
Annual process

**Status in the current reporting year**
Complete

**Type of verification or assurance**
Limited assurance

**Attach the statement**
VISA FY2022 - Verification Statement Final.pdf

**Page/section reference**
p. 1 - 3

**Relevant standard**
ISO14064-3

**Proportion of reported emissions verified (%)**
100
C10.2

(C10.2) Do you verify any climate-related information reported in your CDP disclosure other than the emissions figures reported in C6.1, C6.3, and C6.5?

Yes

C10.2a

(C10.2a) Which data points within your CDP disclosure have been verified, and which verification standards were used?

<table>
<thead>
<tr>
<th>Disclosure module verification relates to</th>
<th>Data verified</th>
<th>Verification standard</th>
<th>Please explain</th>
</tr>
</thead>
<tbody>
<tr>
<td>C7. Emissions breakdown</td>
<td>Year on year change in emissions (Scope 1)</td>
<td>ISO14064-3</td>
<td>The 2022, 2021 and 2020 emissions have been separately verified, therefore the year on year changes are covered by those verifications. VISA FY2022 - Verification Statement Final.pdf</td>
</tr>
<tr>
<td>C7. Emissions breakdown</td>
<td>Year on year change in emissions (Scope 2)</td>
<td>ISO14064-3</td>
<td>The 2022, 2021 and 2020 emissions have been separately verified, therefore the year on year changes are covered by those verifications. VISA FY2022 - Verification Statement Final.pdf</td>
</tr>
</tbody>
</table>

C11. Carbon pricing

C11.1

(C11.1) Are any of your operations or activities regulated by a carbon pricing system (i.e. ETS, Cap & Trade or Carbon Tax)?

No, and we do not anticipate being regulated in the next three years

C11.2

(C11.2) Has your organization canceled any project-based carbon credits within the reporting year?

Yes

C11.2a

(C11.2a) Provide details of the project-based carbon credits canceled by your organization in the reporting year.

<table>
<thead>
<tr>
<th>Project type</th>
<th>Type of mitigation activity</th>
<th>Project description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Afforestation</td>
<td>Emissions reduction</td>
<td>The Chudu Afforestation Project is located in Xichuan County, Nanyang City, Henan Province of China, with the purpose of increasing carbon sequestration and contribution to local sustainable development by planting trees on the rocky desertification lands.</td>
</tr>
</tbody>
</table>

Credits canceled by your organization from this project in the reporting year (metric tons CO2e)

1000

Purpose of cancellation

Voluntary offsetting

Are you able to report the vintage of the credits at cancellation?

Yes

Vintage of credits at cancellation

2017

Were these credits issued to or purchased by your organization?

Purchased

Credits issued by which carbon-crediting program

CCBS (developed by the Climate, Community and Biodiversity Alliance, CCBA)

Method(s) the program uses to assess additionality for this project

Consideration of legal requirements

Approach(es) by which the selected program requires this project to address reversal risk

Monitoring and compensation

Potential sources of leakage the selected program requires this project to have assessed

Activity-shifting
Provide details of other issues the selected program requires projects to address.
Details can be found in methodology and standard documents.

**Comment**

<table>
<thead>
<tr>
<th>Project type</th>
<th>Community projects</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of mitigation activity</td>
<td>Emissions reduction</td>
</tr>
<tr>
<td>Project description</td>
<td>The Borehole project is a micro project in Rwanda, providing a source of clean drinking water to a local community.</td>
</tr>
<tr>
<td></td>
<td>The project is based around the supply of clean water to local communities in Rwanda through the rehabilitation of community boreholes. As well as the natural health benefits it means that families no longer have to boil the water, saving firewood and thereby preventing carbon emissions from being released.</td>
</tr>
<tr>
<td>Credits canceled by your organization from this project in the reporting year (metric tons CO2e)</td>
<td>783</td>
</tr>
<tr>
<td>Purpose of cancellation</td>
<td>Voluntary offsetting</td>
</tr>
<tr>
<td></td>
<td>Are you able to report the vintage of the credits at cancellation?</td>
</tr>
<tr>
<td></td>
<td>Vintage of credits at cancellation</td>
</tr>
<tr>
<td></td>
<td>Were these credits issued to or purchased by your organization?</td>
</tr>
<tr>
<td>Credits issued by which carbon-crediting program</td>
<td>Gold Standard</td>
</tr>
<tr>
<td>Method(s) the program uses to assess additionality for this project</td>
<td>Consideration of legal requirements, Investment analysis</td>
</tr>
<tr>
<td>Approach(es) by which the selected program requires this project to address reversal risk</td>
<td>Monitoring and compensation</td>
</tr>
<tr>
<td>Potential sources of leakage the selected program requires this project to have assessed</td>
<td>Activity-shifting</td>
</tr>
<tr>
<td>Provide details of other issues the selected program requires projects to address</td>
<td>Details can be found in methodology and standard documents</td>
</tr>
</tbody>
</table>

**Comment**

<table>
<thead>
<tr>
<th>Project type</th>
<th>Energy efficiency: households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of mitigation activity</td>
<td>Emissions reduction</td>
</tr>
<tr>
<td>Project description</td>
<td>The Breathing Space Improved Cooking Stoves (ICS) Programme is a voluntary Programme of Activities that disseminates energy efficient cook-stoves to households in India.</td>
</tr>
<tr>
<td></td>
<td>ICS are designed to achieve reduction in fuel consumption (non-renewable biomass) and improvement in levels of indoor air pollution. The ICS result in better heat transfer and complete fuel combustion (avoiding smoke, black soot and Particulate matter as compared to that achieved in traditional cook stoves. This results in a significant reduction in non-renewable biomass consumption and levels of indoor air pollution in project households.</td>
</tr>
<tr>
<td>Credits canceled by your organization from this project in the reporting year (metric tons CO2e)</td>
<td>1248</td>
</tr>
<tr>
<td>Purpose of cancellation</td>
<td>Voluntary offsetting</td>
</tr>
<tr>
<td></td>
<td>Are you able to report the vintage of the credits at cancellation?</td>
</tr>
<tr>
<td></td>
<td>Vintage of credits at cancellation</td>
</tr>
<tr>
<td></td>
<td>Were these credits issued to or purchased by your organization?</td>
</tr>
<tr>
<td>Credits issued by which carbon-crediting program</td>
<td>Gold Standard</td>
</tr>
<tr>
<td>Method(s) the program uses to assess additionality for this project</td>
<td>Consideration of legal requirements, Investment analysis</td>
</tr>
<tr>
<td>Approach(es) by which the selected program requires this project to address reversal risk</td>
<td>Monitoring and compensation</td>
</tr>
<tr>
<td>Potential sources of leakage the selected program requires this project to have assessed</td>
<td>Activity-shifting</td>
</tr>
<tr>
<td>Provide details of other issues the selected program requires projects to address</td>
<td>Details can be found in methodology and standard documents</td>
</tr>
<tr>
<td>Project type</td>
<td>Energy efficiency: households</td>
</tr>
<tr>
<td>----------------------------------</td>
<td>-------------------------------</td>
</tr>
<tr>
<td>Type of mitigation activity</td>
<td>Emissions reduction</td>
</tr>
<tr>
<td>Project description</td>
<td></td>
</tr>
<tr>
<td></td>
<td>In Haiti, the use of firewood and charcoal in Haiti by individuals and small businesses has increased pressure on local natural resources and the environment. LPG cooktops help users to consume less charcoal to meet the same cooking needs.</td>
</tr>
<tr>
<td>Credits canceled by your organization from this project in the reporting year (metric tons CO2e)</td>
<td>1404</td>
</tr>
<tr>
<td>Purpose of cancellation</td>
<td>Voluntary offsetting</td>
</tr>
<tr>
<td>Are you able to report the vintage of the credits at cancellation?</td>
<td>Yes</td>
</tr>
<tr>
<td>Vintage of credits at cancellation</td>
<td>2021</td>
</tr>
<tr>
<td>Were these credits issued to or purchased by your organization?</td>
<td>Purchased</td>
</tr>
<tr>
<td>Credits issued by which carbon-crediting program</td>
<td>Gold Standard</td>
</tr>
<tr>
<td>Method(s) the program uses to assess additionality for this project</td>
<td>Consideration of legal requirements, Investment analysis</td>
</tr>
<tr>
<td>Approach(es) by which the selected program requires this project to address reversal risk</td>
<td>Monitoring and compensation</td>
</tr>
<tr>
<td>Potential sources of leakage the selected program requires this project to have assessed</td>
<td>Activity-shifting</td>
</tr>
<tr>
<td>Provide details of other issues the selected program requires projects to address</td>
<td>Details can be found in methodology and standard documents</td>
</tr>
<tr>
<td>Comment</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Project type</th>
<th>Fossil fuel switch</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of mitigation activity</td>
<td>Emissions reduction</td>
</tr>
<tr>
<td>Project description</td>
<td>Result in a reduction in direct GHG emissions from diesel engine idling of long-haul trucks, through the installation and use of single-system Truck Stop Electrification (TSE) technologies in the United States.</td>
</tr>
<tr>
<td>Credits canceled by your organization from this project in the reporting year (metric tons CO2e)</td>
<td>6945</td>
</tr>
<tr>
<td>Purpose of cancellation</td>
<td>Voluntary offsetting</td>
</tr>
<tr>
<td>Are you able to report the vintage of the credits at cancellation?</td>
<td>Yes</td>
</tr>
<tr>
<td>Vintage of credits at cancellation</td>
<td>2015</td>
</tr>
<tr>
<td>Were these credits issued to or purchased by your organization?</td>
<td>Purchased</td>
</tr>
<tr>
<td>Credits issued by which carbon-crediting program</td>
<td>ACR (American Carbon Registry)</td>
</tr>
<tr>
<td>Method(s) the program uses to assess additionality for this project</td>
<td>Consideration of legal requirements, Barrier analysis</td>
</tr>
<tr>
<td>Approach(es) by which the selected program requires this project to address reversal risk</td>
<td>Monitoring and compensation</td>
</tr>
<tr>
<td>Potential sources of leakage the selected program requires this project to have assessed</td>
<td>Activity-shifting, Market leakage</td>
</tr>
<tr>
<td>Provide details of other issues the selected program requires projects to address</td>
<td>Details can be found in methodology and standard documents</td>
</tr>
</tbody>
</table>
Project type
Fossil fuel switch

Type of mitigation activity
Emissions reduction

Project description
Result in a reduction in direct GHG emissions from diesel engine idling of long-haul trucks, through the installation and use of single-system Truck Stop Electrification (TSE) technologies in the United States.

Credits canceled by your organization from this project in the reporting year (metric tons CO2e)
5597

Purpose of cancellation
Voluntary offsetting

Are you able to report the vintage of the credits at cancellation?
Yes

Vintage of credits at cancellation
2016

Were these credits issued to or purchased by your organization?
Purchased

Credits issued by which carbon-crediting program
ACR (American Carbon Registry)

Method(s) the program uses to assess additionality for this project
Consideration of legal requirements
Barrier analysis

Approach(es) by which the selected program requires this project to address reversal risk
Monitoring and compensation

Potential sources of leakage the selected program requires this project to have assessed
Activity-shifting
Market leakage

Provide details of other issues the selected program requires projects to address
Details can be found in methodology and standard documents

Comment
Project type
Fossil fuel switch

Type of mitigation activity
Emissions reduction

Project description
Result in a reduction in direct GHG emissions from diesel engine idling of long-haul trucks, through the installation and use of single-system Truck Stop Electrification (TSE) technologies in the United States.

Credits canceled by your organization from this project in the reporting year (metric tons CO2e)
708

Purpose of cancellation
Voluntary offsetting

Are you able to report the vintage of the credits at cancellation?
Yes

Vintage of credits at cancellation
2018

Were these credits issued to or purchased by your organization?
Purchased

Credits issued by which carbon-crediting program
ACR (American Carbon Registry)

Method(s) the program uses to assess additionality for this project
Consideration of legal requirements
Barrier analysis

Approach(es) by which the selected program requires this project to address reversal risk
Monitoring and compensation

Potential sources of leakage the selected program requires this project to have assessed
Activity-shifting
Market leakage

Provide details of other issues the selected program requires projects to address
Details can be found in methodology and standard documents

Comment

Project type
Fossil fuel switch

Type of mitigation activity
Emissions reduction

Project description
Result in a reduction in direct GHG emissions from diesel engine idling of long-haul trucks, through the installation and use of single-system Truck Stop Electrification (TSE) technologies in the United States.

Credits canceled by your organization from this project in the reporting year (metric tons CO2e)
714

Purpose of cancellation
Voluntary offsetting

Are you able to report the vintage of the credits at cancellation?
Yes

Vintage of credits at cancellation
2019

Were these credits issued to or purchased by your organization?
Purchased

Credits issued by which carbon-crediting program
ACR (American Carbon Registry)

Method(s) the program uses to assess additionality for this project
Consideration of legal requirements
Barrier analysis

Approach(es) by which the selected program requires this project to address reversal risk
Monitoring and compensation

Potential sources of leakage the selected program requires this project to have assessed
Activity-shifting
Market leakage

Provide details of other issues the selected program requires projects to address
Details can be found in methodology and standard documents

Comment

Project type
Geothermal
Type of mitigation activity
Emissions reduction

Project description
The key purpose of the project is to utilise the geothermal resources of the mountain areas surrounding Ulubelu to generate electricity to be transmitted to the Sumatera Interconnected grid.

Credits canceled by your organization from this project in the reporting year (metric tons CO2e)
1100

Purpose of cancellation
Voluntary offsetting

Are you able to report the vintage of the credits at cancellation?
Yes

Vintage of credits at cancellation
2017

Were these credits issued to or purchased by your organization?
Purchased

Credits issued by which carbon-crediting program
CDM (Clean Development Mechanism)

Method(s) the program uses to assess additionality for this project
Not assessed

Approach(es) by which the selected program requires this project to address reversal risk
No risk of reversal

Potential sources of leakage the selected program requires this project to have assessed
Not assessed

Provide details of other issues the selected program requires projects to address
Details can be found in methodology and standard documents. There is no carbon storage and thus no risk of reversal.

Comment

Project type
Other, please specify (Avoided Deforestation)

Type of mitigation activity
Emissions reduction

Project description
Using global best practices for forest protection and community development, the Southern Cardamom REDD+ Project protects 497,000 hectares of this crucial tropical rainforest ecosystem in Southwest Cambodia.

Credits canceled by your organization from this project in the reporting year (metric tons CO2e)
500

Purpose of cancellation
Voluntary offsetting

Are you able to report the vintage of the credits at cancellation?
Yes

Vintage of credits at cancellation
2015

Were these credits issued to or purchased by your organization?
Purchased

Credits issued by which carbon-crediting program
CCBS (developed by the Climate, Community and Biodiversity Alliance, CCBA)

Method(s) the program uses to assess additionality for this project
Consideration of legal requirements

Approach(es) by which the selected program requires this project to address reversal risk
Monitoring and compensation

Potential sources of leakage the selected program requires this project to have assessed
Activity-shifting

Provide details of other issues the selected program requires projects to address
Details can be found in methodology and standard documents.

Comment

Project type
Other, please specify (Avoided Deforestation)

Type of mitigation activity
Emissions reduction

Project description
The REDD project activity will support the long term conservation of the mangrove and terrestrial forests of two National Parks of high biodiversity relevance. The proposed REDD project, seeks to enable Guinea Bissau to support the work of IBAP and to provide additional tangible financial benefits to the participating communities.
Credits canceled by your organization from this project in the reporting year (metric tons CO2e)
1500

Purpose of cancellation
Voluntary offsetting

Are you able to report the vintage of the credits at cancellation?
Yes

Vintage of credits at cancellation
2012

Were these credits issued to or purchased by your organization?
Purchased

Credits issued by which carbon-crediting program
VCS (Verified Carbon Standard)

Method(s) the program uses to assess additionality for this project
Consideration of legal requirements
Investment analysis
Barrier analysis

Approach(es) by which the selected program requires this project to address reversal risk
Monitoring and compensation

Potential sources of leakage the selected program requires this project to have assessed
Activity-shifting
Ecological leakage

Provide details of other issues the selected program requires projects to address
Details can be found in methodology and standard documents

Comment

Project type
Other, please specify (Improved Forest Management)

Type of mitigation activity
Emissions reduction

Project description
Bluesource Sustainable Forests Company (BSFC) is the largest private forestland owner focused entirely on climate mitigation, with projects throughout the United States.

Credits canceled by your organization from this project in the reporting year (metric tons CO2e)
1400

Purpose of cancellation
Voluntary offsetting

Are you able to report the vintage of the credits at cancellation?
Yes

Vintage of credits at cancellation
2018

Were these credits issued to or purchased by your organization?
Purchased

Credits issued by which carbon-crediting program
ACR (American Carbon Registry)

Method(s) the program uses to assess additionality for this project
Consideration of legal requirements
Barrier analysis

Approach(es) by which the selected program requires this project to address reversal risk
Monitoring and compensation

Potential sources of leakage the selected program requires this project to have assessed
Activity-shifting
Market leakage

Provide details of other issues the selected program requires projects to address
Details can be found in methodology and standard documents

Comment

Project type
Other, please specify (Improved Forest Management)

Type of mitigation activity
Emissions reduction

Project description
Improved forest management project in Keweenaw Bay in Michigan.

Credits canceled by your organization from this project in the reporting year (metric tons CO2e)
2000
Project type: Solar
Type of mitigation activity: Emissions reduction
Project description: The project combats the use of fossil fuels by installing a solar energy plant in the Binh Thuan province, just east of Ho Chi Minh City.
Credits canceled by your organization from this project in the reporting year (metric tons CO2e): 1400

Purpose of cancellation: Voluntary offsetting
Are you able to report the vintage of the credits at cancellation?: Yes
Vintage of credits at cancellation: 2019
Were these credits issued to or purchased by your organization?: Purchased
Credits issued by which carbon-crediting program: ACR (American Carbon Registry)
Method(s) the program uses to assess additionality for this project: Consideration of legal requirements, Barrier analysis
Approach(es) by which the selected program requires this project to address reversal risk: No risk of reversal
Potential sources of leakage the selected program requires this project to have assessed: Activity-shifting, Ecological leakage
Provide details of other issues the selected program requires projects to address: Details can be found in methodology and standard documents. There is no carbon storage and thus no risk of reversal.

Comment:

Project type: Wind
Type of mitigation activity: Emissions reduction
Project description: The Saint Nikola Wind Farm is a 156 MW, grid-connected, renewable energy wind farm in Bulgaria. By producing electricity from a renewable emission-free energy source, the Project contributes to the sustainable, socio-economic development of the region, and improves the use of local energy resources.
Credits canceled by your organization from this project in the reporting year (metric tons CO2e): 4629

Purpose of cancellation: Voluntary offsetting
Are you able to report the vintage of the credits at cancellation?
Yes

Vintage of credits at cancellation
2018

Were these credits issued to or purchased by your organization?
Purchased

Credits issued by which carbon-crediting program
VCS (Verified Carbon Standard)

Method(s) the program uses to assess additionality for this project
Consideration of legal requirements
Investment analysis
Barrier analysis

Approach(es) by which the selected program requires this project to address reversal risk
No risk of reversal

Potential sources of leakage the selected program requires this project to have assessed
Activity-shifting
Ecological leakage

Provide details of other issues the selected program requires projects to address
Details can be found in methodology and standard documents. There is no carbon storage and thus no risk of reversal.

Comment

Project type
Other, please specify (Regenerative Agriculture)

Type of mitigation activity
Emissions reduction

Project description
Soil Capital focused on creating a European carbon payment programme to accelerate the regenerative transition of many more farmers in the United Kingdom, France and Belgium.

Credits canceled by your organization from this project in the reporting year (metric tons CO2e)
880

Purpose of cancellation
Voluntary offsetting

Are you able to report the vintage of the credits at cancellation?
Yes

Vintage of credits at cancellation
2021

Were these credits issued to or purchased by your organization?
Purchased

Credits issued by which carbon-crediting program
Other regulatory carbon crediting program, please specify (ISO)

Method(s) the program uses to assess additionality for this project
Not assessed

Approach(es) by which the selected program requires this project to address reversal risk
No requirements

Potential sources of leakage the selected program requires this project to have assessed
Not assessed

Provide details of other issues the selected program requires projects to address
Details can be found in methodology and standard documents

Comment

C11.3

(C11.3) Does your organization use an internal price on carbon?
No, but we anticipate doing so in the next two years

C12. Engagement

C12.1
Do you engage with your value chain on climate-related issues?
Yes, our suppliers
Yes, our customers/clients
Yes, other partners in the value chain

(C12.1a) Provide details of your climate-related supplier engagement strategy.

**Type of engagement**
Engagement & incentivization (changing supplier behavior)

**Details of engagement**
Run an engagement campaign to educate suppliers about climate change

**% of suppliers by number**
8

**% total procurement spend (direct and indirect)**
86

**% of supplier-related Scope 3 emissions as reported in C6.5**
85

**Rationale for the coverage of your engagement**
Visa recognizes that a company’s supply chain emissions (upstream Scope 3) are typically much higher than a company’s direct emissions (Scope 1 and 2), particularly for those with similar footprints to Visa. Therefore, to be able to effectively manage Visa’s Scope 3 emissions, we must first understand where the impacts lie in our supply chain. Visa identified our top suppliers by spend (representing 8% of total suppliers) and require that they complete CDP’s Supply Chain questionnaire so we can further understand and refine the impact of our entire emissions footprint. In 2022, the coverage of our engagement in this program expanded to include our top 500 suppliers by spend. The rationale for including these suppliers in our CDP supply chain engagement strategy is that they represent the largest proportion of our upstream Scope 3 emissions. In 2022, emissions from purchased goods and services represented around 90% of our total Scope 3 footprint, with these top ~500 suppliers representing around 85% of total upstream emissions. Therefore, Visa selected this group of suppliers to engage with because they represent our top suppliers by spend as well as upstream emissions impact. Focusing on this group will allow us to have an outsized impact on reducing our total value chain emissions to meet our corporate goals and implement positive change. In FY22, Visa continued to use CDP’s Supply Chain Program to help us collect accurate and regular climate change and carbon information from our key suppliers in the hope that we can reduce our supply chain risks, while elucidating emissions-reductions strategies for both Visa and our suppliers. These high-level supplier partnerships also allow us to find potential collaboration on our shared mitigation goals.

**Impact of engagement, including measures of success**
Visa’s efforts to engage suppliers include:

- Incorporating environmental sustainability expectations in the Visa Supplier Code of Conduct (Supplier Code), which suppliers receive during the onboarding process.
- Participating in the CDP Supply Chain program, through which we engage our leading suppliers around measuring their emissions footprints, setting targets, reporting to the CDP and attributing their footprint back to Visa. Since joining the CDP Supply Chain program in 2019, Visa has expanded outreach to suppliers who represent approximately 80 percent of Visa’s emissions as calculated by spend.

Among Visa’s suppliers who responded to our request to participate in the 2022 CDP Supply Chain program:

- 88 percent of suppliers reported their operational emissions.
- 73 percent reported active targets, and 41 percent had validated near-term SBTi targets.
- 82 percent reported emissions reduction projects resulting in an estimated 6 million metric tons of annual CO2 savings.
- 71 percent reported renewable energy use.
- 75 percent reported initiatives to engage their own suppliers.

In 2023, we plan to expand engagement through the CDP Supply Chain program to our top 500 suppliers, representing approximately 85 percent of annual spend.

**Comment**
(C12.1b) Give details of your climate-related engagement strategy with your customers.

### Type of engagement & Details of engagement

| Education/information sharing | Run an engagement campaign to educate customers about the climate change impacts of (using) your products, goods, and/or services |

| % of customers by number | 100 |
| % of customer-related Scope 3 emissions as reported in C6.5 | 0 |

**Please explain the rationale for selecting this group of customers and scope of engagement**

Visa has developed and rolled out an increasing number of commercial solutions focused on climate change and climate action for our customers, which includes financial institutions, issuers and acquirers. These programs and services are designed for our customers, as well as end use consumers and businesses to adopt and implement over time. As a global payments network, we believe we can play an important role in helping consumers and businesses shift to more sustainable behaviors through our efforts to embed sustainable features in payment accounts. Over the past few years, we have expanded these partnerships and initiatives. One example of this is the Visa Eco Benefits Bundle, a package of sustainability-focused benefits for Visa account issuers, enabling their cardholders to understand the impact of their spending on the environment and encourage sustainable consumption and behaviors. Other offerings and partnerships include:

- ecolytiq is a software as a service product that builds awareness and engagement with the customer to encourage more sustainable choices.
- Cloverly is a climate-action technology platform that streamlines access to verified, high-quality carbon credits worldwide.
- Plan A is a sustainability platform that empowers businesses to self-manage their entire net-zero journey in one central hub.

We believe that 100% of our customers have had the opportunity to be exposed to these programs through engagement efforts including public communication, client directed materials and memos, covering the topic in regional client payment forms and councils and direct one-on-one meetings with our clients and customers. In particular, there have been targeted efforts to engage directly with clients in Europe and North America, where there is the most client interest in these offerings. The rationale for making this information available to 100% of our customers is to maximize the potential impact of these programs and increase the likelihood of these offerings and solutions being adopted.

These initiatives and partnerships are continuations of Visa’s global aspiration to be a climate positive company, using its products, services, data, network and brand to drive sustainable commerce and support the transition to a low-carbon economy.

**Impact of engagement, including measures of success**

These offerings and partnerships are all relatively new, having launched in the past few years. Visa has quantifiable indicators of success but is not disclosing these values publicly.
Give details of your climate-related engagement strategy with other partners in the value chain.

Over the last few years, Visa has announced numerous engagements with other partners in our value chain. These partners include research institutes, technology companies and transit agencies, among others.

Visa has announced a number of goals regarding our operations, suppliers and customers, including our goal of achieving net-zero emissions by 2040, signing The Climate Pledge, setting SBTi approved targets and joining the Climate Business Network, a World Wildlife Fund initiative to accelerate efforts to net-zero and the World Business Council for Sustainable Development. We also recognize that our opportunity for and aim to have a positive climate impact go beyond the formal definitions of greenhouse gas emissions scopes in international protocols. We believe some of the greatest positive impacts we can have to support the transition to a low-carbon economy and sustainable commerce involve harnessing the power of the global Visa network, as well as our products, services, network, data, brand and payments expertise to help inspire and empower others. For example, in 2022, we continued our founding partner role with Travalyist, a not-for-profit organization founded by The Duke of Sussex together with Booking.com, Skyscanner, Trip.com Group and Tripadvisor with a mission to change travel, for good. Visa also served as a member of the World Economic Forum (WEF) Global Agenda Council for Sustainable Tourism and, in 2022, contributed to the white paper ‘How to Create the Sustainable Travel Products Customers Want’ published by WEF and Accenture.

Visa’s efforts in sustainable travel also apply to our own business travel footprint. In the past few years, Visa signed onto the Clean Skies for Tomorrow ambition statement, focused on advancing the availability of sustainable aviation fuel (SAF) in the travel sector. Putting our words into action, we joined the United Airlines Eco Skies Alliance, a group of organizations focused on accelerating sustainable aviation, and agreed to fund the “green premium” for sustainable aviation fuel in an amount equivalent to that of our employee travel in and out of San Francisco International Airport (SFO) — the hub airport for our headquarters. In 2022, we purchased SAF to help lower the footprint of our business travel emissions.

We are also working to bring digital payments to citizens’ door-to-door journeys to help reduce emissions and address climate change. Visa has partnered with transit agencies to help launch more than 600 projects in cities worldwide to support sustainable mobility through contactless ticketing and fare payment solutions.

In addition to transit, Visa is also supporting the global transition to electric vehicles by partnering with participants in the Electric Vehicle Charging (EVC) ecosystem to remove friction and enhance the overall customer payment experience at charging stations. In 2022, we launched a consultation with charging point manufacturers and industry leaders in Europe to identify barriers and solutions to widespread acceptance of contactless and digital payments. Visa also joined ChargiN, an international charging initiative working with all parts of the e-mobility value chain, as the first payments community member. In May 2022, Visa launched a partnership with JustPark to boost EV adoption through rewarding use and supporting expansion of the JustCharge network of community EV charging points. Visa served as the Headline Partner of the global EV Summit in 2022 for the second year running to support a seamless EV charging experience. Visa also served as a Platinum sponsor of CS week, a utility education conference, to partner with utilities on how EV charging is changing the way consumers use energy and the associated impact on their bills.

Visa is also focusing on climate-related engagement with broader value chain partners to accelerate the transition from a linear to circular economy via Recommerce. Visa defines Recommerce as a regenerative way to buy, re-use and share goods and services through activities like Resale, Repair, Rental, Refill, Return and Redistribute. As a strategic partner of the Ellen MacArthur Foundation, a leading voice on the circular economy, Visa is a key enabler in the payments industry striving to help accelerate the transition towards a more regenerative economy. In 2022, we announced the Recommerce platform, which builds on our strategic partnership with the Ellen MacArthur Foundation, including new consumer research, a digital hub and a behavioral insights lab to focus on empowering individuals to adapt more sustainable behaviors.

Do your suppliers have to meet climate-related requirements as part of your organization’s purchasing process?

Yes, suppliers have to meet climate-related requirements, but they are not included in our supplier contracts.
(C12.2a) Provide details of the climate-related requirements that suppliers have to meet as part of your organization’s purchasing process and the compliance mechanisms in place.

**Climate-related requirement**
Climate-related disclosure through a public platform

**Description of this climate related requirement**
Visa requires its top 500 suppliers to publicly disclose a climate change response through the CDP platform, with a supply chain response specific to Visa. Supplier responses are tracked within the CDP system and a custom report is generated that details the % of suppliers submitting a Visa specific disclosure for the reporting year, % of suppliers reporting operational emissions, % of suppliers with active GHG reduction targets, estimated emissions reduction savings and the % of suppliers engaging their own supply chain. This report is used by Visa to monitor and track supplier compliance with the public disclosure requirement.

% suppliers by procurement spend that have to comply with this climate-related requirement
85

% suppliers by procurement spend in compliance with this climate-related requirement
20

**Mechanisms for monitoring compliance with this climate-related requirement**
Supplier scorecard or rating

**Response to supplier non-compliance with this climate-related requirement**
Retain and engage

---

(C12.3) Does your organization engage in activities that could either directly or indirectly influence policy, law, or regulation that may impact the climate?

**Row 1**

External engagement activities that could directly or indirectly influence policy, law, or regulation that may impact the climate
Yes, our membership of engagement with trade associations could influence policy, law, or regulation that may impact the climate

Does your organization have a public commitment or position statement to conduct your engagement activities in line with the goals of the Paris Agreement?
No, but we plan to have one in the next two years

**Attach commitment or position statement(s)**
<Not Applicable>

Describe the process(es) your organization has in place to ensure that your external engagement activities are consistent with your climate commitments and/or climate transition plan
Our ESG and Sustainability function coordinates our positions by engaging with internal teams on developing and communicating the overall climate change strategy.

Through our regularly scheduled meetings with the Environmental Working Group, as well as a cross-function sustainability group, there is SVP, VP and Senior Director level representation from key functions including government engagement, risk, legal and operations.

These groups meet to review, revise and implement our environmental strategy, including climate-related issues as a part of the greater ESG and Sustainability Strategy. Through their leadership and engagement, we discuss climate issues and align activities across business divisions and geographies with the broader environmental strategy.

At Visa, we believe in the importance of supporting public policy dialogue and engagement as part of our approach to sustainable commerce, decarbonization and net zero.

**Primary reason for not engaging in activities that could directly or indirectly influence policy, law, or regulation that may impact the climate**
<Not Applicable>

**Explain why your organization does not engage in activities that could directly or indirectly influence policy, law, or regulation that may impact the climate**
<Not Applicable>

---

(C12.3b)
(C12.3b) Provide details of the trade associations your organization is a member of, or engages with, which are likely to take a position on any policy, law or regulation that may impact the climate.

**Trade association**
US Chamber of Commerce

**Is your organization’s position on climate change policy consistent with theirs?**
Consistent

**Has your organization attempted to influence their position in the reporting year?**
Yes, and they have changed their position

**Describe how your organization’s position is consistent with or differs from the trade association’s position, and any actions taken to influence their position**
The US Chamber of Commerce believes that there is much common ground on which all sides can come together to address climate change with policies that are practical, flexible, predictable and durable. The Chamber believes in a policy approach that is supported by market-based solutions, developed through bipartisan legislation in Congress and acknowledges the costs of action and inaction and the competitiveness of the US economy. The Chamber works with policymakers to forge climate solutions and engage in the UN COP on behalf of the business community.

Visa is an active member of the Chamber and is directly involved in multiple working groups. Visa frequently engages with the Chamber to get to a position that we agree with.

**Funding figure your organization provided to this trade association in the reporting year (currency as selected in C0.4)**
<Not Applicable>

**Describe the aim of your organization’s funding**

**Have you evaluated whether your organization’s engagement with this trade association is aligned with the goals of the Paris Agreement?**
Yes, we have evaluated, and it is aligned

**Trade association**
Business Roundtable

**Is your organization’s position on climate change policy consistent with theirs?**
Consistent

**Has your organization attempted to influence their position in the reporting year?**
Yes, and they have changed their position

**Describe how your organization’s position is consistent with or differs from the trade association’s position, and any actions taken to influence their position**
The Business Roundtable (BRT) states that addressing climate change and its impacts demands a robust, coordinated effort with a sound policy portfolio. BRT CEOs are calling for a well-designed market-based mechanism and other supporting policies to provide certainty and unleash innovation to lift America toward a cleaner, brighter future. BRT believes that corporations should lead by example, support sound public policies and drive the innovation needed to address climate change. As such, BRT CEOs call for a complementary suite of policies to drive innovation, significantly reduce greenhouse gas emissions and limit global temperature rise.

In 2022, Visa continued our participation in the sustainability and environmental-focused committees of our leading trade associations, including the Energy and Environment Coordinating Committee of the BRT.

**Funding figure your organization provided to this trade association in the reporting year (currency as selected in C0.4)**
<Not Applicable>

**Describe the aim of your organization’s funding**

**Have you evaluated whether your organization’s engagement with this trade association is aligned with the goals of the Paris Agreement?**
Yes, we have evaluated, and it is aligned

C12.4
Have you published information about your organization’s response to climate change and GHG emissions performance for this reporting year in places other than in your CDP response? If so, please attach the publication(s).

**Publication**
- In mainstream reports

**Status**
- Complete

**Attach the document**
- Visa 2023 Proxy Statement.pdf

**Page/Section reference**
- Introduction Letter, p. 15 – 20 and 56

**Content elements**
- Governance
- Strategy
- Emission targets

**Comment**
- 2023 Proxy Statement

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**Publication**
- In voluntary sustainability report

**Status**
- Complete

**Attach the document**
- Visa 2022 ESG Report.pdf

**Page/Section reference**
- p. 2, 42 – 53, 63 – 64, and 78 – 79

**Content elements**
- Governance
- Strategy
- Emissions figures
- Emission targets
- Other metrics

**Comment**
- 2022 ESG Report

---

**C12.5**

(C12.5) Indicate the collaborative frameworks, initiatives and/or commitments related to environmental issues for which you are a signatory/member.

<table>
<thead>
<tr>
<th>Environmental collaborative framework, initiative and/or commitment</th>
<th>Describe your organization’s role within each framework, initiative and/or commitment</th>
</tr>
</thead>
</table>
| **Row 1** | Business Ambition for 1.5C  
RE100  
The Climate Pledge  
World Business Council for Sustainable Development (WBCSD) | As a member of RE100, Visa helps to champion the broader corporate renewable energy movement. As a signatory of The Climate Pledge, a net zero initiative co-founded by Amazon and Global Optimism, Visa agrees to regularly report and measure GHG emissions, implement decarbonization strategies in line with the Paris Agreement and neutralize any remaining emissions with additional, quantifiable, real, permanent, and socially beneficial offsets. Visa also signed on to the Business Ambition for 1.5C when setting our short-term SBTi-approved targets. Lastly, Visa is a contributing member of the WBCSD, a global, CEO-led organization of over 200 leading businesses working together to accelerate the transition to a sustainable world. |

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**C15. Biodiversity**

---

**C15.1**

(C15.1) Is there board-level oversight and/or executive management-level responsibility for biodiversity-related issues within your organization?

<table>
<thead>
<tr>
<th>Board-level oversight and/or executive management-level responsibility for biodiversity-related issues</th>
<th>Description of oversight and objectives relating to biodiversity</th>
<th>Scope of board-level oversight</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Row 1</strong></td>
<td>No, and we do not plan to have both within the next two years</td>
<td>&lt;Not Applicable&gt;</td>
</tr>
</tbody>
</table>
C15.2

Has your organization made a public commitment and/or endorsed any initiatives related to biodiversity?

<table>
<thead>
<tr>
<th>Indicate whether your organization made a public commitment or endorsed any initiatives related to biodiversity</th>
<th>Biodiversity-related public commitments</th>
<th>Initiatives endorsed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Row 1</td>
<td>Yes, we have endorsed initiatives only</td>
<td>&lt;Not Applicable&gt;</td>
</tr>
</tbody>
</table>

C15.3

Does your organization assess the impacts and dependencies of its value chain on biodiversity?

**Impacts on biodiversity**

- Indicate whether your organization undertakes this type of assessment
  - No and we don’t plan to within the next two years

**Value chain stage(s) covered**

- <Not Applicable>

**Portfolio activity**

- <Not Applicable>

**Tools and methods to assess impacts and/or dependencies on biodiversity**

- <Not Applicable>

**Please explain how the tools and methods are implemented and provide an indication of the associated outcome(s)**

- <Not Applicable>

**Dependencies on biodiversity**

- Indicate whether your organization undertakes this type of assessment
  - No and we don’t plan to within the next two years

**Value chain stage(s) covered**

- <Not Applicable>

**Portfolio activity**

- <Not Applicable>

**Tools and methods to assess impacts and/or dependencies on biodiversity**

- <Not Applicable>

**Please explain how the tools and methods are implemented and provide an indication of the associated outcome(s)**

- <Not Applicable>

C15.4

Does your organization have activities located in or near to biodiversity-sensitive areas in the reporting year?

- Not assessed

C15.5

What actions has your organization taken in the reporting year to progress your biodiversity-related commitments?

<table>
<thead>
<tr>
<th>Have you taken any actions in the reporting period to progress your biodiversity-related commitments?</th>
<th>Type of action taken to progress biodiversity-related commitments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Row 1</td>
<td>No, and we do not plan to undertake any biodiversity-related actions</td>
</tr>
</tbody>
</table>

C15.6

Does your organization use biodiversity indicators to monitor performance across its activities?

<table>
<thead>
<tr>
<th>Does your organization use indicators to monitor biodiversity performance?</th>
<th>Indicators used to monitor biodiversity performance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Row 1</td>
<td>No</td>
</tr>
</tbody>
</table>

C15.7
(C15.7) Have you published information about your organization’s response to biodiversity-related issues for this reporting year in places other than in your CDP response? If so, please attach the publication(s).

<table>
<thead>
<tr>
<th>Report type</th>
<th>Content elements</th>
<th>Attach the document and indicate where in the document the relevant biodiversity information is located</th>
</tr>
</thead>
<tbody>
<tr>
<td>No publications</td>
<td>&lt;Not Applicable&gt;</td>
<td>&lt;Not Applicable&gt;</td>
</tr>
</tbody>
</table>

C16. Signoff

C-FI

(C-FI) Use this field to provide any additional information or context that you feel is relevant to your organization’s response. Please note that this field is optional and is not scored.

C16.1

(C16.1) Provide details for the person that has signed off (approved) your CDP climate change response.

<table>
<thead>
<tr>
<th>Job title</th>
<th>Corresponding job category</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corporate Sustainability Officer</td>
<td>Chief Sustainability Officer (CSO)</td>
</tr>
</tbody>
</table>

SC. Supply chain module

SC0.0

(SC0.0) If you would like to do so, please provide a separate introduction to this module.

Visa Inc. (NYSE: V) is one of the world’s leaders in digital payments. Our purpose is to uplift everyone, everywhere by being the best way to pay and be paid. We facilitate global commerce and money movement across more than 200 countries and territories among a global set of consumers, merchants, financial institutions and government entities through innovative technologies.

Since Visa’s early days in 1958, we have been in the business of facilitating payments between consumers and businesses. As a trusted engine of commerce and with new ways to pay, we are working to provide payment solutions for everyone, everywhere. We are focused on extending, enhancing and investing in our proprietary network, VisaNet, to offer a single connection point for facilitating payment transactions to multiple endpoints through various form factors. Through our network, we offer products, solutions and services that facilitate secure, reliable and efficient money movement for participants in the ecosystem.

Visa is not a financial institution and we do not issue cards, extend credit or set rates and fees for account holders of Visa products. Through our Visa-branded payment products, our financial institution clients develop and offer business solutions, credit, debit, prepaid and cash access programs. Other value-added services we provide to our clients include fraud and risk management, debit issuer processing, loyalty services, dispute management, digital services such as tokenization and consulting and analytics.

SC0.1

(SC0.1) What is your company’s annual revenue for the stated reporting period?

<table>
<thead>
<tr>
<th>Annual Revenue</th>
</tr>
</thead>
<tbody>
<tr>
<td>2931000000</td>
</tr>
</tbody>
</table>

SC1.1

(SC1.1) Allocate your emissions to your customers listed below according to the goods or services you have sold them in this reporting period.

Requesting member
Bank of America

Scope of emissions
Scope 1

Scope 2 accounting method
<Not Applicable>

Scope 3 category(ies)
<table>
<thead>
<tr>
<th>Requesting member</th>
<th>Bank of America</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Scope of emissions</strong></td>
<td>Scope 2</td>
</tr>
<tr>
<td><strong>Scope 2 accounting method</strong></td>
<td>Market-based</td>
</tr>
<tr>
<td><strong>Scope 3 category(ies)</strong></td>
<td>&lt;Not Applicable&gt;</td>
</tr>
<tr>
<td><strong>Allocation level</strong></td>
<td>Company wide</td>
</tr>
<tr>
<td><strong>Allocation level detail</strong></td>
<td>&lt;Not Applicable&gt;</td>
</tr>
<tr>
<td><strong>Emissions in metric tonnes of CO2e</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Uncertainty (±%)</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Major sources of emissions</strong></td>
<td>Our Scope 2 emissions come from electricity use at our offices and data centers.</td>
</tr>
<tr>
<td><strong>Verified</strong></td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Allocation method</strong></td>
<td>Other, please specify (We encourage our customers to take our published total payments and transaction volumes as well as GHG emissions, and apportion according to individual usage.)</td>
</tr>
<tr>
<td><strong>Market value or quantity of goods/services supplied to the requesting member</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Unit for market value or quantity of goods/services supplied</strong></td>
<td>Other, please specify (Transaction volumes)</td>
</tr>
<tr>
<td><strong>Please explain how you have identified the GHG source, including major limitations to this process and assumptions made</strong></td>
<td>GHG emissions sources are identified through our annual environmental inventory assessment. Since we have a number of small locations, Scope 2 data is estimated for a subset of our facilities.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Requesting member</th>
<th>PayPal Holdings Inc</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Scope of emissions</strong></td>
<td>Scope 1</td>
</tr>
<tr>
<td><strong>Scope 2 accounting method</strong></td>
<td>&lt;Not Applicable&gt;</td>
</tr>
<tr>
<td><strong>Scope 3 category(ies)</strong></td>
<td>&lt;Not Applicable&gt;</td>
</tr>
<tr>
<td><strong>Allocation level</strong></td>
<td>Company wide</td>
</tr>
<tr>
<td><strong>Allocation level detail</strong></td>
<td>&lt;Not Applicable&gt;</td>
</tr>
<tr>
<td><strong>Emissions in metric tonnes of CO2e</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Uncertainty (±%)</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Major sources of emissions</strong></td>
<td>Our Scope 1 emissions come from natural gas at our facilities, other stationary fuel combustion, refrigerant releases, as well as mobile combustion sources.</td>
</tr>
<tr>
<td><strong>Verified</strong></td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Allocation method</strong></td>
<td>Other, please specify (We encourage our customers to take our published total payments and transaction volumes as well as GHG emissions, and apportion according to individual usage.)</td>
</tr>
<tr>
<td><strong>Market value or quantity of goods/services supplied to the requesting member</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Unit for market value or quantity of goods/services supplied</strong></td>
<td>Other, please specify (Transaction volumes)</td>
</tr>
<tr>
<td><strong>Please explain how you have identified the GHG source, including major limitations to this process and assumptions made</strong></td>
<td>GHG emissions sources are identified through our annual environmental inventory assessment. Since we have a number of small locations, Scope 1 data is estimated for a subset of our facilities.</td>
</tr>
</tbody>
</table>
**Uncertainty (±%)**

**Major sources of emissions**
Our Scope 1 emissions come from natural gas at our facilities, other stationary fuel combustion, refrigerant releases, as well as mobile combustion sources.

**Verified**
Yes

**Allocation method**
Other, please specify (We encourage our customers to take our published total payments and transaction volumes as well as GHG emissions, and apportion according to individual usage.)

**Market value or quantity of goods/services supplied to the requesting member**

**Unit for market value or quantity of goods/services supplied**
Other, please specify (Transaction volumes)

**Please explain how you have identified the GHG source, including major limitations to this process and assumptions made**
GHG emissions sources are identified through our annual environmental inventory assessment. Since we have a number of small locations, Scope 1 data is estimated for a subset of our facilities.

---

**Requesting member**
PayPal Holdings Inc

**Scope of emissions**
Scope 2

**Scope 2 accounting method**
Market-based

**Scope 3 category(ies)**
<Not Applicable>

**Allocation level**
Company wide

**Allocation level detail**
<Not Applicable>

**Emissions in metric tonnes of CO2e**

**Uncertainty (±%)**

**Major sources of emissions**
Our Scope 2 emissions come from electricity use at our offices and data centers.

**Verified**
Yes

**Allocation method**
Other, please specify (We encourage our customers to take our published total payments and transaction volumes as well as GHG emissions, and apportion according to individual usage.)

**Market value or quantity of goods/services supplied to the requesting member**

**Unit for market value or quantity of goods/services supplied**
Other, please specify (Transaction volumes)

**Please explain how you have identified the GHG source, including major limitations to this process and assumptions made**
GHG emissions sources are identified through our annual environmental inventory assessment. Since we have a number of small locations, Scope 2 data is estimated for a subset of our facilities.

---

**Requesting member**
TD Bank Group

**Scope of emissions**
Scope 1

**Scope 2 accounting method**
<Not Applicable>

**Scope 3 category(ies)**
<Not Applicable>

**Allocation level**
Company wide

**Allocation level detail**
<Not Applicable>

**Emissions in metric tonnes of CO2e**

**Uncertainty (±%)**

**Major sources of emissions**
Our Scope 1 emissions come from natural gas at our facilities, other stationary fuel combustion, refrigerant releases, as well as mobile combustion sources.

**Verified**
Yes

**Allocation method**
Other, please specify (We encourage our customers to take our published total payments and transaction volumes as well as GHG emissions, and apportion according to individual usage.)

**Market value or quantity of goods/services supplied to the requesting member**

**Unit for market value or quantity of goods/services supplied**
Other, please specify (Transaction volumes)

**Please explain how you have identified the GHG source, including major limitations to this process and assumptions made**

GHG emissions sources are identified through our annual environmental inventory assessment. Since we have a number of small locations, Scope 1 data is estimated for a subset of our facilities.

---

**Requesting member**
TD Bank Group

**Scope of emissions**
Scope 2

**Scope 2 accounting method**
Market-based

**Scope 3 category(ies)**
<Not Applicable>

**Allocation level**
Company wide

**Allocation level detail**
<Not Applicable>

**Emissions in metric tonnes of CO2e**

**Uncertainty (±%)**

**Major sources of emissions**
Our Scope 2 emissions come from electricity use at our offices and data centers.

**Verified**
Yes

**Allocation method**
Other, please specify (We encourage our customers to take our published total payments and transaction volumes as well as GHG emissions, and apportion according to individual usage.)

**Market value or quantity of goods/services supplied to the requesting member**

**Unit for market value or quantity of goods/services supplied**
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---

**Requesting member**
Wells Fargo & Company

**Scope of emissions**
Scope 1

**Scope 2 accounting method**
<Not Applicable>

**Scope 3 category(ies)**
<Not Applicable>

**Allocation level**
Company wide

**Allocation level detail**
<Not Applicable>

**Emissions in metric tonnes of CO2e**

**Uncertainty (±%)**

**Major sources of emissions**
Our Scope 1 emissions come from natural gas at our facilities, other stationary fuel combustion, refrigerant releases, as well as mobile combustion sources.

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Requesting member
Wells Fargo & Company

Scope of emissions
Scope 2

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Market-based

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Allocation level
Company wide

Allocation level detail
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Requesting member
Bank of Montreal

Scope of emissions
Scope 1

Scope 2 accounting method
<Not Applicable>

Scope 3 category(ies)
<Not Applicable>

Allocation level
Company wide

Allocation level detail
<Not Applicable>

Emissions in metric tonnes of CO2e

Uncertainty (±%)

Major sources of emissions
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Verified
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Requesting member
Bank of Montreal

Scope of emissions
Scope 2
Scope 2 accounting method
Market-based

Scope 3 category(ies)
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Allocation level
Company wide

Allocation level detail
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Requesting member
AIB Group Plc

Scope of emissions
Scope 1

Scope 2 accounting method
<Not Applicable>

Scope 3 category(ies)
<Not Applicable>

Allocation level
Please select

Allocation level detail
<Not Applicable>

Emissions in metric tonnes of CO2e

Uncertainty (±%)

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AIB Group Plc

Scope of emissions
Scope 2

Scope 2 accounting method
Market-based

Scope 3 category(ies)
<Not Applicable>

Allocation level
Company wide
Allocation level detail
<Not Applicable>

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Uncertainty (±%)

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GHG emissions sources are identified through our annual environmental inventory assessment. Since we have a number of small locations, Scope 2 data is estimated for a subset of our facilities.

SC1.2

(Sc1.2) Where published information has been used in completing SC1.1, please provide a reference(s).


SC1.3

(Sc1.3) What are the challenges in allocating emissions to different customers, and what would help you to overcome these challenges?

<table>
<thead>
<tr>
<th>Allocation challenges</th>
<th>Please explain what would help you overcome these challenges</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer base is too large and diverse to accurately track emissions to the customer level</td>
<td>We encourage our customers to take our published total payments and transaction volumes as well as GHG emissions, and apportion according to individual usage.</td>
</tr>
</tbody>
</table>

SC1.4

(Sc1.4) Do you plan to develop your capabilities to allocate emissions to your customers in the future?

No

SC1.4b

(Sc1.4b) Explain why you do not plan to develop capabilities to allocate emissions to your customers.

As a company that is selling a software product, attributing specific emissions to individual clients is challenging. Rather than focusing on this area, we have engaged in driving down our absolute footprint.

SC2.1

(Sc2.1) Please propose any mutually beneficial climate-related projects you could collaborate on with specific CDP Supply Chain members.

Requesting member
Bank of America

Group type of project
New product or service

Type of project
Other, please specify (New services offering to encourage sustainable consumer behaviors)

Emissions targeted
Other, please specify (Actions that would reduce end consumer impacts)

Estimated timeframe for carbon reductions to be realized
0-1 year

Estimated lifetime CO2e savings
In 2021, Visa launched Visa Eco Benefits Bundle, a new package of sustainability-focused benefits for account issuers designed to enable and encourage their cardholders to engage in sustainable consumption behaviors.

The Visa Eco Benefits Bundle will allow Visa issuers to add sustainability-focused benefits to existing Visa cardholder credit/debit products, enabling cardholders to understand the impact of their spending on the environment, as well as encourage sustainable consumption and behaviors.

Requesting member
PayPal Holdings Inc

Group type of project
New product or service

Type of project
Other, please specify (New services offering to encourage sustainable consumer behaviors)

Emissions targeted
Other, please specify (Actions that would reduce end consumer impacts)

Estimated timeframe for carbon reductions to be realized
0-1 year

Estimated lifetime CO2e savings

Estimated payback
Cost/saving neutral

Details of proposal
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**Requesting member**
Bank of Montreal

**Group type of project**
New product or service

**Type of project**
Other, please specify (New services offering to encourage sustainable consumer behaviors)

**Emissions targeted**
Other, please specify (Actions that would reduce end consumer impacts)

**Estimated timeframe for carbon reductions to be realized**
0-1 year

**Estimated lifetime CO2e savings**

**Estimated payback**
Cost/saving neutral

**Details of proposal**
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**Requesting member**
AIB Group Plc

**Group type of project**
New product or service

**Type of project**
Other, please specify (New services offering to encourage sustainable consumer behaviors)

**Emissions targeted**
Other, please specify (Actions that would reduce end consumer impacts)

**Estimated timeframe for carbon reductions to be realized**
0-1 year

**Estimated lifetime CO2e savings**

**Estimated payback**
Cost/saving neutral

**Details of proposal**
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**SC2.2**

(SC2.2) Have requests or initiatives by CDP Supply Chain members prompted your organization to take organizational-level emissions reduction initiatives?  
No

**SC4.1**

(SC4.1) Are you providing product level data for your organization’s goods or services?  
No, I am not providing data

---

**Submit your response**

In which language are you submitting your response?  
English

Please confirm how your response should be handled by CDP

<table>
<thead>
<tr>
<th>I understand that my response will be shared with all requesting stakeholders</th>
<th>Response permission</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>Public</td>
</tr>
</tbody>
</table>
Please confirm below
I have read and accept the applicable Terms