

UNITED STATES SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549
FORM 10-K

☒ **ANNUAL REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934**

For the fiscal year ended September 30, 2024

OR

☐ **TRANSITION REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934**

For the transition period from _____ to _____
Commission file number 001-33977



(Exact name of Registrant as specified in its charter)

Delaware
(State or other jurisdiction
of incorporation or organization)
P.O. Box 8999
San Francisco, California
(Address of principal executive offices)

26-0267673
(IRS Employer
Identification No.)
94128-8909

(Zip Code)

(650) 432-3200

(Registrant's telephone number, including area code)

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading symbol	Name of each exchange on which registered
Class A Common Stock, par value \$0.0001 per share	V	New York Stock Exchange
1.500% Senior Notes due 2026	V26	New York Stock Exchange
2.000% Senior Notes due 2029	V29	New York Stock Exchange
2.375% Senior Notes due 2034	V34	New York Stock Exchange

Securities registered pursuant to Section 12(g) of the Act:

Class B-1 common stock, par value \$0.0001 per share
Class B-2 common stock, par value \$0.0001 per share
Class C common stock, par value \$0.0001 per share

(Title of each class)

Indicate by check mark if the registrant is a well-known seasoned issuer, as defined in Rule 405 of the Securities Act. Yes ☒ No ☐

Indicate by check mark if the registrant is not required to file reports pursuant to Section 13 or 15(d) of the Act. Yes ☐ No ☒

Indicate by check mark whether the registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days. Yes ☒ No ☐

Indicate by check mark whether the registrant has submitted electronically, every Interactive Data File required to be submitted pursuant to Rule 405 of Regulation S-T (§232.405 of this chapter) during the preceding 12 months (or for such shorter period that the registrant was required to submit such files). Yes ☒ No ☐

Indicate by check mark whether the registrant is a large accelerated filer, an accelerated filer, a non-accelerated filer, a smaller reporting company, or an emerging growth company. See the definitions of "large accelerated filer," "accelerated filer," "smaller reporting company," and "emerging growth company" in Rule 12b-2 of the Exchange Act.

Large accelerated filer	<input checked="" type="checkbox"/>	Accelerated filer	<input type="checkbox"/>
Non-accelerated filer	<input type="checkbox"/>	Smaller reporting company	<input type="checkbox"/>
		Emerging growth company	<input type="checkbox"/>

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Indicate by check mark whether the registrant has filed a report on and attestation to its management's assessment of the effectiveness of its internal control over financial reporting under Section 404(b) of the Sarbanes-Oxley Act (15 U.S.C. 7262(b)) by the registered public accounting firm that prepared or issued its audit report. ☒

Visa Inc Annual Report 2008

Jens Christensen



Visa Inc Annual Report 2008:

Financial Statement Analysis Martin S. Fridson, Fernando Alvarez, 2022-04-19 The updated real world guide to interpreting and unpacking GAAP and non GAAP financial statements In Financial Statement Analysis 5th Edition leading investment authority Martin Fridson returns with Fernando Alvarez to provide the analytical framework you need to scrutinize financial statements whether you re evaluating a company s stock price or determining valuations for a merger or acquisition Rather than taking financial statements at face value you ll learn practical and straightforward analytical techniques for uncovering the reality behind the numbers This fully revised and up to date 5th Edition offers fresh information that will help you to evaluate financial statements in today s volatile markets and uncertain economy The declining connection between GAAP earnings and stock prices has introduced a need to discriminate between instructive and misleading non GAAP alternatives This book integrates the alternatives and provides guidance on understanding the extent to which non GAAP reports particularly from US companies may be biased Understanding financial statements is an essential skill for business professionals and investors Most books on the subject proceed from the questionable premise that companies objective is to present a true picture of their financial condition A safer assumption is that they seek to minimize the cost of raising capital by portraying themselves in the most favorable light possible Financial Statement Analysis teaches readers the tricks that companies use to mislead so readers can more clearly interpret statements Learn how to read and understand financial statements prepared according to GAAP and non GAAP standards Compare CFROI EVA Valens and other non GAAP methodologies to determine how accurate companies reports are Improve your business decision making stock valuations or merger and acquisition strategy Develop the essential skill of quickly and accurately gathering and assessing information from financial statements of all types Professional analysts investors and students will gain valuable knowledge from this updated edition of the popular guide Filled with real life examples and expert advice Financial Statement Analysis 5th Edition will help you interpret and unpack financial statements

Annual Report of China Outbound Tourism Development 2009/2010 ,2010 [The Oxford Handbook of Sovereign Wealth Funds](#) Douglas

Cumming, Geoffrey E. Wood, Igor Filatotchev, Juliane Reinecke, 2017 Sovereign Wealth Funds have become increasingly powerful and influential investors Their increasing role and unusual character as both political and market actors raise a number of issues with regard to finance politics regulation and international business This handbook draws together the growing but fragmented research on SWFs

Annual Review of Antitrust Law American Bar Association, 2010-05

Competitive Success John A. Davis, 2010-02-15 Competitive Success How Branding Adds Value explains how companies can realize substantial competitive advantages and gains in financial and perceptive value if they develop a brand centric philosophy It describes the latest brand frameworks emphasizing their practical applications The book presents a comprehensive review of the entire brand spectrum including Brand strategy Implementation Customer brand insight

Resource allocation Performance measurement **Annual Report - Federal Bureau of Investigation, United States**
Department of Justice United States. Federal Bureau of Investigation, 1958 **Annual Report** India. Ministry of External
Affairs, 2007 *Mergent Corporate News Reports Monthly*, 2008-04 Global Experience Industries Jens
Christensen, 2009-08-30 The experience economy is a fourth economic field different from commodities goods and services
Experiences are an economic value added to a product or identical with the product When you buy an experience you pay to
spend time enjoying a series of memorable events that a company stages to engage the customer in a personal way The
experience dimension has moved into a predominant place since the 1990s fueled by an expanding global and digital
economy In developed countries people get richer and more individualized and having met all basic material needs they focus
increasingly on personal development and self realization Demand for experience based products increases such as tourism
and sports as well as film music and other contents of media and interactive technologies Furthermore the demand for
experience values is extended to include any product and dimension of modern societies such as the design of houses
furniture clothes cars computers etc This is not a completely new story Commercial entertainment and design has been
around for a century or so And in addition universal values of love sex belief family and the meaning of life have always been
vital to human beings What is new is the fact that capitalism is invading more and more fields of experiences connected with
emotions and the extension of life proportions In all developed countries and increasingly on a global scale a series of
expanding industries have emerged to supply the market with experience oriented goods In this book the business
development of markets and industries is covered from tourism to media and entertainment and from design to sex including
leading companies and trends in all industries involved , **Local Agency and Peacebuilding** S. Kappler, 2014-01-30
Investigating local responses to EU peacebuilding this book develops a relational and spatial concept of agency helping to
understand the processes in which peacebuilding actors engage and interact with one another The focus on cultural actors
reveals the contested nature of local agency and its potential to challenge institutional policies **Foreign Science and**
Engineering Presence in U.S. Institutions and the Labor Force Christine M. Matthews, 2006 The scientific community
has been divided over proposals to impose stricter immigration limits on people with scientific and technical skills Attempts
to settle upon the balance between the needs for a highly skilled scientific and technical workforce and the need to protect
and ensure job opportunities salaries and working conditions of U S scientific personnel will continue to be debated This
report addresses these issues and their implications **Community Banker**, 2009-07 **Readings and Cases in**
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E. Mendenhall, Gary R. Oddou, 2012-04-23 Readings and Cases in International Human Resource Management and
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