

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549**

**FORM 8-K**

**CURRENT REPORT**

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

Date of Report (Date of earliest event reported): September 29, 2025



**VISA INC.**

(Exact name of Registrant as Specified in Its Charter)

**Delaware**  
(State or Other Jurisdiction  
of Incorporation)

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

**26-0267673**  
(IRS Employer  
Identification No.)

**P.O. Box 8999  
San Francisco,  
California**  
(Address of Principal Executive Offices)

**94128-8999**  
(Zip Code)

**Registrant's Telephone Number, Including Area Code: (650) 432-3200**

**N/A**  
(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

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

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
2.250% Senior Notes due 2028	V28	New York Stock Exchange
2.000% Senior Notes due 2029	V29	New York Stock Exchange
3.125% Senior Notes due 2033	V33	New York Stock Exchange
2.375% Senior Notes due 2034	V34	New York Stock Exchange
3.500% Senior Notes due 2037	V37	New York Stock Exchange
3.875% Senior Notes due 2044	V44	New York Stock Exchange

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company ☐

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. ☐

**Item 5.02    *Departure of Directors or Certain Officers; Election of Directors; Appointment of Certain Officers; Compensatory Arrangements of Certain Officers.***

On September 29, 2025, the board of directors (the "Board") of Visa Inc. (the "Company") increased the size of the Board from 11 to 12 members and elected Bill Ready to the Board, effective September 29, 2025, for a term that will expire at the Company's 2026 Annual Meeting of Shareholders. A press release announcing Mr. Ready's election to the Board is attached as Exhibit 99.1.

The Board determined that Mr. Ready is an independent director within the meaning of the New York Stock Exchange listing standards. Mr. Ready has also been appointed to the Board's Finance Committee and Nominating and Corporate Governance Committee, effective September 29, 2025. There are no arrangements or understandings between Mr. Ready and any other persons pursuant to which Mr. Ready was selected as a director. There are no transactions involving the Company and Mr. Ready that the Company would be required to report pursuant to Item 404(a) of Regulation S-K.

Mr. Ready will receive compensation for his Board and committee service in accordance with the Company's standard compensation arrangements for non-employee directors, which are described in the Company's definitive proxy statement on Schedule 14A filed with the U.S. Securities and Exchange Commission (the "SEC") on December 9, 2024, under the heading "Compensation of Non-Employee Directors."

The Company will enter into an indemnification agreement with Mr. Ready. Such form of indemnification agreement was included as Exhibit 10.1 to the Company's Quarterly Report on Form 10-Q, filed with the SEC on January 31, 2020.

**Item 9.01    *Financial Statements and Exhibits.***

(d) Exhibits

Exhibit Number	Description
<a href="#">99.1</a>	Press Release issued by Visa Inc. dated September 29, 2025
104	Cover Page Interactive Data File (formatted as Inline XBRL)

## SIGNATURES

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

VISA INC.

Date: September 29, 2025

By: /s/ Kelly Mahon Tullier  
Kelly Mahon Tullier  
Vice Chair, Chief People and Corporate Affairs Officer, and  
Corporate Secretary



## NEWS RELEASE

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**Visa Inc. Elects Bill Ready to its Board of Directors**

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**San Francisco, CA - (Business Wire) - September 29, 2025** - Visa (NYSE: V) announced today that Bill Ready has been elected to its board of directors, effective September 29, 2025.

Mr. Ready is the chief executive officer of Pinterest, a position he has held since 2022. Before joining Pinterest, Mr. Ready was a leader in the payments industry, working across both innovative startups and leading technology companies. He has previously served as president of commerce, payments and next billion users at Google, chief operating officer at PayPal, and chief executive officer of Braintree, parent company of Venmo. Mr. Ready was also the president of iPay Technologies and a strategy consultant for McKinsey & Company where he advised leading financial technology companies.

"We are delighted to welcome Bill to Visa's Board of Directors," said John Lundgren, Visa's board chair. "His experience spans the full spectrum of payments from entrepreneurial innovation to enterprise execution making him uniquely well positioned to guide strategic decisions in an increasingly dynamic and competitive global landscape."

"Bill has been a transformative leader in digital payments, pioneering breakthrough payment products that have fundamentally changed how consumers and businesses transact," said Ryan McInerney, chief executive officer of Visa. "His vision, expertise and counsel will be invaluable to Visa as we enter an exciting new era of payments and dream, design and build the future of commerce."

This new appointment brings Visa's total board of directors to 12 members. You can view information on Visa's board of directors on our investor relations website: <https://investor.visa.com/corporate-governance/board-of-directors/>

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## About Visa

Visa (NYSE: V) is a world leader in digital payments, facilitating transactions between consumers, merchants, financial institutions and government entities across more than 200 countries and territories. Our mission is to connect the world through the most innovative, convenient, reliable and secure payments network, enabling individuals, businesses and economies to thrive. We believe that economies that include everyone everywhere, uplift everyone everywhere and see access as foundational to the future of money movement. Learn more at [Visa.com](https://www.visa.com).

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## Contacts:

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