

C0. Introduction

C0.1

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

Visa Inc. (NYSE: V) is a global payments technology company that enables fast, secure and reliable electronic payments across more than 200 countries and territories. We facilitate global commerce through the transfer of value and information among a global network of consumers, merchants, financial institutions, businesses, strategic partners and government entities. Our advanced transaction processing network, VisaNet, enables authorization, clearing and settlement of payment transactions and allows us to provide our financial institution and merchant clients a wide range of products, platforms and value-added services.

We have a simple and unwavering vision that can be traced back to our beginnings in 1958: To be the best way to pay and be paid for everyone, everywhere. We know that every Visa transaction is a promise. Whether it's a street vendor in Brazil selling food to make a living or a fisherman in Rwanda paying his daughter's school fees, we want to provide the most secure and seamless payment experience possible.

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 more than 65,000 transactions per second between financial institutions, merchants and account holders while providing fraud protection for consumers and assured payment for merchants. In fiscal 2021, we saw 232 billion payments and cash transactions with Visa's brand, averaging to 637 million transactions per day.

At a Glance (as of September 30, 2021):

- Global Offices and Data Centers: 123
- Visa Network: 15,100 financial institution clients
- More than 80 million merchant locations
- 3.7 billion credentials available worldwide
- \$24 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.**

	Start date	End date	Indicate if you are providing emissions data for past reporting years	Select the number of past reporting years you will be providing emissions data for
Reporting year	October 1 2020	September 30 2021	No	<Not Applicable>

C0.3

**(C0.3) Select the countries/areas in which you operate.**

- Argentina
- Australia
- Austria
- Bangladesh
- Belarus
- Belgium
- Brazil
- Bulgaria
- Cambodia
- Canada
- Chile
- China
- Colombia
- Côte d'Ivoire

Croatia  
Cyprus  
Czechia  
Denmark  
Dominican Republic  
Ecuador  
Egypt  
Ethiopia  
Finland  
France  
Georgia  
Germany  
Ghana  
Greece  
Guatemala  
Hong Kong SAR, China  
Hungary  
India  
Indonesia  
Ireland  
Israel  
Italy  
Japan  
Jordan  
Kazakhstan  
Kenya  
Latvia  
Lebanon  
Malaysia  
Malta  
Mexico  
Morocco  
Myanmar  
Netherlands  
New Zealand  
Nigeria  
Norway  
Pakistan  
Panama  
Peru  
Philippines  
Poland  
Portugal  
Qatar  
Republic of Korea  
Romania  
Russian Federation  
Rwanda  
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)  
Viet Nam

#### C0.4

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

USD

#### C0.5

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**(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	Provide your unique identifier
Yes, a Ticker symbol	V

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.**

Position of individual(s)	Please explain
Board-level committee	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 FY2021 included receiving and reviewing quarterly ESG updates from our Chief Sustainability Officer (CSO). These updates cover Visa's ESG initiatives, including the continued achievement of using 100% renewable electricity and having carbon neutral operations as well as new partnerships to promote sustainable commerce and business travel. These partnerships include, but are not limited to, our participation as a founding member of the "Clean Skies for Tomorrow" coalition to champion the commercial scale of sustainable low-carbon aviation fuels by 2030, our new membership in the United Airlines Eco-Skies Alliance and our launch of the Visa Eco Benefits bundle to help Visa cardholders understand the environmental impact of their spending. 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. Specific climate-related decisions made by the Nominating and Corporate Governance Committee in the last two years include 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 has since been approved by the SBTi).

C1.1b

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

Frequency with which climate-related issues are a scheduled agenda item	Governance mechanisms into which climate-related issues are integrated	Scope of board-level oversight	Please explain
Scheduled – all meetings	Reviewing and guiding strategy Monitoring implementation and performance of objectives	<Not Applicable>	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 include our continued achievement of our target of procuring 100% renewable electricity, our continued achievement of carbon neutral operations, pledge to achieve net-zero emissions by 2040, and new products and partnerships to encourage the development of sustainable operations and commerce.

C1.1d

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

	Board member(s) have competence on climate-related issues	Criteria used to assess competence of board member(s) on climate-related issues	Primary reason for no board-level competence on climate-related issues	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
Row 1	Yes	<p>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, including two of which score consistently at the A or A- level. 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. Additionally, ongoing engagement on key climate-related topics and developments 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. Specifically, in 2021, these sessions included discussion of Visa's continued achievement of our 100% renewable electricity goal and carbon neutral operations, our new membership in the United Airlines Eco-Skies Alliance, and our launch of the Visa Eco Benefits bundle to help Visa cardholders understand the environmental impact of their spending.</p>	<Not Applicable>	<Not Applicable>

**C1.2**

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

Name of the position(s) and/or committee(s)	Reporting line	Responsibility	Coverage of responsibility	Frequency of reporting to the board on climate-related issues
Chief Sustainability Officer (CSO)	<Not Applicable>	Both assessing and managing climate-related risks and opportunities	<Not Applicable>	Quarterly

**C1.2a**

**(C1.2a) Describe where in the organizational structure this/these position(s) and/or committees lie, what their associated responsibilities are, and how climate-related issues are monitored (do not include the names of individuals).**

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.

Some highlights from Visa and the CSO's work on climate-related topics include:

- Developing and updating of Visa's global sustainability strategy. This strategy includes overall goals for net-zero emissions, including Visa's supply chain, by 2040, working towards being a climate positive organization, setting an approved science-based target (SBT) through the SBT Initiative in line with a 1.5 degree Celsius trajectory and the achievement of carbon neutrality across direct operations, business travel and employee commuting. Carbon neutrality was achieved by procurement of 100% renewable electricity, ongoing energy efficiency initiatives, and the use of high-quality carbon offsets to cover minimal residual emissions.
- These goals are supported by pledges to and participation in The Climate Pledge, Race to Zero (UN), the Climate Business Network of the World Wildlife Fund, "Clean Skies for Tomorrow" coalition, and the United Airlines Eco Skies Alliance as well as a pledge to set a Science Based Target through the SBTi. Visa's strategy extends beyond direct operations, with focused efforts on Sustainable Cards and Accounts, Fintech Solutions, Sustainable Mobility, Travel and Tourism and Sustainable Living Research and Consumer Insights.
- Visa's goal to procure 100% of our electricity from renewable sources, which was achieved at the start of 2020 and maintained through FY2021. As part of these efforts, the CSO and Sustainability team engaged directly with utilities and energy providers in areas where Visa is a large customer, such as MP2 energy to procure renewable electricity from in-state solar farms to cover 100% of electricity consumption at our largest data center in Virginia.
- The issuance of Visa's inaugural green bond, totaling \$500 million, with proceeds used to fund projects including upgrades to buildings, energy efficiency improvements, expanded use of renewable energy, water efficiency projects, employee commuter programs and research and initiatives focused on sustainable consumer behaviors.

### C1.3

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

	Provide incentives for the management of climate-related issues	Comment
Row 1	Yes	

### 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	Type of incentive	Activity incentivized	Comment
Chief Sustainability Officer (CSO)	Monetary reward	Emissions reduction target	The Chief Sustainability Officer is responsible for achieving climate and energy related goals as a part of compensation. Specifically, they are responsible for development and tracking progress against our goal of achieving net-zero emissions by 2040, including our supply chain, as well as our achievement of carbon neutrality across direct operations, business travel and employee commuting starting in 2020 and continuing through 2021. The CSO was also 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 in 2020 and our sustainable commerce and business travel initiatives.
Management group	Monetary reward	Energy reduction project	The VP of Real Estate and the VP of Data Center Operations oversee the energy use of our buildings. The VP of Real Estate manages the Senior Directors of Real Estate for each region, as well as evaluates the facility engineers. Energy efficiency and power usage effectiveness are metrics considered for the Management group's performance and compensation.

**C2. Risks and opportunities**

**C2.1**

**(C2.1) Does your organization have a process for identifying, assessing, and responding to climate-related risks and opportunities?**

Yes

**C2.1a**

**(C2.1a) How does your organization define short-, medium- and long-term time horizons?**

	From (years)	To (years)	Comment
Short-term	0	3	
Medium-term	3	6	
Long-term	6	30	

**C2.1b**

**(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 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 the Visa's Risk Management practices.

**C2.2**

**(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**

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 specific, 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. 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 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 along with other risk drivers 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 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 FY21 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 sustainability bundle, aimed to empower issuers to meet climate-conscious consumer demand. The Visa Eco Benefits bundle was developed to help meet demands from consumers for sustainability products, including sustainability-focused payment cards. By working to realize this opportunity, the Visa Eco Benefits bundle represents a continuation of Visa's global aspiration to be a climate positive company by using its products, services, data, network and brand to drive sustainable commerce and support the transition to a low-carbon economy.

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C2.2a

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**(C2.2a) Which risk types are considered in your organization's climate-related risk assessments?**

	Relevance & inclusion	Please explain
Current regulation	Relevant, always included	<p>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, Chile, the UK, EU and Japan) from implemented policies. 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 SSPs.</p>
Emerging regulation	Relevant, always included	<p>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 emerging regulatory risks, which are 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 SSPs. Visa's current transition to renewable energy will help us manage the potential increase in cost of carbon in the future.</p>
Technology	Relevant, always included	<p>As 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 future. For example, Visa has a Global Urban Mobility team and program focused on the role 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 risk 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 focusing efforts on sustainable transportation in order to mitigate potential risks resulting from technological innovations and take advantage of connected opportunities. This includes working with more than 500 transit agencies around the world to support public transit use through digital payments acceptance. We are also supporting the global transition to electric vehicles. In Europe, we recently launched a consultation with EV charging point manufacturers and other industry leaders to identify barriers and solutions to the widespread acceptance of interoperable contactless and digital payments. Visa is also the first representative from the financial services and payments community to join the Charging Interface Initiative (CharIN) — an association working to promote global standards around EV charging toward the end of widespread adoption.</p>
Legal	Relevant, always included	<p>As a digital payments technology company, 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 insufficiency 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.</p>
Market	Relevant, always included	<p>Through our Risk Management process, we assess market risks and report priority risks 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 2021 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 third year, Visa also participated as a design partner in GlobeScan's Healthy and Sustainable Living Study, which focused on attitudes, opinions and behaviors linked to healthier and more sustainable lifestyles and reached 30,000+ consumers spanning 30 markets. As part our support of the broader cause, Visa works with GlobeScan and peer design partners to disseminate the survey findings through webinars and other communications channels. 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-based forms of energy, and adopt 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 in FY21.</p>
Reputation	Relevant, always included	<p>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. 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 to 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.</p>
Acute physical	Relevant, always included	<p>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 utilized physical risk scenarios such as IPCC, National Oceanic and Atmospheric Administration (NOAA), Met Office, and the European Organisation for the Exploitation 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. For example, our assessment shows that Visa's facilities in our EU and AP regions experienced 15 climate-related events at seven locations leading to 16 days of liberal leave between October 2016 and November 2018.</p>
Chronic physical	Relevant, always included	<p>Visa has a global footprint, and long-term or chronic climate trends along with constraints on land, water and energy put pressure on communities around the world. Chronic physical risks, in conjunction with other factors, can stress nations and exacerbate migration and conflict in Visa's markets. Such impacts could affect Visa's ability to enter new markets or achieve market objectives. Therefore, we include chronic physical and geopolitical risks in our Risk Management process. Through our TCFD assessment, we utilized physical risk scenarios such as IPCC, National Oceanic and Atmospheric Administration (NOAA), Met Office and the European Organisation for the Exploitation of Meteorological Satellites (EUMETSAT) to explore the types and severity of physical impacts on Visa's value chain. Displacement from climate-related disasters is expected to continue to increase, according to our TCFD assessments. Climate-related conflicts and geopolitical risks could be limited to the markets with histories of conflict, weak governance or lack of access to basic needs and conflicts triggered by chronic physical impacts could lead to potential revenue losses and reduced market growth. For example, according to the Internal Displacement Monitoring Centre, in 2021, 23.7 million new disaster displacements were brought on by sudden-onset disasters, many of which were weather-related natural hazards. Disaster-related displacements outnumbered new displacement associated with conflict and violence by three to one. Additionally, the TCFD assessment analyzed chronic physical climate risks, such as sea level rise or heat waves on areas where Visa has facilities. For example, Visa assessed the potential impacts of sea level rise on our Foster City, CA offices and our facility at the Oakland, CA airport. Both of these locations are at increased risk of flooding due to projected sea level rise in the San Francisco Bay, particularly under a Business as Usual scenario. If unmitigated, this risk will increase costs to operate our facilities and maintain our required level of service.</p>

**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?**

	Primary reason	Please explain
Row 1	Risks exist, but none with potential to have a substantive financial or strategic impact on business	<p>Visa conducted a TCFD assessment to evaluate the climate-related transition and physical risks to our business, across two climate scenarios: Business as Usual: a future of continued high emissions, where temperatures continue rising at current rates, hitting a range of 3° to 5°C by 2100; and 2-Degree: a low emissions scenario aligned with the Paris Agreement, where temperatures are held below 2°C above pre-industrial levels by 2100. We identified the following risks as part of the TCFD assessment: • 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. 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 impacts our business—positively or negatively—by climate change, under the assessed time horizon through 2030. The TCFD assessment also assessed the level of preparedness for potentially substantive risks, including recommendations for enhanced risk management. 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.</p>

## 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?**

	Primary reason	Please explain
Row 1	Opportunities exist, but none with potential to have a substantive financial or strategic impact on business	<p>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: Business as Usual: a future of continued high emissions, where temperatures continue rising at current rates, hitting a range of 3° to 5°C by 2100; and 2-Degree: a low emissions scenario aligned with the Paris Agreement, where temperatures are held below 2°C above pre-industrial levels by 2100. Opportunities from the transition to a low-carbon economy include: 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. 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. 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. The 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 and goal set in 2018 (and achieved in 2020) to procure 100% of electricity from renewable sources. Visa is also expanding service offerings and partnerships to realize opportunities, including our Visa Eco Benefits sustainability 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.</p>

## C3. Business Strategy

### C3.1

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

**Row 1**

**Transition plan**

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

**Publicly available transition plan**

<Not Applicable>

**Mechanism by which feedback is collected from shareholders on your transition plan**

<Not Applicable>

**Description of feedback mechanism**

<Not Applicable>

**Frequency of feedback collection**

<Not Applicable>

**Attach any relevant documents which detail your transition plan (optional)**

<Not Applicable>

**Explain why your organization does not have a 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 year, 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 submission of near-term targets to the Science Based Targets initiative (SBTi), which have since been formally approved 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 currently developing a decarbonization plan that aligns with a 1.5°C world.

**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?**

	Use of climate-related scenario analysis to inform strategy	Primary reason why your organization does not use climate-related scenario analysis to inform its strategy	Explain why your organization does not use climate-related scenario analysis to inform its strategy and any plans to use it in the future
Row 1	Yes, qualitative, but we plan to add quantitative in the next two years	<Not Applicable>	<Not Applicable>

**C3.2a**

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

Climate-related scenario	Scenario analysis coverage	Temperature alignment of scenario	Parameters, assumptions, analytical choices
Transition scenarios IEA SDS	Company-wide	<Not Applicable>	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 included a low emissions transition scenario, to model alignment with the Paris Agreement where global temperatures are held below 2°C above pre-industrial level. In this scenario, we used RCP 4.5, the IEA's Sustainable development scenario, and SSP1 – Green Growth Strategy (Image PBL marker scenario). Risks are considered to be medium-term if they are 3-6 years and long-term is 6-10 years. We intend to update the TCFD assessment on a periodic basis, and further leverage the findings into our existing ERM process.
Physical climate scenarios RCP 8.5	Company-wide	<Not Applicable>	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.

**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 renewable electricity covering 100% of our global operations, which was achieved in FY20 and maintained through FY21. Additionally, Visa is expanding our partnerships and offerings to take advantage of climate-related business opportunities. This includes the Visa Eco Benefits sustainability bundle, which is 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**

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**(C3.3) Describe where and how climate-related risks and opportunities have influenced your strategy.**

	Have climate-related risks and opportunities influenced your strategy in this area?	Description of influence
Products and services	Yes	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, taking action to harness the power of Visa's global network, products and services, as we work to become a climate positive organization. Initiatives include, but are no limited to: - The Visa Eco Benefits sustainability bundle which will allow Visa issuers to add sustainability-focused benefits to existing Visa cardholder credit/debit products. - Becoming a founding partner of Travalyt, a global initiative aimed to source sustainable solutions to global travel. - Serving as the network of choice for various climate-focused payment account offerings; for example, a prepaid card for in the U.S. and the U.K. that automatically offsets 1kg of CO2 emissions for every \$1.50/ £1 spent. 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. Visa is partnering with EV charging station operators to further enhance customer payment experience at charging stations. In Europe, we recently launched a consultation with EV charging point manufacturers and other industry leaders to identify barriers and solutions to the widespread acceptance of interoperable contactless and digital payments. Visa is also the first representative from the financial services and payments community to join the Charging Interface Initiative— an association working to promote global standards around EV charging toward the end of widespread adoption.
Supply chain and/or value chain	Yes	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 through the medium- and long-term. To mitigate these impacts, Visa actively engages with value chain members on climate-related issues, including through the CDP Supply Chain program. In FY21, we worked to build out a roadmap for supplier engagement, which will utilize a tiered approach based on the size of the supplier and maturity of their existing climate programs. Additionally, 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. 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 94% of total Scope 3 emissions in FY21. 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 few years, Visa has taken part in the CDP Supply Chain Program which allows us to monitor which suppliers are the largest contributors to our Scope 3 inventory and helps us to identify areas for further supplier engagement. We have also undergone further analysis to understand emissions hotspots in our supply chain and understand where areas of engagement will be required to these emissions. Through CDP Supply Chain, Visa requested data from suppliers that represented over one-third of supplier-related emissions in FY21. We also have approved SBTs in line with the SBTi's Business 1.5 degree Celsius pathway, which will result in the need for further engagement with our supply chain partners to decrease emissions.
Investment in R&D	Yes	Climate-related risks and opportunities are impacting Visa's strategy around R&D, and in particular, our role within the broader sustainable commerce 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&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. 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. Action: Visa has internal teams as well as external partnerships that focus on the R&D of new products and services that enable the adoption of sustainable decisions and behaviors. In 2021, Visa launched the Visa Eco Benefits bundle, a package of benefits designed to enable and encourage sustainable consumption behaviors on the part of cardholders. From a carbon footprint calculator powered by ecolytiq and designed to help consumers better understand the climate impact of their personal spending, to personalized education for consumers, to expanded rewards programs for sustainable spending behaviors, Visa is taking concrete action to work for sustainability at scale. Additionally in 2021, Visa collaborated with the Cambridge Institute for Sustainability Leadership (CISL) to identify new opportunities for electronic payments and networks to support a sustainable future. As a result of this work, CISL identified four roles that payment networks can play to bridge the "opportunity gap" by enabling net zero solutions. The result of these investments will help consumers understand and lower their environmental footprint. By using our brand and network, Visa is able to develop products and services that encourage the shift towards sustainable commerce and consumer behavior.
Operations	Yes	Climate-related risks and opportunities have impacted Visa's corporate climate strategy, business continuity planning, as well as renewable energy procurement strategy in the short-, medium- and long-term. 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. We have also joined various partnerships to help drive our operational strategy around climate change. This includes the Climate Business Network, a WWF initiative to accelerate efforts to net-zero, and the World Business Council for Sustainable Development. In 2021 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 emissions and energy reductions across the organization. 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 modelled localized sea level projections in the San Francisco Bay Area, to understand the affect 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.

**C3.4**

**(C3.4) Describe where and how climate-related risks and opportunities have influenced your financial planning.**

Financial planning elements that have been influenced	Description of influence
Row 1 Capital expenditures Capital allocation	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. Over 70% of Visa's occupied square footage is green certified with new certifications underway. We also had our near-term targets covering Scope 1, 2, and 3 emissions approved by the SBTi and in 2021 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 FY21 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 FY21 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, and the proceeds of the green bond are anticipated to be used to fund projects including upgrades to buildings, energy efficiency improvements, expanded usage of renewable energy sources, water efficiency projects, employee commuter programs and research and initiatives focused on sustainable consumer behaviors. 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.

**C4. Targets and performance**

**C4.1**

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

Absolute target

**C4.1a**

**(C4.1a) Provide details of your absolute emissions target(s) and progress made against those targets.**

**Target reference number**

Abs 1

**Year target was set**

2021

**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)**

5068

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

8846

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

<Not Applicable>

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

13914

**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 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]**

6957

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

4018

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

0

**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)**

4018

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

142.245220641081

**Target status in reporting year**

New

**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

**Please explain target coverage and identify any exclusions**

Visa established this target during FY21 and it was subsequently submitted to the SBTi for approval. The target has since been approved by the SBTi. 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**

Given the nature of Visa's Scope 1 and 2 footprint, the primary method for achieving our target will be through 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 making 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.

**List the emissions reduction initiatives which contributed most to achieving this target**

<Not Applicable>

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**Target reference number**

Abs 2

**Year target was set**

2021

**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

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

<Not Applicable>

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

<Not Applicable>

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

409228

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

409228

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

<Not Applicable>

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

<Not Applicable>

**Base year Scope 3 emissions covered by target as % of total base year emissions in Scope 3 (in all Scope 3 categories)**

100

**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 (%)**

42

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

237352.24

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

<Not Applicable>

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

<Not Applicable>

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

320987

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

320987

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

51.3399911657118

**Target status in reporting year**

New

**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

**Please explain target coverage and identify any exclusions**

Visa established this target during FY21 and it was subsequently submitted to the SBTi for approval. The target has since been approved by the SBTi. This target covers 100% of Visa's Scope 3 emissions.

**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 94% of total Scope 3 emissions in FY21. 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>

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## C4.2

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

Net-zero target(s)

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## 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 2 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 sustainability bundle that allows Visa issuers to add sustainability-focused benefits to existing Visa cardholder credit/debit products. - Becoming a founding partner of Travalyst, a global initiative aimed to source sustainable solutions to global travel. - Launching the Visa for Venice and Visa for Athens sustainable tourism initiatives, contributed to the Net Zero Roadmap of the World Travel & Tourism Council and served as a member of the World Economic Forum's Global Agenda Council for Sustainable Tourism. - Being the network of choice for climate-focused payment account offerings, such as: - The world's first Visa co-branded sustainable credit card proposition to reward sustainable choices (co- branded with Etihad Airways, First Abu Dhabi Bank and Visa). - A prepaid card for businesses in the U.S. and the U.K. that automatically offsets 1kg of CO2 emissions for every \$1.50/ £1 spent.

**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.**

	Number of initiatives	Total estimated annual CO2e savings in metric tonnes CO2e (only for rows marked *)
Under investigation	0	0
To be implemented*	0	0
Implementation commenced*	0	0
Implemented*	1	59188
Not to be implemented	0	0

**C4.3b**

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

**Initiative category & Initiative type**

Low-carbon energy consumption	Low-carbon electricity mix
-------------------------------	----------------------------

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

59188

**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)**

196778

**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.

**C4.3c**

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

Method	Comment
Dedicated budget for energy efficiency	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.
Dedicated budget for other emissions reduction activities	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 FY21. 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. Proceeds of the green bond will be used to fund emissions reduction initiatives, including expanded usage of renewable energy sources, employee commuter programs and research and initiatives focused on sustainable consumer behaviors.
Employee engagement	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.
Financial optimization calculations	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 FY21, 79% of our global real estate footprint has achieved or is pending LEED or similar green-building certification.

**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?

	Change(s) in methodology, boundary, and/or reporting year definition?	Details of methodology, boundary, and/or reporting year definition change(s)
Row 1	No	<Not Applicable>

## 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)

5068

Comment

### Scope 2 (location-based)

Base year start

October 1 2019

Base year end

September 30 2020

Base year emissions (metric tons CO2e)

66414

Comment

### Scope 2 (market-based)

Base year start

October 1 2019

Base year end

September 30 2020

Base year emissions (metric tons CO2e)

8846

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)

369931

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)**

2707

**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)**

1347

**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)**

18592

**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)**

13310

**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)**

26

**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

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

The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (Revised Edition)

C6. Emissions data

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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)**  
4018

**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**

59188

**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 and Scope 2 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)**

302161

**Emissions calculation methodology**

Supplier-specific method

Hybrid method

Spend-based method

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

9

**Please explain**

A hybrid approach was used to estimate emissions from purchased good 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. 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 FY21 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 93% of suppliers (by spend) to calculate total emissions. The remaining 7% of Visa's FY21 spend was assumed to be categorically proportional to the top 93% of suppliers. Visa used the percentage spend of each category in the top 93% of suppliers and applied those categorizations to the remaining 7% 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 94.1% 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**

Spend-based method

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

0

**Please explain**

There was no FY21 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)

4171

### 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 FY2021. 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 consumes in our operations. Visa tracks the amount of electricity consumed by source type and multiplies by relevant emission factors. 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 1.3% of our Scope 3 inventory, and are therefore considered relevant. A threshold of 1% of total Scope 3 emissions is used to determine relevance.

## 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)

470

### 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 FY2021 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). Of total waste emissions, 388 MT CO2e were reported and 82 MT CO2e were estimated. This calculation used AR4 GWP's. Emissions from waste generated in operations accounted for 0.1% 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

Not relevant, calculated

### Emissions in reporting year (metric tons CO2e)

1343

### 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 as well as CO2-eq emissions were provided by CWT. Emissions from rental cars were calculated based on the mileage and fuel data provided from Hertz, Avis, and National/Enterprise. US EPA Center for Corporate Climate Leadership emission factors were used to calculate emissions. Emissions from hotel stays were calculated based on hotel stay nights and country data provided by CWT and using emission factors per country from UK DEFRA. This calculation used AR4 GWP's. Emissions from business travel accounted for 0.4% 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.

## Employee commuting

### Evaluation status

Relevant, calculated

### Emissions in reporting year (metric tons CO<sub>2</sub>e)

12830

### Emissions calculation methodology

Average data method

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

0

### Please explain

In FY21, Visa had about 20,500 total full time equivalent employees globally. Visa collected employee data by office in the US and for international locations including average occupancy and closure dates. 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. For India, national news sources were used. Regional-based assumptions 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. Due to COVID-19, a large portion of employees worked from home in FY21. Visa collected employee data by office in the US and for international locations including average occupancy and closure dates. This was used to estimate the total number of employees assigned to each of Visa's offices that worked from home. Office emissions for the workday were estimated for these employees based on assumptions for average workstation and lighting watts from the 2020 EcoAct Homeworking Emissions Whitepaper and EPA eGrid and IEA emission factors. Proxies were used for countries that did not have specific emission factors. Heating and cooling emissions for the workday were estimated using the residential heating and cooling intensities from 2021 IEA Energy Efficiency Indicators. Countries were chosen as regional proxies for countries in that region that did not have specific intensity metrics. Emissions from employee commuting, including homeworking emissions, accounted for 3.9% 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 CO<sub>2</sub>e)

<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, 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 CO<sub>2</sub>e)

<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 and 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 CO<sub>2</sub>e)

<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 and 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 and 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 and 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, calculated

### Emissions in reporting year (metric tons CO2e)

12

### Emissions calculation methodology

Site-specific method

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

0

### Please explain

Visa calculates emissions from electricity and natural gas use at downstream leased assets using its Internal Environmental Data Tool. These calculations are based on reported square footage of the property, and average electricity and natural gas usage per unit area, sourced from the Energy Information Administration (EIA). Relevant emission factors from eGrid and the EPA's Center for Corporate Climate Leadership are used to determine overall emissions. This calculations utilizes AR4 GWP's. Emissions from downstream leased assets account for 0.004% 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.

## 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

---

**(C6.7) Are carbon dioxide emissions from biogenic carbon relevant to your organization?**

No

C6.10

---

**(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)**

4018

**Metric denominator**

unit total revenue

**Metric denominator: Unit total**

24105000000

**Scope 2 figure used**

Market-based

**% change from previous year**

74

**Direction of change**

Decreased

**Reason for change**

In FY21, compared to FY20, gross global combined Scope 1 and 2 emissions decreased at a much larger rate than total revenue. This decrease in emissions was largely due to Visa's primary emissions reduction activity of procuring 100% renewable electricity across our global operations. Additional reductions in our Scope 1 and 2 emissions resulted from the impact of Covid-19 on our operations. We expect this trend to continue as we maintain our consumption of 100% renewable electricity, while pursuing additional energy and emissions reduction initiatives.

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C7. Emissions breakdowns

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C7.1

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

Yes

## C7.1a

**(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).**

Greenhouse gas	Scope 1 emissions (metric tons of CO2e)	GWP Reference
CO2	3102	IPCC Fourth Assessment Report (AR4 - 100 year)
CH4	1	IPCC Fourth Assessment Report (AR4 - 100 year)
N2O	10	IPCC Fourth Assessment Report (AR4 - 100 year)
HFCs	905	IPCC Fourth Assessment Report (AR4 - 100 year)

## C7.2

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

Country/Region	Scope 1 emissions (metric tons CO2e)
India	50
Philippines	459
Spain	19
United Kingdom of Great Britain and Northern Ireland	872
United States of America	1505
Other, please specify (International Air Space/Corporate Jet)	890
Germany	30
Bulgaria	1
New Zealand	35
Ukraine	52
Austria	1
Belgium	8
Croatia	1
Cyprus	0.4
Czechia	3
Denmark	1
Sweden	8
Turkey	0
Greece	4
Hungary	0.4
Ireland	2
Israel	7
Italy	13
Republic of Korea	0
Finland	2
Latvia	0.2
Malta	0.3
Netherlands	31
Norway	1
Poland	17
Portugal	3
Romania	5
Slovakia	0.4
Slovenia	0.2

## C7.3

**(C7.3) Indicate which gross global Scope 1 emissions breakdowns you are able to provide.**

By business division

By activity

## C7.3a

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

Business division	Scope 1 emissions (metric ton CO2e)
Asia Pacific	545
Central Europe, the Middle East and Africa	52
Europe	1027
Latin America	30
North America	1476
International Air Space/Corporate Jet	890

**C7.3c**

**(C7.3c) Break down your total gross global Scope 1 emissions by business activity.**

Activity	Scope 1 emissions (metric tons CO2e)
Data Centers	266
Offices	2845
Mobile Combustion/Travel	907

**C7.5**

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

Country/Region	Scope 2, location-based (metric tons CO2e)	Scope 2, market-based (metric tons CO2e)
Argentina	80	0
Australia	87	0
Austria	1	0
Belgium	12	0
Brazil	17	0
Bulgaria	3	0
Cambodia	4	0
Canada	4	0
Chile	10	0
China	311	0
Colombia	6	0
Côte d'Ivoire	18	0
Croatia	1	0
Czechia	10	0
Denmark	1	0
Egypt	65	0
Finland	1	0
France	6	0
Germany	157	0
Greece	14	0
Hungary	1	0
India	1290	0
Indonesia	34	0
Ireland	6	0
Israel	29	0
Italy	33	0
Japan	62	0
Jordan	2	0
Kazakhstan	29	0
Kenya	34	0
Lebanon	14	0
Malaysia	22	0
Mexico	28	0
Morocco	37	0
Myanmar	8	0
Netherlands	91	0
New Zealand	42	0
Nigeria	31	0
Norway	0.1	0
Pakistan	8	0
Panama	23	0
Peru	15	0
Philippines	491	0

Country/Region	Scope 2, location-based (metric tons CO2e)	Scope 2, market-based (metric tons CO2e)
Poland	104	0
Portugal	5	0
Qatar	5	0
Romania	14	0
Russian Federation	241	0
Rwanda	0.3	0
Saudi Arabia	38	0
Serbia	22	0
Singapore	911	0
Slovenia	0.3	0
South Africa	300	0
Spain	28	0
Sri Lanka	3	0
Sweden	2	0
Switzerland	0.1	0
Taiwan, China	55	0
Thailand	2	0
Turkey	70	0
Ukraine	102	0
United Arab Emirates	268	0
United Kingdom of Great Britain and Northern Ireland	2936	0
United States of America	50749	0
Venezuela (Bolivarian Republic of)	76	0
Viet Nam	24	0
Cyprus	2	0
Dominican Republic	14	0
Ecuador	5	0
Georgia	2	0
Ghana	1	0
Malta	1	0
Ethiopia	0	0
Slovakia	0.5	0
Guatemala	3	0
Republic of Korea	19	0
Hong Kong SAR, China	40	0
Bangladesh	0.4	0
Belarus	9	0
Latvia	0.2	0

## C7.6

**(C7.6) Indicate which gross global Scope 2 emissions breakdowns you are able to provide.**

By business division

By activity

### C7.6a

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

Business division	Scope 2, location-based (metric tons CO2e)	Scope 2, market-based (metric tons CO2e)
Asia Pacific	3404	0
Central Europe, the Middle East and Africa	1228	0
Europe	3526	0
Latin America	1447	0
North America	49583	0

### C7.6c

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

Activity	Scope 2, location-based (metric tons CO2e)	Scope 2, market-based (metric tons CO2e)
Data Centers	42656	0
Offices	16531	0

## 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?**

Decreased

## C7.9a

**(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.**

	Change in emissions (metric tons CO2e)	Direction of change	Emissions value (percentage)	Please explain calculation
Change in renewable energy consumption	1620	Decreased	12	In the previous reporting year, renewable energy consumption resulted in 57,568 MT CO2e of reduced emissions. During this reporting year, our renewable energy consumption resulted in 59,188 MT CO2e of reduced emissions, as we maintained the achievement of our goal to procure 100% renewable electricity for an entire fiscal year for the first time. Therefore, the amount of renewable energy procured in the reporting year accounted for a decrease in gross global Scope 1 & 2 emissions of 1,620 MT CO2e (59,188 – 57,568). Total Scope 1 & 2 emissions during the previous reporting year were 13,914 MT CO2e. Therefore, 1,620 MT CO2e of renewable energy represents a 12% decrease in emissions according to the following formula: $(1,620/13,914) \times 100 = 12\%$ decrease.
Other emissions reduction activities	0	No change	0	There were no other emission reduction activities reported during the reporting year.
Divestment	0	No change	0	There were no divestments during the reporting year.
Acquisitions	0	No change	0	There were no acquisitions during the reporting year.
Mergers	0	No change	0	There were no mergers during the reporting year.
Change in output	8276	Decreased	59	Changes in output resulted in a reduction of 8,276 MT CO2e emissions during the reporting year. This was largely due to the Covid-19 pandemic, which resulted in long-term office closures, as well as reduced use of company vehicles, namely Visa's corporate jet. Total Scope 1 & 2 emissions during the previous reporting year were 13,914 MT CO2e. Therefore, 8,276 MT CO2e of renewable energy represents a 59% decrease in emissions according to the following formula: $(8,276/13,914) \times 100 = 59\%$ decrease.
Change in methodology	0	No change	0	There were no changes in methodology during the reporting year.
Change in boundary	0	No change	0	There were no changes in boundary during the reporting year.
Change in physical operating conditions	0	No change	0	There were no changes in physical operating conditions during the reporting year.
Unidentified	0	No change	0	There were no unidentified factors that resulted in emissions changes.
Other	0	No change	0	There were no other factors that resulted in emissions changes.

## C7.9b

**(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. Energy

### C8.1

**(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

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

	Indicate whether your organization undertook this energy-related activity in the reporting year
Consumption of fuel (excluding feedstocks)	Yes
Consumption of purchased or acquired electricity	Yes
Consumption of purchased or acquired heat	No
Consumption of purchased or acquired steam	No
Consumption of purchased or acquired cooling	No
Generation of electricity, heat, steam, or cooling	Yes

**C8.2a**

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

	Heating value	MWh from renewable sources	MWh from non-renewable sources	Total (renewable and non-renewable) MWh
Consumption of fuel (excluding feedstock)	HHV (higher heating value)	0	15344	15344
Consumption of purchased or acquired electricity	<Not Applicable>	164216	0	164216
Consumption of purchased or acquired heat	<Not Applicable>	<Not Applicable>	<Not Applicable>	<Not Applicable>
Consumption of purchased or acquired steam	<Not Applicable>	<Not Applicable>	<Not Applicable>	<Not Applicable>
Consumption of purchased or acquired cooling	<Not Applicable>	<Not Applicable>	<Not Applicable>	<Not Applicable>
Consumption of self-generated non-fuel renewable energy	<Not Applicable>	0	<Not Applicable>	0
Total energy consumption	<Not Applicable>	164216	15344	179560

**C8.2b**

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

	Indicate whether your organization undertakes this fuel application
Consumption of fuel for the generation of electricity	Yes
Consumption of fuel for the generation of heat	Yes
Consumption of fuel for the generation of steam	No
Consumption of fuel for the generation of cooling	No
Consumption of fuel for co-generation or tri-generation	No

**C8.2c**

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

**Sustainable 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 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**

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 renewable fuels0

**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

4770

### MWh fuel consumed for self-generation of electricity

1156

### MWh fuel consumed for self-generation of heat

3614

### 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

10574

### MWh fuel consumed for self-generation of electricity

0

### MWh fuel consumed for self-generation of heat

10574

### 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**

15344

**MWh fuel consumed for self-generation of electricity**

1156

**MWh fuel consumed for self-generation of heat**

14188

**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 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.

	Total Gross generation (MWh)	Generation that is consumed by the organization (MWh)	Gross generation from renewable sources (MWh)	Generation from renewable sources that is consumed by the organization (MWh)
Electricity	1156	1156	0	0
Heat	14188	14188	0	0
Steam	0	0	0	0
Cooling	0	0	0	0

**C8.2g**

(C8.2g) Provide a breakdown of your non-fuel energy consumption by country.

**Country/area**

Argentina

**Consumption of electricity (MWh)**

275

**Consumption of heat, steam, and cooling (MWh)**

0

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

275

**Is this consumption excluded from your RE100 commitment?**

No

**Country/area**

Australia

**Consumption of electricity (MWh)**

133

**Consumption of heat, steam, and cooling (MWh)**

0

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

133

**Is this consumption excluded from your RE100 commitment?**

No

**Country/area**

Austria

**Consumption of electricity (MWh)**

6

**Consumption of heat, steam, and cooling (MWh)**

0

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

6

Is this consumption excluded from your RE100 commitment?

No

---

**Country/area**

Bangladesh

**Consumption of electricity (MWh)**

0.9

**Consumption of heat, steam, and cooling (MWh)**

0

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

0.9

Is this consumption excluded from your RE100 commitment?

No

---

**Country/area**

Belarus

**Consumption of electricity (MWh)**

25

**Consumption of heat, steam, and cooling (MWh)**

0

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

25

Is this consumption excluded from your RE100 commitment?

No

---

**Country/area**

Belgium

**Consumption of electricity (MWh)**

76

**Consumption of heat, steam, and cooling (MWh)**

0

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

76

Is this consumption excluded from your RE100 commitment?

No

---

**Country/area**

Brazil

**Consumption of electricity (MWh)**

181

**Consumption of heat, steam, and cooling (MWh)**

0

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

181

Is this consumption excluded from your RE100 commitment?

No

---

**Country/area**

Bulgaria

**Consumption of electricity (MWh)**

7

**Consumption of heat, steam, and cooling (MWh)**

0

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

7

Is this consumption excluded from your RE100 commitment?

No

---

**Country/area**

Cambodia

**Consumption of electricity (MWh)**

7

**Consumption of heat, steam, and cooling (MWh)**

0

---

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

7

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Canada

**Consumption of electricity (MWh)**

37

**Consumption of heat, steam, and cooling (MWh)**

0

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

37

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Chile

**Consumption of electricity (MWh)**

22

**Consumption of heat, steam, and cooling (MWh)**

0

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

22

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

China

**Consumption of electricity (MWh)**

497

**Consumption of heat, steam, and cooling (MWh)**

0

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

497

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Colombia

**Consumption of electricity (MWh)**

31

**Consumption of heat, steam, and cooling (MWh)**

0

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

31

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Côte d'Ivoire

**Consumption of electricity (MWh)**

53

**Consumption of heat, steam, and cooling (MWh)**

0

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

53

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Croatia

**Consumption of electricity (MWh)**

6

Consumption of heat, steam, and cooling (MWh)

0

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

6

Is this consumption excluded from your RE100 commitment?

No

---

Country/area

Cyprus

Consumption of electricity (MWh)

4

Consumption of heat, steam, and cooling (MWh)

0

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

4

Is this consumption excluded from your RE100 commitment?

No

---

Country/area

Czechia

Consumption of electricity (MWh)

25

Consumption of heat, steam, and cooling (MWh)

0

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

25

Is this consumption excluded from your RE100 commitment?

No

---

Country/area

Denmark

Consumption of electricity (MWh)

8

Consumption of heat, steam, and cooling (MWh)

0

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

8

Is this consumption excluded from your RE100 commitment?

No

---

Country/area

Dominican Republic

Consumption of electricity (MWh)

23

Consumption of heat, steam, and cooling (MWh)

0

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

23

Is this consumption excluded from your RE100 commitment?

No

---

Country/area

Ecuador

Consumption of electricity (MWh)

36

Consumption of heat, steam, and cooling (MWh)

0

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

36

Is this consumption excluded from your RE100 commitment?

No

---

Country/area

Egypt

**Consumption of electricity (MWh)**

128

**Consumption of heat, steam, and cooling (MWh)**

0

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

128

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Ethiopia

**Consumption of electricity (MWh)**

2

**Consumption of heat, steam, and cooling (MWh)**

0

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

2

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Finland

**Consumption of electricity (MWh)**

17

**Consumption of heat, steam, and cooling (MWh)**

0

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

17

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

France

**Consumption of electricity (MWh)**

121

**Consumption of heat, steam, and cooling (MWh)**

0

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

121

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Georgia

**Consumption of electricity (MWh)**

20

**Consumption of heat, steam, and cooling (MWh)**

0

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

20

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Germany

**Consumption of electricity (MWh)**

489

**Consumption of heat, steam, and cooling (MWh)**

0

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

489

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Ghana

**Consumption of electricity (MWh)**

3

**Consumption of heat, steam, and cooling (MWh)**

0

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

3

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Greece

**Consumption of electricity (MWh)**

34

**Consumption of heat, steam, and cooling (MWh)**

0

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

34

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Guatemala

**Consumption of electricity (MWh)**

11

**Consumption of heat, steam, and cooling (MWh)**

0

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

11

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Hungary

**Consumption of electricity (MWh)**

4

**Consumption of heat, steam, and cooling (MWh)**

0

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

4

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

India

**Consumption of electricity (MWh)**

1782

**Consumption of heat, steam, and cooling (MWh)**

0

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

1782

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Indonesia

**Consumption of electricity (MWh)**

44

**Consumption of heat, steam, and cooling (MWh)**

0

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

44

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Ireland

**Consumption of electricity (MWh)**

22

**Consumption of heat, steam, and cooling (MWh)**

0

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

22

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Israel

**Consumption of electricity (MWh)**

62

**Consumption of heat, steam, and cooling (MWh)**

0

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

62

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Italy

**Consumption of electricity (MWh)**

124

**Consumption of heat, steam, and cooling (MWh)**

0

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

124

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Japan

**Consumption of electricity (MWh)**

126

**Consumption of heat, steam, and cooling (MWh)**

0

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

126

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Jordan

**Consumption of electricity (MWh)**

6

**Consumption of heat, steam, and cooling (MWh)**

0

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

6

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Kazakhstan

**Consumption of electricity (MWh)**

45

**Consumption of heat, steam, and cooling (MWh)**

0

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

Is this consumption excluded from your RE100 commitment?

No

---

**Country/area**

Kenya

**Consumption of electricity (MWh)**

315

**Consumption of heat, steam, and cooling (MWh)**

0

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

315

Is this consumption excluded from your RE100 commitment?

No

---

**Country/area**

Republic of Korea

**Consumption of electricity (MWh)**

38

**Consumption of heat, steam, and cooling (MWh)**

0

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

38

Is this consumption excluded from your RE100 commitment?

No

---

**Country/area**

Latvia

**Consumption of electricity (MWh)**

2

**Consumption of heat, steam, and cooling (MWh)**

0

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

2

Is this consumption excluded from your RE100 commitment?

No

---

**Country/area**

Lebanon

**Consumption of electricity (MWh)**

19

**Consumption of heat, steam, and cooling (MWh)**

0

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

19

Is this consumption excluded from your RE100 commitment?

No

---

**Country/area**

Malaysia

**Consumption of electricity (MWh)**

32

**Consumption of heat, steam, and cooling (MWh)**

0

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

32

Is this consumption excluded from your RE100 commitment?

No

---

**Country/area**

Malta

**Consumption of electricity (MWh)**

3

**Consumption of heat, steam, and cooling (MWh)**

0

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

3

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Mexico

**Consumption of electricity (MWh)**

78

**Consumption of heat, steam, and cooling (MWh)**

0

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

78

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Morocco

**Consumption of electricity (MWh)**

52

**Consumption of heat, steam, and cooling (MWh)**

0

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

52

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Myanmar

**Consumption of electricity (MWh)**

17

**Consumption of heat, steam, and cooling (MWh)**

0

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

17

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Netherlands

**Consumption of electricity (MWh)**

297

**Consumption of heat, steam, and cooling (MWh)**

0

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

297

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

New Zealand

**Consumption of electricity (MWh)**

337

**Consumption of heat, steam, and cooling (MWh)**

0

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

337

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Nigeria

**Consumption of electricity (MWh)**

76

Consumption of heat, steam, and cooling (MWh)

0

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

76

Is this consumption excluded from your RE100 commitment?

No

---

Country/area

Norway

Consumption of electricity (MWh)

8

Consumption of heat, steam, and cooling (MWh)

0

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

8

Is this consumption excluded from your RE100 commitment?

No

---

Country/area

Pakistan

Consumption of electricity (MWh)

23

Consumption of heat, steam, and cooling (MWh)

0

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

23

Is this consumption excluded from your RE100 commitment?

No

---

Country/area

Panama

Consumption of electricity (MWh)

56

Consumption of heat, steam, and cooling (MWh)

0

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

56

Is this consumption excluded from your RE100 commitment?

No

---

Country/area

Peru

Consumption of electricity (MWh)

85

Consumption of heat, steam, and cooling (MWh)

0

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

85

Is this consumption excluded from your RE100 commitment?

No

---

Country/area

Philippines

Consumption of electricity (MWh)

727

Consumption of heat, steam, and cooling (MWh)

0

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

727

Is this consumption excluded from your RE100 commitment?

No

---

Country/area

---

Poland

**Consumption of electricity (MWh)**

163

**Consumption of heat, steam, and cooling (MWh)**

0

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

163

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Portugal

**Consumption of electricity (MWh)**

25

**Consumption of heat, steam, and cooling (MWh)**

0

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

25

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Qatar

**Consumption of electricity (MWh)**

11

**Consumption of heat, steam, and cooling (MWh)**

0

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

11

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Romania

**Consumption of electricity (MWh)**

52

**Consumption of heat, steam, and cooling (MWh)**

0

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

52

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Russian Federation

**Consumption of electricity (MWh)**

678

**Consumption of heat, steam, and cooling (MWh)**

0

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

678

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Rwanda

**Consumption of electricity (MWh)**

0.7

**Consumption of heat, steam, and cooling (MWh)**

0

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

0.7

**Is this consumption excluded from your RE100 commitment?**

No

---

---

**Country/area**

Saudi Arabia

**Consumption of electricity (MWh)**

61

**Consumption of heat, steam, and cooling (MWh)**

0

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

61

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Serbia

**Consumption of electricity (MWh)**

28

**Consumption of heat, steam, and cooling (MWh)**

0

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

28

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Singapore

**Consumption of electricity (MWh)**

2384

**Consumption of heat, steam, and cooling (MWh)**

0

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

2384

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Slovakia

**Consumption of electricity (MWh)**

4

**Consumption of heat, steam, and cooling (MWh)**

0

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

4

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Slovenia

**Consumption of electricity (MWh)**

2

**Consumption of heat, steam, and cooling (MWh)**

0

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

2

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

South Africa

**Consumption of electricity (MWh)**

320

**Consumption of heat, steam, and cooling (MWh)**

0

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

320

Is this consumption excluded from your RE100 commitment?

No

---

Country/area

Spain

Consumption of electricity (MWh)

181

Consumption of heat, steam, and cooling (MWh)

0

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

181

Is this consumption excluded from your RE100 commitment?

No

---

Country/area

Sri Lanka

Consumption of electricity (MWh)

5

Consumption of heat, steam, and cooling (MWh)

0

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

5

Is this consumption excluded from your RE100 commitment?

No

---

Country/area

Sweden

Consumption of electricity (MWh)

72

Consumption of heat, steam, and cooling (MWh)

0

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

72

Is this consumption excluded from your RE100 commitment?

No

---

Country/area

Switzerland

Consumption of electricity (MWh)

2

Consumption of heat, steam, and cooling (MWh)

0

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

2

Is this consumption excluded from your RE100 commitment?

No

---

Country/area

Taiwan, China

Consumption of electricity (MWh)

99

Consumption of heat, steam, and cooling (MWh)

0

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

99

Is this consumption excluded from your RE100 commitment?

No

---

Country/area

Thailand

Consumption of electricity (MWh)

5

Consumption of heat, steam, and cooling (MWh)

0

---

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

5

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Turkey

**Consumption of electricity (MWh)**

166

**Consumption of heat, steam, and cooling (MWh)**

0

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

166

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Ukraine

**Consumption of electricity (MWh)**

271

**Consumption of heat, steam, and cooling (MWh)**

0

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

271

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

United Arab Emirates

**Consumption of electricity (MWh)**

530

**Consumption of heat, steam, and cooling (MWh)**

0

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

530

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

United Kingdom of Great Britain and Northern Ireland

**Consumption of electricity (MWh)**

15250

**Consumption of heat, steam, and cooling (MWh)**

0

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

15250

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

United States of America

**Consumption of electricity (MWh)**

136908

**Consumption of heat, steam, and cooling (MWh)**

0

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

136908

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Venezuela (Bolivarian Republic of)

**Consumption of electricity (MWh)**

241

**Consumption of heat, steam, and cooling (MWh)**

0

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

241

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Viet Nam

**Consumption of electricity (MWh)**

36

**Consumption of heat, steam, and cooling (MWh)**

0

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

36

**Is this consumption excluded from your RE100 commitment?**

No

---

**Country/area**

Hong Kong SAR, China

**Consumption of electricity (MWh)**

63

**Consumption of heat, steam, and cooling (MWh)**

0

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

63

**Is this consumption excluded from your RE100 commitment?**

No

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## C8.2h

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

**Country/area of renewable electricity consumption**

Argentina

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

275

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

275

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Argentina

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment**

---

**Country/area of renewable electricity consumption**

Australia

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

133

---

**Tracking instrument used**

Australian LGC

**Total attribute instruments retained for consumption by your organization (MWh)**

133

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Australia

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)****Vintage of the renewable energy/attribute (i.e. year of generation)**

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (LGC - Australia)

**Comment**

---

**Country/area of renewable electricity consumption**

Austria

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and solar)

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

6

**Tracking instrument used**

GO

**Total attribute instruments retained for consumption by your organization (MWh)**

6

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Norway

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)****Vintage of the renewable energy/attribute (i.e. year of generation)**

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (European Legislation Directive)

**Comment**

---

**Country/area of renewable electricity consumption**

Bangladesh

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

0.9

**Tracking instrument used**

TIGR

**Total attribute instruments retained for consumption by your organization (MWh)**

0.9

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Bangladesh

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)****Vintage of the renewable energy/attribute (i.e. year of generation)**

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (TIGRS - Bangladesh)

**Comment**

---

**Country/area of renewable electricity consumption**

Belarus

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

---

25

**Tracking instrument used**

GO

**Total attribute instruments retained for consumption by your organization (MWh)**

25

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Norway

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (European Legislation Directive)

**Comment**

---

**Country/area of renewable electricity consumption**

Belgium

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

76

**Tracking instrument used**

GO

**Total attribute instruments retained for consumption by your organization (MWh)**

76

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Norway

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (European Legislation Directive)

**Comment**

---

**Country/area of renewable electricity consumption**

Brazil

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

181

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

181

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Brazil

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (European Legislation Directive)

**Comment**

---

**Country/area of renewable electricity consumption**

Bulgaria

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

---

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

7

**Tracking instrument used**

GO

**Total attribute instruments retained for consumption by your organization (MWh)**

7

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Norway

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (European Legislation Directive)

**Comment**

---

**Country/area of renewable electricity consumption**

Cambodia

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

7

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

7

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Thailand

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment**

---

**Country/area of renewable electricity consumption**

Canada

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

37

**Tracking instrument used**

Other, please specify (REC - Canada Green Power)

**Total attribute instruments retained for consumption by your organization (MWh)**

37

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Canada

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Green-e

**Comment**

---

**Country/area of renewable electricity consumption**

Chile

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

---

Renewable electricity mix, please specify (Wind and Solar)

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

22

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

22

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Chile

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment**

---

**Country/area of renewable electricity consumption**

China

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

497

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

497

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

China

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment**

---

**Country/area of renewable electricity consumption**

Colombia

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

31

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

31

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Colombia

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment**

---

**Country/area of renewable electricity consumption**

Côte d'Ivoire

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

---

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

53

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

53

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Nigeria

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)****Vintage of the renewable energy/attribute (i.e. year of generation)**

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment**

---

**Country/area of renewable electricity consumption**

Croatia

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

6

**Tracking instrument used**

GO

**Total attribute instruments retained for consumption by your organization (MWh)**

6

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Norway

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)****Vintage of the renewable energy/attribute (i.e. year of generation)**

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (European Legislation Directive)

**Comment**

---

**Country/area of renewable electricity consumption**

Cyprus

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

4

**Tracking instrument used**

GO

**Total attribute instruments retained for consumption by your organization (MWh)**

4

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Norway

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)****Vintage of the renewable energy/attribute (i.e. year of generation)**

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (European Legislation Directive)

**Comment**

---

**Country/area of renewable electricity consumption**

Czechia

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

25

**Tracking instrument used**

GO

**Total attribute instruments retained for consumption by your organization (MWh)**

25

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Norway

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (European Legislation Directive)

**Comment**

---

**Country/area of renewable electricity consumption**

Denmark

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

8

**Tracking instrument used**

GO

**Total attribute instruments retained for consumption by your organization (MWh)**

8

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Norway

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (European Legislation Directive)

**Comment**

---

**Country/area of renewable electricity consumption**

Dominican Republic

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

23

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

23

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Dominican Republic

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment**

---

**Country/area of renewable electricity consumption**

Ecuador

---

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

36

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

36

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Guatemala

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)****Vintage of the renewable energy/attribute (i.e. year of generation)**

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment**

---

**Country/area of renewable electricity consumption**

Egypt

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

128

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

128

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Egypt

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)****Vintage of the renewable energy/attribute (i.e. year of generation)**

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment**

---

**Country/area of renewable electricity consumption**

Ethiopia

**Sourcing method**

Default delivered renewable electricity from a grid that is 95% or more renewable 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)**

2

**Tracking instrument used**

No instrument used

**Total attribute instruments retained for consumption by your organization (MWh)**

2

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Ethiopia

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)****Vintage of the renewable energy/attribute (i.e. year of generation)**

2021

**Brand, label, or certification of the renewable electricity purchase**

No brand, label, or certification

**Comment**

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**Country/area of renewable electricity consumption**

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Finland

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

17

**Tracking instrument used**

GO

**Total attribute instruments retained for consumption by your organization (MWh)**

17

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Norway

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (European Legislation Directive)

**Comment**

---

**Country/area of renewable electricity consumption**

France

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

121

**Tracking instrument used**

GO

**Total attribute instruments retained for consumption by your organization (MWh)**

121

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Norway

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (European Legislation Directive)

**Comment**

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**Country/area of renewable electricity consumption**

Georgia

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

20

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

20

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Turkey

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment**

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**Country/area of renewable electricity consumption**

Germany

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

485

**Tracking instrument used**

GO

**Total attribute instruments retained for consumption by your organization (MWh)**

485

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Norway

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)****Vintage of the renewable energy/attribute (i.e. year of generation)**

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (European Legislation Directive)

**Comment**

---

**Country/area of renewable electricity consumption**

Ghana

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

3

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

3

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Nigeria

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)****Vintage of the renewable energy/attribute (i.e. year of generation)**

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment**

---

**Country/area of renewable electricity consumption**

Greece

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

34

**Tracking instrument used**

GO

**Total attribute instruments retained for consumption by your organization (MWh)**

34

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Norway

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)****Vintage of the renewable energy/attribute (i.e. year of generation)**

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (European Legislation Directive)

**Comment**

---

**Country/area of renewable electricity consumption**

Guatemala

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

11

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

11

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Guatemala

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment**

---

**Country/area of renewable electricity consumption**

Hungary

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

4

**Tracking instrument used**

GO

**Total attribute instruments retained for consumption by your organization (MWh)**

4

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Norway

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (European Legislation Directive)

**Comment**

---

**Country/area of renewable electricity consumption**

India

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

1782

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

1782

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

India

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

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Other, please specify (The International REC Standard )

**Comment**

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**Country/area of renewable electricity consumption**

Indonesia

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

44

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

44

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Indonesia

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment**

---

**Country/area of renewable electricity consumption**

Ireland

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

22

**Tracking instrument used**

GO

**Total attribute instruments retained for consumption by your organization (MWh)**

22

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Norway

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (European Legislation Directive)

**Comment**

---

**Country/area of renewable electricity consumption**

Israel

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

62

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

62

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Israel

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

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**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment**

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**Country/area of renewable electricity consumption**

Italy

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

124

**Tracking instrument used**

GO

**Total attribute instruments retained for consumption by your organization (MWh)**

124

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Norway

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)****Vintage of the renewable energy/attribute (i.e. year of generation)**

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (European Legislation Directive)

**Comment**

---

**Country/area of renewable electricity consumption**

Japan

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

126

**Tracking instrument used**

J-Credit

**Total attribute instruments retained for consumption by your organization (MWh)**

126

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Japan

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)****Vintage of the renewable energy/attribute (i.e. year of generation)**

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (J-Credit)

**Comment**

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**Country/area of renewable electricity consumption**

Jordan

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

6

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

6

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Jordan

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)****Vintage of the renewable energy/attribute (i.e. year of generation)**

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2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment**

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**Country/area of renewable electricity consumption**

Kazakhstan

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

45

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

45

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Russian Federation

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment**

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**Country/area of renewable electricity consumption**

Kenya

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

315

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

315

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Uganda

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment**

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**Country/area of renewable electricity consumption**

Republic of Korea

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

38

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

38

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

China

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment**

---

**Country/area of renewable electricity consumption**

Latvia

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

2

**Tracking instrument used**

GO

**Total attribute instruments retained for consumption by your organization (MWh)**

2

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Norway

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (European Legislation Directive)

**Comment**

---

**Country/area of renewable electricity consumption**

Lebanon

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

19

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

19

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Israel

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment**

---

**Country/area of renewable electricity consumption**

Malaysia

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

32

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

32

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Malaysia

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**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment**

---

**Country/area of renewable electricity consumption**

Malta

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

3

**Tracking instrument used**

GO

**Total attribute instruments retained for consumption by your organization (MWh)**

3

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Norway

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (European Legislation Directive)

**Comment**

---

**Country/area of renewable electricity consumption**

Mexico

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

78

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

78

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Mexico

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment**

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**Country/area of renewable electricity consumption**

Morocco

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

52

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

52

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

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Morocco

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment**

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**Country/area of renewable electricity consumption**

Myanmar

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

17

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

17

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Thailand

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment**

---

**Country/area of renewable electricity consumption**

Netherlands

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

297

**Tracking instrument used**

GO

**Total attribute instruments retained for consumption by your organization (MWh)**

297

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Norway

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (European Legislation Directive)

**Comment**

---

**Country/area of renewable electricity consumption**

New Zealand

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

337

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

337

---

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

New Zealand

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment**

---

**Country/area of renewable electricity consumption**

Nigeria

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

76

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

76

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Nigeria

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment**

---

**Country/area of renewable electricity consumption**

Norway

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

8

**Tracking instrument used**

GO

**Total attribute instruments retained for consumption by your organization (MWh)**

8

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Norway

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (European Legislation Directive)

**Comment**

---

**Country/area of renewable electricity consumption**

Pakistan

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

23

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

---

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

India

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)****Vintage of the renewable energy/attribute (i.e. year of generation)**

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment****Country/area of renewable electricity consumption**

Panama

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

56

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

56

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Panama

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)****Vintage of the renewable energy/attribute (i.e. year of generation)**

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment****Country/area of renewable electricity consumption**

Peru

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

85

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

85

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Peru

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)****Vintage of the renewable energy/attribute (i.e. year of generation)**

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment****Country/area of renewable electricity consumption**

Philippines

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

727

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

727

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Philippines

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment**

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**Country/area of renewable electricity consumption**

Poland

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

163

**Tracking instrument used**

GO

**Total attribute instruments retained for consumption by your organization (MWh)**

163

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Norway

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (European Legislation Directive)

**Comment**

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**Country/area of renewable electricity consumption**

Portugal

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

25

**Tracking instrument used**

GO

**Total attribute instruments retained for consumption by your organization (MWh)**

25

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Norway

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (European Legislation Directive)

**Comment**

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**Country/area of renewable electricity consumption**

Qatar

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

11

**Tracking instrument used**

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I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

11

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

United Arab Emirates

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard)

**Comment**

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**Country/area of renewable electricity consumption**

Romania

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

52

**Tracking instrument used**

GO

**Total attribute instruments retained for consumption by your organization (MWh)**

52

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Norway

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (European Legislation Directive)

**Comment**

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**Country/area of renewable electricity consumption**

Russian Federation

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

678

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

678

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Russian Federation

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard)

**Comment**

---

**Country/area of renewable electricity consumption**

Rwanda

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

0.7

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**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

0.7

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Uganda

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)****Vintage of the renewable energy/attribute (i.e. year of generation)**

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard)

**Comment**

---

**Country/area of renewable electricity consumption**

Saudi Arabia

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

61

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

61

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

United Arab Emirates

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)****Vintage of the renewable energy/attribute (i.e. year of generation)**

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard)

**Comment**

---

**Country/area of renewable electricity consumption**

Serbia

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

30

**Tracking instrument used**

GO

**Total attribute instruments retained for consumption by your organization (MWh)**

30

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Norway

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)****Vintage of the renewable energy/attribute (i.e. year of generation)**

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (European Legislation Directive)

**Comment**

---

**Country/area of renewable electricity consumption**

Singapore

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

---

2384

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

2384

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Malaysia

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment**

---

**Country/area of renewable electricity consumption**

Slovakia

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

4

**Tracking instrument used**

GO

**Total attribute instruments retained for consumption by your organization (MWh)**

4

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Norway

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (European Legislation Directive)

**Comment**

---

**Country/area of renewable electricity consumption**

Slovenia

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

2

**Tracking instrument used**

GO

**Total attribute instruments retained for consumption by your organization (MWh)**

2

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Norway

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (European Legislation Directive)

**Comment**

---

**Country/area of renewable electricity consumption**

South Africa

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

320

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

320

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

South Africa

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment**

---

**Country/area of renewable electricity consumption**

Spain

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

181

**Tracking instrument used**

GO

**Total attribute instruments retained for consumption by your organization (MWh)**

181

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Norway

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (European Legislation Directive)

**Comment**

---

**Country/area of renewable electricity consumption**

Sri Lanka

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

5

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

5

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

India

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard)

**Comment**

---

**Country/area of renewable electricity consumption**

Sweden

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

---

Renewable electricity mix, please specify (Wind and Solar)

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

72

**Tracking instrument used**

GO

**Total attribute instruments retained for consumption by your organization (MWh)**

72

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Norway

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (European Legislation Directive)

**Comment**

---

**Country/area of renewable electricity consumption**

Switzerland

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

2

**Tracking instrument used**

GO

**Total attribute instruments retained for consumption by your organization (MWh)**

2

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Norway

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (European Legislation Directive)

**Comment**

---

**Country/area of renewable electricity consumption**

Taiwan, China

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

99

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

99

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Taiwan, China

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment**

---

**Country/area of renewable electricity consumption**

Thailand

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

---

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

5

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

5

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Thailand

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)****Vintage of the renewable energy/attribute (i.e. year of generation)**

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment**

---

**Country/area of renewable electricity consumption**

Turkey

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

166

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

166

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Turkey

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)****Vintage of the renewable energy/attribute (i.e. year of generation)**

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment**

---

**Country/area of renewable electricity consumption**

Ukraine

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

271

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

271

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Russian Federation

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)****Vintage of the renewable energy/attribute (i.e. year of generation)**

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment**

---

**Country/area of renewable electricity consumption**

United Arab Emirates

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

530

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

530

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

United Arab Emirates

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment**

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**Country/area of renewable electricity consumption**

Venezuela (Bolivarian Republic of)

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

241

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

241

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Colombia

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment**

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**Country/area of renewable electricity consumption**

Viet Nam

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

36

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

36

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

Viet Nam

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard )

**Comment**

---

**Country/area of renewable electricity consumption**

United Kingdom of Great Britain and Northern Ireland

---

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Renewable mix)

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

1714

**Tracking instrument used**

REGO

**Total attribute instruments retained for consumption by your organization (MWh)**

1714

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

United Kingdom of Great Britain and Northern Ireland

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)****Vintage of the renewable energy/attribute (i.e. year of generation)**

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (REGO)

**Comment**

---

**Country/area of renewable electricity consumption**

United Kingdom of Great Britain and Northern Ireland

**Sourcing method**

Green electricity products from an energy supplier (e.g. Green Tariffs)

**Renewable electricity technology type**

Solar

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

13536

**Tracking instrument used**

REGO

**Total attribute instruments retained for consumption by your organization (MWh)**

13536

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

United Kingdom of Great Britain and Northern Ireland

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)****Vintage of the renewable energy/attribute (i.e. year of generation)**

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (REGO)

**Comment**

---

**Country/area of renewable electricity consumption**

United States of America

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Wind

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

116485

**Tracking instrument used**

US-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

116485

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

United States of America

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)****Vintage of the renewable energy/attribute (i.e. year of generation)**

2021

**Brand, label, or certification of the renewable electricity purchase**

Green-e

**Comment**

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**Country/area of renewable electricity consumption**

---

United States of America

**Sourcing method**

Green electricity products from an energy supplier (e.g. Green Tariffs)

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

20424

**Tracking instrument used**

US-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

20424

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

United States of America

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Green-e

**Comment**

---

**Country/area of renewable electricity consumption**

Hong Kong SAR, China

**Sourcing method**

Unbundled Energy Attribute Certificate (EAC) purchase

**Renewable electricity technology type**

Renewable electricity mix, please specify (Wind and Solar)

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

63

**Tracking instrument used**

I-REC

**Total attribute instruments retained for consumption by your organization (MWh)**

63

**Country/area of origin (generation) of the renewable electricity/attribute consumed**

China

**Commissioning year of the energy generation facility (e.g. date of first commercial operation or repowering)**

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

2021

**Brand, label, or certification of the renewable electricity purchase**

Other, please specify (The International REC Standard)

**Comment**

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C8.2j

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**(C8.2j) Provide details of your organization's renewable electricity generation by country in the reporting year.**

C8.2k

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**(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 is also actively engaged with CEBA and RE100 and support their goals of expanding accessibility, particularly in developing markets.

C8.2l

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**(C8.2) In the reporting year, has your organization faced any challenges to sourcing renewable electricity?**

	Challenges to sourcing renewable electricity	Challenges faced by your organization which were not country-specific
Row 1	Yes, not specific to a country/area	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.

**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.**

	Verification/assurance status
Scope 1	Third-party verification or assurance process in place
Scope 2 (location-based or market-based)	Third-party verification or assurance process in place
Scope 3	Third-party verification or assurance process in place

**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**

Apex GHG Verification Statement VISA FY2021.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**

Apex GHG Verification Statement VISA FY2021.pdf

**Page/ section reference**

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**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**

Apex GHG Verification Statement VISA FY2021.pdf

**Page/ section reference**

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**Relevant standard**

ISO14064-3

**Proportion of reported emissions verified (%)**

100

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**C10.1c**

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(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

Scope 3: Downstream leased assets

**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**

Apex GHG Verification Statement VISA FY2021.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?

Disclosure module verification relates to	Data verified	Verification standard	Please explain
C7. Emissions breakdown	Year on year change in emissions (Scope 1)	ISO14064-3	The 2021 and 2020 emissions have been separately verified, therefore the year on year changes are covered by those verifications. Apex GHG Verification Statement VISA FY2021.pdf Apex GHG Verification Statement VISA FY2020 (1).pdf
C7. Emissions breakdown	Year on year change in emissions (Scope 2)	ISO14064-3	The 2021 and 2020 emissions have been separately verified, therefore the year on year changes are covered by those verifications. Apex GHG Verification Statement VISA FY2021.pdf Apex GHG Verification Statement VISA FY2020 (1).pdf

## 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 originated or purchased any project-based carbon credits within the reporting period?

Yes

### C11.2a

(C11.2a) Provide details of the project-based carbon credits originated or purchased by your organization in the reporting period.

**Credit origination or credit purchase**

Credit purchase

**Project type**

Forests

**Project identification**

Offset - Hudson Farm Forestry

**Verified to which standard**

ACR (American Carbon Registry)

**Number of credits (metric tonnes CO2e)**

5000

**Number of credits (metric tonnes CO2e): Risk adjusted volume**

5000

**Credits cancelled**

Yes

**Purpose, e.g. compliance**

Voluntary Offsetting

**Credit origination or credit purchase**

Credit purchase

**Project type**

Energy efficiency: households

**Project identification**

Offset - BioLite Improved Stove Programme (Uganda and/or Kenya)

**Verified to which standard**

Gold Standard

**Number of credits (metric tonnes CO2e)**

1028

**Number of credits (metric tonnes CO2e): Risk adjusted volume**

1028

**Credits cancelled**

Yes

**Purpose, e.g. compliance**

Voluntary Offsetting

---

**Credit origination or credit purchase**

Credit purchase

**Project type**

Other, please specify (Wind and Solar)

**Project identification**

Offset - China Renewables Wind and/or Solar

**Verified to which standard**

Gold Standard

**Number of credits (metric tonnes CO2e)**

1461

**Number of credits (metric tonnes CO2e): Risk adjusted volume**

1461

**Credits cancelled**

Yes

**Purpose, e.g. compliance**

Voluntary Offsetting

---

**Credit origination or credit purchase**

Credit purchase

**Project type**

Other, please specify (Wind and Solar)

**Project identification**

Offset - India Renewables, Wind and/or Solar

**Verified to which standard**

Gold Standard

**Number of credits (metric tonnes CO2e)**

1461

**Number of credits (metric tonnes CO2e): Risk adjusted volume**

1461

**Credits cancelled**

Yes

**Purpose, e.g. compliance**

Voluntary Offsetting

---

**Credit origination or credit purchase**

Credit purchase

**Project type**

Wind

**Project identification**

Offset - Dempsey Ridge Wind Farm

**Verified to which standard**

VCS (Verified Carbon Standard)

**Number of credits (metric tonnes CO2e)**

5431

**Number of credits (metric tonnes CO2e): Risk adjusted volume**

5431

**Credits cancelled**

Yes

**Purpose, e.g. compliance**

Voluntary Offsetting

---

**Credit origination or credit purchase**

Credit purchase

**Project type**

Forests

---

**Project identification**

Offset - Guanare Forest Plantations on Degraded Grasslands under Extensive Grazing

**Verified to which standard**

VCS (Verified Carbon Standard)

**Number of credits (metric tonnes CO2e)**

875

**Number of credits (metric tonnes CO2e): Risk adjusted volume**

875

**Credits cancelled**

Yes

**Purpose, e.g. compliance**

Voluntary Offsetting

---

**Credit origination or credit purchase**

Credit purchase

**Project type**

Wind

**Project identification**

Offset - Saint Nikola Wind Farm

**Verified to which standard**

VCS (Verified Carbon Standard)

**Number of credits (metric tonnes CO2e)**

3898

**Number of credits (metric tonnes CO2e): Risk adjusted volume**

3898

**Credits cancelled**

Yes

**Purpose, e.g. compliance**

Voluntary Offsetting

---

**C11.3**

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**(C11.3) Does your organization use an internal price on carbon?**

No, but we anticipate doing so in the next two years

**C12. Engagement**

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**C12.1**

---

**(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**

---

**(C12.1a) Provide details of your climate-related supplier engagement strategy.**

**Type of engagement**

Information collection (understanding supplier behavior)

**Details of engagement**

Collect climate change and carbon information at least annually from suppliers

**% of suppliers by number**

3

**% total procurement spend (direct and indirect)**

36

**% of supplier-related Scope 3 emissions as reported in C6.5**

27

**Rationale for the coverage of your engagement**

Visa recognizes that in general, a company's supply chain emissions (scope 3) are typically four times higher than a company's direct emissions (Scope 1 and 2). 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, and for engagement we are requiring that they complete CDP's Supply Chain questionnaire so we can further understand our footprint. In FY21 the coverage of our engagement in this program was our top 100 suppliers. 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. Visa selected this group of suppliers to engage with because they represent our top suppliers by spend as well as upstream emissions impact. We are focusing on top suppliers by spend because of the potential for these suppliers to implement positive change. In 2021, 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 recently joined the CDP Supply Chain Program, and received the first set of completed questionnaires from our suppliers in 2020. The measure of success for this engagement is the proportion of supplier emissions that is covered by Visa's engagement through the CDP Supply Chain Program. Each year, Visa is building the scope of our engagement with suppliers through CDP's supply chain program, with the threshold for success in this initiative being to cover at least 80% of our supplier emissions through CDP Supply Chain survey requests. Through this engagement in 2021, Visa requested information from over 100 of its top suppliers, representing 2.7% of total suppliers, but 36% of total procurement spend and 27% of emissions, representing an increase compared to FY20. Moving forward, we will attempt to use this engagement and the information gathered in the CDP Supply Chain questionnaire, as well as ongoing discussions with suppliers, to identify areas for improvement, opportunities for partnership on emissions reduction strategies and, if needed, corrective actions to improve Visa's Scope 3 emissions and the emissions of our suppliers. Visa had our Scope 3 target, which is aligned with a 1.5 degree pathway, formally approved by the SBTi, which will require further engagement with our suppliers to achieve. We aim to utilize the information gathered to set supply chain targets and emissions-reduction goals, with the ultimate goal to more effectively manage Visa's supply chain risks.

**Comment**

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**C12.1b**

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**(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
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**% 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. These initiatives include Visa and ecolytiq partnership, which promotes sustainable banking by analyzing payment transactions in real time to calculate CO2 impact, offset personal carbon footprints, and encourage behavior changes. In 2021, these programs expanded when Visa launched the Visa Eco Benefits sustainability bundle, a new package of sustainability-focused benefits for our account issuer customers, designed to enable and encourage their cardholders to engage in sustainable consumption behaviors. With this new offering, Visa will continue to play a leading role in driving sustainable commerce and climate action in the payments industry, supporting its clients' objectives to meet increasing demand from cardholders to enable sustainable consumption and living. Available features of the Visa Eco Benefits bundle include, but are not limited to, a carbon footprint calculator, personalized education for customers on how to encourage more sustainable consumption, sustainable card materials, and donations to environmental organizations. 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 the ecolytiq partnership and Visa Eco Benefits bundle being adopted. The Visa/ecolytiq partnership and Visa Eco Benefits bundle 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**

The Visa and ecolytiq as well as Visa Eco Benefits bundle programs are new, having launched in late 2020 and 2021, respectively. Therefore, it is difficult to directly measure and quantify the impacts of these initiatives and engagements. One metric by which success may be measured is the increase in the number of clients engaged and/or the number of users of the program. As these engagements evolve, Visa will work to measure and quantify the success of the initiatives.

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**C12.1d**

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**(C12.1d) 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, the World Business Council for Sustainable Development, and serving as a member of the World Economic Forum's Global Agenda Council for Sustainable Tourism. 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, we have joined with Booking.com, Skyscanner, Trip.com Group and Tripadvisor as founding partners of the Travalyst sustainable travel coalition, a partnership working to help travelers make better choices for themselves and the planet, and supporting travel and tourism suppliers to be positioned to make these choices. Recently, Travalyst welcomed Google and Expedia Group as new coalition partners, and announced standardized ways to calculate carbon emissions for air travel.

Visa's efforts in sustainable travel also apply to our own business travel footprint. In 2021, 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.

We are also working with more than 500 transit agencies around the world, bringing fast, easy digital payments to buses, trains, and other modes of transit - for local commuters and tourists alike. Most recently, we've brought contactless payments to the transit systems in Monterey Salinas Transit (MST), Sacramento Regional Transit (SacRT), Portugal's Metro de Porto, and lines in Japan and Thailand. We are also encouraged to see the success New York is having with their fare-capping pilot, incentivizing riders to take public transportation by offering a weekly pass after tapping to pay for twelve rides in a week.

Visa also recognizes the transition from internal combustion engine to zero emissions vehicles (including electric vehicles (EV)) that is already underway and set to accelerate as governments and auto manufacturers take action. Here again, we are working to use our role as a digital payments enabler to support this transition. Visa is working closely with stakeholders in both the public and private sectors to broaden EV charging digital payment options and make the payment experience more seamless. In Europe, we recently launched a consultation with EV charging point manufacturers and other industry leaders to identify barriers and solutions to the widespread acceptance of interoperable contactless and digital payments. Visa is also the first representative from the financial services and payments community to join the Charging Interface Initiative (CharIN) — an association working to promote global standards around EV charging toward the end of widespread adoption.

Additionally in 2021, Visa collaborated with the Cambridge Institute for Sustainability Leadership (CISL) to identify new opportunities for electronic payments and networks to support a sustainable future. As a result of this work, CISL identified four roles that payment networks can play to bridge the "opportunity gap" by enabling net zero solutions:

1. **Empower citizens** - through product and service innovation, as well as the provision of information and choice architecture
2. **Provision of data-driven insights** - payments data-driven products and services
3. **Collaboration and partnerships** - shaping and creating new services and solutions with others
4. **Narrative and advocacy** - using corporate influence to shape the broader landscape for the net zero transition.

**C12.2**

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**(C12.2) Do your suppliers have to meet climate-related requirements as part of your organization's purchasing process?**

No, but we plan to introduce climate-related requirements within the next two years

**C12.3**

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**(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**

**Direct or indirect engagement that could influence policy, law, or regulation that may impact the climate**

Yes, we engage indirectly through trade associations

**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 engagement activities are consistent with your overall climate change strategy**

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.

**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 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 consistent with theirs?**

Consistent

**Has your organization influenced, or is your organization attempting to influence their position?**

We have already influenced them to change their position

**State the trade association's position on climate change, explain where your organization's position differs, and how you are attempting to influence their position (if applicable)**

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, if applicable (currency as selected in C0.4) (optional)**

**Describe the aim of your organization's funding**

<Not Applicable>

**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 consistent with theirs?**

Consistent

**Has your organization influenced, or is your organization attempting to influence their position?**

We have already influenced them to change their position

**State the trade association's position on climate change, explain where your organization's position differs, and how you are attempting to influence their position (if applicable)**

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. Visa is a member of the BRT's Climate Working Group responsible for creating their first climate statement. In addition, Visa's CEO had previously participated in the Energy and Environment Committee and has been directly involved in BRT campaigns to build awareness and action around climate change. Our CEO also sits on the BRT's advisory board. Visa frequently engages with the BRT to get to a position that we agree with.

**Funding figure your organization provided to this trade association in the reporting year, if applicable (currency as selected in C0.4) (optional)**

**Describe the aim of your organization's funding**

<Not Applicable>

**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

(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 2021 Proxy Statement.pdf

**Page/Section reference**

Introduction Letter, p. 18-20 & 58

**Content elements**

- Governance
- Strategy
- Emission targets
- Other, please specify (Renewable Electricity Target)

**Comment**

2021 Proxy Statement

**Publication**

In voluntary sustainability report

**Status**

Underway – previous year attached

**Attach the document**

2020 Environmental, Social & Governance Report.pdf

**Page/Section reference**

**Content elements**

- Governance
- Strategy
- Emissions figures
- Emission targets
- Other metrics

**Comment**

2020 ESG Report

C15. Biodiversity

C15.1

(C15.1) Is there board-level oversight and/or executive management-level responsibility for biodiversity-related issues within your organization?

	Board-level oversight and/or executive management-level responsibility for biodiversity-related issues	Description of oversight and objectives relating to biodiversity	Scope of board-level oversight
Row 1	No, and we do not plan to have both within the next two years	<Not Applicable>	<Not Applicable>

C15.2

(C15.2) Has your organization made a public commitment and/or endorsed any initiatives related to biodiversity?

	Indicate whether your organization made a public commitment or endorsed any initiatives related to biodiversity	Biodiversity-related public commitments	Initiatives endorsed
Row 1	Yes, we have endorsed initiatives only	<Not Applicable>	SDG

C15.3

**(C15.3) Does your organization assess the impact of its value chain on biodiversity?**

	Does your organization assess the impact of its value chain on biodiversity?	Portfolio
Row 1	No, and we do not plan to assess biodiversity-related impacts within the next two years	<Not Applicable>

**C15.4**

**(C15.4) What actions has your organization taken in the reporting year to progress your biodiversity-related commitments?**

	Have you taken any actions in the reporting period to progress your biodiversity-related commitments?	Type of action taken to progress biodiversity- related commitments
Row 1	No, and we do not plan to undertake any biodiversity-related actions	<Not Applicable>

**C15.5**

**(C15.5) Does your organization use biodiversity indicators to monitor performance across its activities?**

	Does your organization use indicators to monitor biodiversity performance?	Indicators used to monitor biodiversity performance
Row 1	No	Please select

**C15.6**

**(C15.6) 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).**

Report type	Content elements	Attach the document and indicate where in the document the relevant biodiversity information is located
In voluntary sustainability report or other voluntary communications	Other, please specify (Employee initiatives)	2020 ESG Report: Employees Section, p. 33 2020 Environmental, Social & Governance Report.pdf

**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.**

	Job title	Corresponding job category
Row 1	Corporate Sustainability Officer	Chief Sustainability Officer (CSO)

**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 a global payments technology company that enables fast, secure and reliable electronic payments across more than 200 countries and territories. We facilitate global commerce through the transfer of value and information among a global network of consumers, merchants, financial institutions, businesses, strategic partners and government entities. Our advanced transaction processing network, VisaNet, enables authorization, clearing and settlement of payment transactions and allows us to provide our financial institution and merchant clients a wide range of products, platforms and value-added services.

We have a simple and unwavering vision that can be traced back to our beginnings in 1958: To be the best way to pay and be paid for everyone, everywhere. We know that every Visa transaction is a promise. Whether it's a street vendor in Brazil selling food to make a living or a fisherman in Rwanda paying his daughter's school fees, we want to provide the most secure and seamless payment experience possible.

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?**

	Annual Revenue
Row 1	24105000000

**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

**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**

Bank of America

**Scope of emissions**

Scope 2

**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.

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**Requesting member**

HSBC Holdings plc

**Scope of emissions**

Scope 1

**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.

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**Requesting member**

HSBC Holdings plc

**Scope of emissions**

Scope 2

**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.

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**Requesting member**

PayPal Holdings Inc

**Scope of emissions**

Scope 1

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**Allocation level**

Company wide

**Allocation level detail**

<Not Applicable>

**Emissions in metric tonnes of CO<sub>2</sub>e****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.

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**Requesting member**

PayPal Holdings Inc

**Scope of emissions**

Scope 2

**Allocation level**

Company wide

**Allocation level detail**

<Not Applicable>

**Emissions in metric tonnes of CO<sub>2</sub>e****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.

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**Requesting member**

TD Bank Group

**Scope of emissions**

Scope 1

**Allocation level**

Company wide

**Allocation level detail**

<Not Applicable>

**Emissions in metric tonnes of CO<sub>2</sub>e****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.

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**Requesting member**

TD Bank Group

**Scope of emissions**

Scope 2

**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.

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**Requesting member**

Wells Fargo & Company

**Scope of emissions**

Scope 1

**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.

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**Requesting member**

Wells Fargo & Company

**Scope of emissions**

Scope 2

**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.

**SC1.2**

**(SC1.2) Where published information has been used in completing SC1.1, please provide a reference(s).**

[https://s29.q4cdn.com/385744025/files/doc\\_downloads/Visa-Inc\\_-\\_Fiscal-2021-Annual-Report.pdf](https://s29.q4cdn.com/385744025/files/doc_downloads/Visa-Inc_-_Fiscal-2021-Annual-Report.pdf)

**SC1.3**

**(SC1.3) What are the challenges in allocating emissions to different customers, and what would help you to overcome these challenges?**

Allocation challenges	Please explain what would help you overcome these challenges
Customer base is too large and diverse to accurately track emissions to the customer level	We encourage our customers to take our published total payments and transaction volumes as well as GHG emissions, and apportion according to individual usage.

**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**

**Estimated payback**

Cost/saving neutral

**Details of proposal**

In 2021, Visa launched Visa Eco Benefits, 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.

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**Requesting member**

HSBC Holdings 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**

In 2021, Visa launched Visa Eco Benefits, 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.

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**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**

In 2021, Visa launched Visa Eco Benefits, 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.

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**Requesting member**

TD Bank Group

**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)

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**Requesting member**

Wells Fargo & Company

**Group type of project**

New product or service

**Type of project**

Other, please specify (New services offering to encourage sustainable consumer behaviors)

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**Emissions targeted**

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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**

	I understand that my response will be shared with all requesting stakeholders	Response permission
Please select your submission options	Yes	Public

**Please confirm below**

I have read and accept the applicable Terms