



Visa USA SpendTrak Report for Friday, November 25 and Saturday, November 26, 2005

The Visa USA SpendTrak report provides insights into consumer spending behavior. Based on proprietary data, this report presents timely statistics based on approved authorizations of Visa branded credit, debit and commercial cards in key market segments. Prepaid card spending (i.e., gift cards) is reflected in the debit card numbers. Growth comparisons are to the same period from the prior year.

Growth in Visa volume reflected in the SpendTrak report is the result of two major factors: increased spending by consumers and businesses; and the overall migration of spending from paper forms of payment (cash and checks) to electronic forms (Visa).

Personal Consumption Expenditure (PCE) in the U.S. amounts to more than \$8.7 trillion annually, with general-purpose payment cards capturing about one-quarter of that total. Spending on Visa cards represents nearly 15 percent of total PCE. That means \$15 out of every \$100 spent by consumers is on a Visa-branded card.

SpendTrak includes specific data for key retail categories and breaks down purchase activity by geographic region. A new SpendTrak report will be available each Monday from November 7, 2005 through January 2, 2006. SpendTrak reports and press releases can also be found at www.visa.com/spendtrak

Highlights for Friday and Saturday:

- Wayne Best, Visa's in-house economist said, "Consumers don't appear to be suffering from a Black Friday hangover as spending on Visa branded credit and debit cards remained strong on Saturday. For Saturday (Nov. 26), spending on Visa cards reached nearly \$3.2 billion, a 16.4 percent increase over the same day last year."
- Overall sales volume on Visa branded cards for both Friday (Nov. 25) and Saturday (Nov. 26) surpassed \$7 billion, a 15 percent increase over the same period in 2004.
- Retail spending on Visa branded credit and debit cards on Friday (Nov. 25) and Saturday (Nov. 26) increased 11.4 percent to \$3.7 billion, compared to the same period last year.
- For Friday (Nov. 25) and Saturday (Nov. 26), the Personal Entertainment category continued to realize impressive gains increasing 20.6 percent compared to last year.
- Best commented, "E-commerce continues to be a bright-spot this holiday season. And, we expect E-commerce to experience further gains this upcoming week as more consumers turn to the speed and comparison shopping tools the Internet provides for their holiday purchases."

1 Includes six segments broken out in second chart

2 Includes home furnishing

3 Includes computers and electronics, bookstores, music/video sales

4 Includes auto rental, hotels, airlines, dining travel services



MEASURES	Two-Day Sales (\$Million)	% Change vs. 2004	# of Transactions	% Change vs. 2004	Sales (\$Million) 10/31-11/26	Avg. Ticket	
Total Visa Volume (USA)	\$ 7,068	15.0%	122,932,790	13.5%	\$ 85,926	\$ 57.49	
Consumer Credit	\$ 3,840	10.0%	48,055,825	4.8%	\$ 42,466	\$ 79.90	
Consumer Debit (excluding Interlink)	\$ 2,824	20.7%	70,650,097	19.6%	\$ 31,822	\$ 39.97	
Total Commercial Volume	\$ 405	28.1%	4,226,868	23.1%	\$ 11,636	\$ 95.71	
Overall Retail Volume ¹ (Consumer and Commercial)	\$ 3,740	11.4%	48,695,575	4.3%	\$ 30,958	\$ 76.80	
Retail Credit	\$ 2,322	9.3%	24,626,104	1.8%	\$ 19,821	\$ 94.30	
Retail Debit (excluding Interlink)	\$ 1,418	15.0%	24,069,471	7.0%	\$ 11,137	\$ 58.90	
RETAIL SEGMENTS	Two-Day Sales (\$Million)	% Change vs. 2004	# of Transactions	% Change vs. 2004	Sales (\$Million) 10/31-11/26	Avg. Ticket	% of Total Retail Sales
Discount/Mass/Drug Stores	\$ 583	10.3%	9,930,639	8.1%	\$ 4,420	\$ 58.68	15.6%
Dept. Stores/Apparel	\$ 1,047	7.9%	14,118,486	2.4%	\$ 6,103	\$ 74.19	28.0%
Specialty Retail/Gift/Hobby	\$ 550	15.9%	7,981,642	8.1%	\$ 4,857	\$ 68.89	14.7%
Home and Garden ²	\$ 641	14.1%	5,977,803	10.9%	\$ 6,931	\$ 107.20	17.1%
Personal Entertainment ³	\$ 643	20.6%	7,370,191	5.5%	\$ 3,757	\$ 87.19	17.2%
Mail and Phone Order	\$ 277	-4.4%	3,316,814	-16.4%	\$ 4,890	\$ 83.38	7.4%
OTHER SEGMENTS	Two-Day Sales (\$Million)	% Change vs. 2004	# of Transactions	% Change vs. 2004	Sales (\$Million) 10/31-11/26	Avg. Ticket	
E-Commerce	\$ 544	32.1%	7,774,797	26.8%	\$ 9,212	\$ 69.97	
Travel & Entertainment ⁴	\$ 974	19.1%	23,049,736	36.7%	\$ 16,583	\$ 42.26	
QSR	\$ 100	62.4%	8,161,192	74.9%	\$ 1,537	\$ 12.30	

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