



KPMG LLP
Suite 1400
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Independent Accountant's Report

To the management of Visa, Inc. ("Visa"):

We have examined Visa's management's assertion that for its Certification Authority (CA) operations at Highlands Ranch, Colorado and Ashburn, Virginia, for its Visa eCommerce CAs, Visa Information Delivery CAs, Visa Public ECC Root CAs and Visa Public RSA CAs as enumerated in Attachment A in scope for SSL Baseline Requirements and Network Security Requirements, Visa has:

- disclosed its SSL certificate lifecycle management business practices in its:
 - [Visa Public Key Infrastructure Certificate Practice Statement \(CPS\), Version 3.9, Dated April 15, 2021](#); and
 - [Visa Public Key Infrastructure Certificate Policy \(CP\), Version 3.9, Dated April 15, 2021](#), including its commitment to provide SSL certificates in conformity with the CA/Browser Forum Requirements on the Visa website, and provided such services in accordance with its disclosed practices
- maintained effective controls to provide reasonable assurance that:
 - the integrity of keys and SSL certificates it manages is established and protected throughout their lifecycles; and
 - SSL subscriber information is properly authenticated (for the registration activities performed by Visa)
- maintained effective controls to provide reasonable assurance that:
 - logical and physical access to CA systems and data is restricted to authorized individuals;
 - the continuity of key and certificate management operations is maintained; and
 - CA systems development, maintenance, and operations are properly authorized and performed to maintain CA systems integrity
- maintained effective controls to provide reasonable assurance that it meets the Network and Certificate System Security Requirements as set forth by the CA/Browser Forum

throughout the period April 1, 2021 to March 31, 2022 based on the [WebTrust Principles and Criteria for Certification Authorities – SSL Baseline with Network Security – Version 2.5](#)

Certification Authority's responsibilities

Visa's management is responsible for its assertion, including the fairness of its presentation, and the provision of its described services in accordance with the [WebTrust Principles and Criteria for Certification Authorities – SSL Baseline with Network Security – Version 2.5](#).

Practitioner's responsibilities

Our responsibility is to express an opinion on Visa management's assertion based on our examination. Our examination was conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants. Those standards require that we plan and perform the examination to obtain reasonable assurance about whether management's assertion is fairly stated, in all material respects. An examination involves performing procedures to obtain evidence about management's assertion. The nature,



timing, and extent of the procedures selected depend on our judgment, including an assessment of the risks of material misstatement of management's assertion, whether due to fraud or error. We believe that the evidence we obtained is sufficient and appropriate to provide a reasonable basis for our opinion.

We are required to be independent and to meet our other ethical responsibilities in accordance with relevant ethical requirements relating to the engagement.

The relative effectiveness and significance of specific controls at Visa and their effect on assessments of control risk for subscribers and relying parties are dependent on their interaction with the controls and other factors present at individual subscriber and relying party locations. Our examination did not extend to controls at individual subscriber and relying party locations and we have not evaluated the effectiveness of such controls.

Inherent limitations

There are inherent limitations in the effectiveness of any system of internal control, including the possibility of human error and the circumvention of controls. For example, because of their nature, controls may not prevent, or detect unauthorized access to systems and information, or failure to comply with internal and external policies or requirements. Also, the projection to the future of any conclusions based on our findings is subject to the risk that controls may become ineffective.

Opinion

In our opinion management's assertion, as referred to above, is fairly stated, in all material respects.

This report does not include any representation as to the quality of Visa's services other than its CA operations at Highlands Ranch, Colorado and Ashburn, Virginia, nor the suitability of any of Visa's services for any customer's intended purpose.

KPMG LLP

San Francisco, CA
June 17, 2022

ATTACHMENT A – IN-SCOPE CAs

Root CAs

CA Name	Serial Number	SHA1 Thumbprint	SHA-256 Thumbprint
CN = Visa eCommerce Root OU = Visa International Service Association O = VISA C = US	13 86 35 4d 1d 3f 06 f2 c1 f9 65 05 d5 90 1c 62	70 17 9B 86 8C 00 A4 FA 60 91 52 22 3F 9F 3E 32 BD E0 05 62	69FAC9BD55FB0AC78D53 BBEE5CF1D597989FD0A AAB20A25151BDF1733EE 7D122
CN = Visa Information Delivery Root CA OU = Visa International Service Association O = VISA C = US	5b 57 d7 a8 4c b0 af d9 d3 6f 4b a0 31 b4 d6 e2	5A 4D 0E 8B 5F DC FD F6 4E 72 99 A3 6C 06 0D B2 22 CA 78 E4	C57A3ACBE8C06BA1988 A83485BF326F244877537 9849DE01CA43571AF357 E74B
CN = Visa Public RSA Root CA OU = Visa International Service Association O = VISA C = US	513e96000000db442 7eeace0bee148	82EF4C64F057CA0038F 0DB5B76C24B654D7CD A78	07CD9AA9064A9B94C6AE F8FB784C1BBC1BEDA08 ACBE86878D781A391676 26CF8
CN = Visa Public ECC Root CA OU = Visa International Service Association O = VISA C = US	513e96000000dcd30 6988c729cfa65	9CB1E6FBC21AAF3D689 73CB516E932C44CB9D5 60	E6BE68CE06FE0DA0C140 F1AEB00B67B636C5EEA9 422088929362375CE086D B39

Issuing CA

CA Name	Serial Number	SHA1 Thumbprint	SHA-256 Thumbprint
CN = Visa eCommerce Issuing CA OU = Visa International Service Association O = VISA C = US	00 d8 74 61 30 41 fc 3c 44 a0 bc c6 5d 6c 36 f1 10	80 7A 77 B2 44 51 57 6C FB 3F B9 1E 97 73 52 27 FA B4 04 DD	3F7FBE7EDB9369B910E5 FA4B9EEC6371B70C96D8 3A43BD53ABEBF92464C8 D112
CN = Visa Information Delivery Internal CA OU = Visa International Service Association O = VISA C = US	22 b0 8f eb ca 60 17 41 68 5f 05 f4 88 e0 f2 c2	B8 E5 C9 B4 42 B7 3F FE BD 21 8F 9A 18 94 8A 70 BD 3B A7 1F	E7373A39C23547270E3D2 0B247875FA443F4F2B665 D5162601913990383766D 3
CN = Visa Information Delivery CA OU = Visa International Service Association O = VISA C = US	17 b4 6e 88 61 1d b7 9c f6 28 47 8e 22 89 85 ed	6F C9 20 C3 F4 3B 4D BA C7 15 7E D7 33 2B 7C 46 DA A3 54 CE	B863A8F0F8DEBC79B89D 87DE941F6F15EC357715 FA0CF80E84B7A6CDBD8 D3443
CN = Visa eCommerce Issuing CA - G2 OU = Visa International Service Association O = VISA C = US	513e96000000e5a36 d84f4dde48065	FAE7046A89B2E6BAE0F 2BB97E5167073DE17CB BE	873939DBB087F6E95D65 D00305EE8B5124BA5069 7B4A06ACE22A58B51991 F667

CA Name	Serial Number	SHA1 Thumbprint	SHA-256 Thumbprint
CN = Visa ECC 3DS Issuing CA - G2 OU = Visa International Service Association O = VISA C = US	513e9600000e7eda 96c7a097e21d9	EADBF23920EADFDE30 5B63D888FBD7E65F55F 025	7FC2C2A789BB75E7B2AD F07687B8093B0A1C7B9E 3421422C8547E1E82C537 FCA



**Assertion of Management as to
Its Disclosure of its Business Practices and its Controls
Over its Certification Authority Operations
During the period from April 1, 2021 to March 31, 2022**

Visa, Inc. ("Visa") operates the Certification Authority (CA) services known as Visa eCommerce CAs, Visa Information Delivery CAs, Visa Public ECC Root CAs and Visa Public RSA CAs listed in Attachment A in scope for SSL Baseline Requirements and Network Security Requirements and provides SSL CA services.

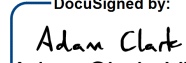
Visa management has assessed its disclosures of its certificate practices and controls over its SSL CA services. Based on that assessment, in providing its SSL [and non-SSL] Certification Authority (CA) services at Highlands Ranch, Colorado and Ashburn, Virginia, Visa has:

- disclosed its SSL certificate lifecycle management business practices in its:
 - [Visa Public Key Infrastructure Certificate Practice Statement \(CPS\), Version 3.9, Dated April 15, 2021](#); and
 - [Visa Public Key Infrastructure Certificate Policy \(CP\), Version 3.9, Dated April 15, 2021](#),

including its commitment to provide SSL certificates in conformity with the CA/Browser Forum Requirements on the Visa website, and provided such services in accordance with its disclosed practices

- maintained effective controls to provide reasonable assurance that:
 - the integrity of keys and SSL certificates it manages is established and protected throughout their lifecycles; and
 - SSL subscriber information is properly authenticated (for the registration activities performed by Visa)
- maintained effective controls to provide reasonable assurance that:
 - logical and physical access to CA systems and data is restricted to authorized individuals;
 - the continuity of key and certificate management operations is maintained; and
 - CA systems development, maintenance, and operations are properly authorized and performed to maintain CA systems integrity
- maintained effective controls to provide reasonable assurance that it meets the Network and Certificate System Security Requirements as set forth by the CA/Browser Forum

throughout the period April 1, 2021 to March 31, 2022, based on the [WebTrust Principles and Criteria for Certification Authorities – SSL Baseline with Network Security – Version 2.5](#).

DocuSigned by:

Adam Clark, Vice President Cybersecurity – Applied Cryptography
June 17, 2022



ATTACHMENT A – IN-SCOPE CAs**Root CAs**

CA Name	Serial Number	SHA1 Thumbprint
CN = Visa eCommerce Root OU = Visa International Service Association O = VISA C = US	13 86 35 4d 1d 3f 06 f2 c1 f9 65 05 d5 90 1c 62	70 17 9b 86 8c 00 a4 fa 60 91 52 22 3f 9f 3e 32 bd e0 05 62
CN = Visa Information Delivery Root CA OU = Visa International Service Association O = VISA C = US	5b 57 d7 a8 4c b0 af d9 d3 6f 4b a0 31 b4 d6 e2	5a 4d 0e 8b 5f dc fd f6 4e 72 99 a3 6c 06 0d b2 22 ca 78 e4
CN = Visa Public RSA Root CA OU = Visa International Service Association O = VISA C = US	513e9600000db442 7eeace0bee148	82ef4c64f057ca0038f0db 5b76c24b654d7cda78
CN = Visa Public ECC Root CA OU = Visa International Service Association O = VISA C = US	513e9600000dcd30 6988c729cfa65	9cb1e6fbc21aaf3d68973c b516e932c44cb9d560

Issuing CA

CA Name	Serial Number	SHA1 Thumbprint
CN = Visa eCommerce Issuing CA OU = Visa International Service Association O = VISA C = US	00 d8 74 61 30 41 fc 3c 44 a0 bc c6 5d 6c 36 f1 10	80 7a 77 b2 44 51 57 6c fb 3f b9 1e 97 73 52 27 fa b4 04 dd
CN = Visa Information Delivery Internal CA OU = Visa International Service Association O = VISA C = US	22 b0 8f eb ca 60 17 41 68 5f 05 f4 88 e0 f2 c2	b8 e5 c9 b4 42 b7 3f fe bd 21 8f 9a 18 94 8a 70 bd 3b a7 1f
CN = Visa Information Delivery CA OU = Visa International Service Association O = VISA C = US	17 b4 6e 88 61 1d b7 9c f6 28 47 8e 22 89 85 ed	6f c9 20 c3 f4 3b 4d ba c7 15 7e d7 33 2b 7c 46 da a3 54 ce
CN = Visa eCommerce Issuing CA - G2 OU = Visa International Service Association O = VISA C = US	513e9600000e5a36 d84f4dde48065	fae7046a89b2e6bae0f2bb 97e5167073de17cbbe

CA Name	Serial Number	SHA1 Thumbprint
CN = Visa ECC 3DS Issuing CA - G2 OU = Visa International Service Association O = VISA C = US	513e9600000e7eda 96c7a097e21d9	eadbf23920eadfde305b63 d888fd7e65f55f025