

LOBBYING REPORT

Lobbying Disclosure Act of 1995 (Section 5) - All Filers Are Required To Complete This Page

1. Registrant Name Visa U.S.A. Inc.			
2. Address <input type="checkbox"/> Check if different than previously reported 2121 K Street, NW Suite 700 Washington, DC 20037			
3. Principal Place of Business (if different from line 2) City: Foster City State/Zip (or Country) CA 94404			
4. Contact Name Willis Lamar Smith, Jr.	Telephone (202) 296-9230	E-mail (optional)	5. Senate ID # 40156-12
7. Client Name <input checked="" type="checkbox"/> Self	6. House ID # 31443000		

TYPE OF REPORT 8. Year 2000 Midyear (January 1-June 30) OR Year End (July 1-December 31)

9. Check if this filing amends a previously filed version of this report

10. Check if this is a Termination Report ⇒ Termination Date _____

11. No Lobbying Activity

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13	
<p style="text-align: center;">12. Lobbying Firms</p> <p>INCOME relating to lobbying activities for this reporting period was:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input type="checkbox"/> ⇒ \$ _____ <small>Income (nearest \$20,000)</small></p> <p>Provide a good faith estimate, rounded to the nearest \$20,000, of all lobbying related income from the client (including all payments to the registrant by any other entity for lobbying activities on behalf of the client).</p>	<p style="text-align: center;">13. Organizations</p> <p>EXPENSES relating to lobbying activities for this reporting period were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input checked="" type="checkbox"/> ⇒ <u>\$ 1,244,000</u> <small>Expenses (nearest \$20,000)</small></p> <p>14. REPORTING METHOD. Check box to indicate expense accounting method. See instructions for description of options.</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definitions only</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033(b)(8) of the Internal Revenue Code</p> <p><input checked="" type="checkbox"/> Method C. Reporting amounts under section 162(e) of the Internal Revenue Code</p>

Signature *Willis Lamar Smith, Jr.*

Printed Name and Title Willis Lamar Smith, Jr., SVP, Government Relations

Registrant Name Visa U.S.A. Inc. Client Name _____

Information Update Page - Complete ONLY where registration information has changed.

20. Client new address _____

21. Client new principal place of business (if different from line 20) _____

City _____ State/Zip (or Country) _____

22. New general description of client's business or activities _____

LOBBYIST UPDATE

23. Name of each previously reported individual who is no longer expected to act as a lobbyist for the client

Michael McGarry

ISSUE UPDATE

24. General lobbying issues previously reported that no longer pertain _____

AFFILIATED ORGANIZATIONS

25. Add the following affiliated organization(s) -

Name	Address	Principal Place of Business (city and state or country)

26. Name of each previously reported organization that is no longer affiliated with the registrant or client _____

FOREIGN ENTITIES

27. Add the following foreign entities

Name	Address	Principal place of business (city and state or country)	Amount of contribution for lobbying activities	Ownership percentage in client

28. Name of each previously reported foreign entity that no longer owns, or controls, or is affiliated with the registrant, client or affiliated organization _____

Signature Willis Lamar Smith, Jr. Date 8/14/00

Printed Name and Title Willis Lamar Smith, Jr., SVP, Government Relations

Registrant Name Visa U.S.A. Inc. Client Name _____

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code BAN (one per page)

16. Specific lobbying issues
see attached sheets

17. House(s) of Congress and Federal agencies contacted Check if None
Senate
House of Representatives

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)	New
<u>Willis Lamar Smith, Jr.</u>		<input type="checkbox"/>
<u>Margarete Muskett</u>		<input type="checkbox"/>
<u>Mark MacCarthy</u>		<input checked="" type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature *Willis Lamar Smith, Jr.* Date 8/14/00

Printed Name and Title Willis Lamar Smith, Jr., SVP, Government Relations

Registrant Name: Visa U.S.A. Inc.

15. General issue area code: BAN

16. Specific lobbying issues

H.R. 30, the "Financial Information Privacy Act of 1999", all provisions
H.R. 1339, the "Depository Institution Customers Financial Privacy Enhancement Act of 1999", all provisions
H.R. 1929, the "Banking Privacy Act of 1999", all provisions
H.R. 2062, the "Financial Privacy Act Amendments of 1999", all provisions
H.R. 2156, the "Consumer Telemarketing Financial Privacy Protection Act of 1999", all provisions
H.R. 2644, the "Personal Data Privacy Act of 1999", all provisions
H.R. 3320, the "Consumer's Right to Financial Privacy Act", all provisions
H.R. 3321, the "Electronic Privacy Bill of Rights Act of 1999", all provisions
H.R. 4380, the "Consumer Financial Privacy Act", all provisions
S. 187, the "Financial Information Privacy Act of 1999", all provisions
S. 1195, the "Financial Information Protection Act of 1999", all provisions
S. 1901, the "Privacy Protection Study Commission Act of 1999", all provisions
S. 1903, the "Consumer's Right to Financial Privacy Act", all provisions
S. 1924, the "Financial Information Privacy and Security Act", all provisions
S. 2360, the "Freedom From Behavioral Profiling Act of 2000", all provisions
S. 2513, the "Financial Information Privacy Protection Act of 2000", all provisions
S. 2606, the "Consumer Privacy Protection Act", all provisions
H.R. 4585, the "Medical Financial Privacy Protection Act", all provisions
S. 2863, the "Health Information Protection Act of 2000", all provisions
H.R. 1585, the "Depository Institution Regulatory Streamlining Act of 1999", provisions dealing with credit and debit card issues
S. 576, the "Financial Regulatory Relief and Economic Efficiency Act of 1999", provisions dealing with credit and debit card issues
H.R. 190, the "Credit Opportunity Amendments Act of 1999", provisions amending the Equal Credit Opportunity Act.
H.R. 4164, the "Loan Applicant Privacy Protection Act", all provisions
H.R. 2856, the "Fair Credit Full Disclosure Act", all provisions
H.R. 3408, the "Fair Credit Reporting Amendments Act of 1999", all provisions
H.R. 4373, to amend the Fair Credit Reporting Act to limit disclosure of consumer reports on an employee which are obtained in connection with allegations of illegal conduct.

(continued on to next page)

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Registrant Name: Visa U.S.A. Inc.

15. General issue area code: BAN (continued)

16. Specific lobbying issues

H.R. 4644, the "Fair Credit Reporting Act Amendments of 2000", all provisions

H.R. 3435, the "Credit Cost Reduction Act of 1999", all provisions

S. 2837, the "Credit Cost Reduction Act of 2000", all provisions

H.R. 3618, the "Fair Debt Collection Practices Improvement Act of 1999", all provisions

S. 2117, the "Consumer Credit Fair Dispute Resolution Act of 2000", all provisions

H.R. 382, the "Wire Transfer Fairness and Disclosure Act of 1999", all provisions

H.R. 1131, the "ATM Public Safety and Crime Control Act", all provisions

H.R. 1575, the "Fair ATM Fees for Consumers Act", all provisions

H.R. 2811, the "Gambling ATM and Credit/Debit Card Reform Act", all provisions

H.R. 3229, the "Electronic Fund Transfer Fees Act of 1999", all provisions

H.R. 3494, the "State and Local Automated Teller Machine Regulation Protection Act of 1999", all provisions

H.R. 3503, the "ATM Surcharge Elimination and Consumer Empowerment Act", all provisions

H.R. 4812, the "Access to Money (ATM) Act of 2000", all provisions

H.R. 445, the "Consumer Debit Card Protection Act", all provisions

H.R. 900, the "Consumer Credit Card Protection Amendments of 1999", all provisions

H.R. 1276, the "Credit Card Consumer Protection Act of 1999", all provisions

H.R. 3117, the "Credit Card Interest Rate Change Disclosure Act", all provisions

H.R. 3477, the "Credit Card Customer Protection Act of 1999", all provisions

H.R. 3914, the "Fairness in Credit Card Applications Act of 2000", all provisions

S. 480, the "Credit Card Consumer Protection Act of 1999", all provisions

S. 641, the "Consumer Credit Act of 1999", all provisions

S. 787, the "Consumer Credit Card Protection Amendments of 1999", all provisions

H.R. 1015, the "Consumer Credit Report Accuracy and Privacy Act of 1999", all provisions

H.R. 2258, the "Consumer Fairness Act of 1999", all provisions

(continued on to next page)

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Registrant Name: Visa U.S.A. Inc.

15. General issue area code: BAN (continued)

16. Specific lobbying issues

H.R. 4332, the "Financial Consumers' Bill of Rights Act", all provisions

H.R. 4490, the "First Accounts Act of 2000", all provisions

S. 2592, the "First Accounts Act of 2000", all provisions

H.R. 1576, the "Unsolicited Loan Consumer Protection Act", all provisions

H.R. 2351, the "Unsolicited Loan Check Consumer Protection Act of 1999", all provisions

H.R. 2709, the "Electronic Benefit Transfer Interoperability and Portability Act of 1999", all provisions

S. 1733, the "Electronic Benefit Transfer Interoperability and Portability Act of 1999", all provisions

H.R. 516, the "Know Your Customer' Sunset Act", all provisions

H.R. 530, the "American Financial Institutions' Privacy Act", all provisions

H.R. 575, the "Know Your Customer Regulations Termination Act", all provisions

H.R. 621, the "Know Your Customer Program Abolishment Act", all provisions

S. 403, a bill to prohibit implementation of Know Your Customer regulations by the Federal banking agencies, all provisions

S. 466, the "American Financial Institutions Privacy Act of 1999", all provisions

H.R. 612, the "Protection Against Scams on Seniors Act of 1999", all provisions

H.R. 3180, the "Telemarketing Victims Protection Act", all provisions

S. 699, the "Telemarketing Fraud and Seniors Protection Act", all provisions

S. 751, the "Seniors Safety Act of 1999", all provisions

H.R. 4311, the "Identity Theft Prevention Act of 2000", all provisions

S. 2328, the "Identity Theft Prevention Act of 2000", all provisions

H.R. 3125, the "Internet Gambling Prohibition Act of 1999", all provisions

H.R. 4419, the "Internet Gambling Funding Prohibition Act", all provisions

H.R. 5020, the "Comprehensive Internet Gambling Prohibition Act of 2000", all provisions

S. 692, the "Internet Gambling Prohibition Act of 1999", all provisions

H.R. 2882, the "Internet Consumer Information Protection Act", all provisions

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Registrant Name: Visa U.S.A. Inc.

15. General issue area code: BAN (continued)

16. Specific lobbying issues

H.R. 3901, the "Anti-Predatory Lending Act of 2000", all provisions

H.R. 4250, the "Predatory Lending Consumer Protection Act of 2000", all provisions

S. 2405, the "Predatory Lending Deterrence Act", all provisions

S. 2415, the "Predatory Lending Consumer Protection Act of 2000", all provisions

H.R. 2871, the "Youth Financial Education Act", all provisions

H.R. 3142, the "College Student Credit Card Protection Act", all provisions

Issues relating to credit card fraud and credit card interest rates.

Issues relating to electronic fund transfers.

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Registrant Name Visa U.S.A. Inc. Client Name _____

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code BNK (one per page)

16. Specific lobbying issues
see attached sheet

17. House(s) of Congress and Federal agencies contacted Check if None
Senate
House of Representatives

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)	New
Willis Lamar Smith, Jr.		<input type="checkbox"/>
Margarete Muskett		<input type="checkbox"/>
Thomas Layman		<input type="checkbox"/>
Robert Towne		<input type="checkbox"/>
Mark MacCarthy		<input checked="" type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature *Willis Lamar Smith, Jr.* Date 8/14/00
Printed Name and Title Willis Lamar Smith, Jr., SVP, Government Relations

Registrant Name: Visa U.S.A. Inc.

15. General issue area code: BNK

16. Specific lobbying issues

H.R. 833, the "Bankruptcy Reform Act of 2000", provisions relating to consumer bankruptcy

S. 625, the "Bankruptcy Reform Act of 1999", provisions relating to consumer bankruptcy

S. 945, the "Consumer Bankruptcy Reform Act of 1999", provisions relating to consumer bankruptcy

S. 2857, the "Privacy Policy Enforcement in Bankruptcy Act of 2000", all provisions

Registrant Name Visa U.S.A. Inc. Client Name _____

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code CPT (one per page)

16. Specific lobbying issues
Ambush marketing; no specific legislation

17. House(s) of Congress and Federal agencies contacted Check if None
Senate
House of Representatives

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)	New
<u>Willis Lamar Smith, Jr.</u>		<input type="checkbox"/>
<u>Mark MacCarthy</u>		<input checked="" type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature *Willis Lamar Smith, Jr.* Date 8/14/00
Printed Name and Title Willis Lamar Smith, Jr., SVP, Government Relations

Registrant Name Visa U.S.A. Inc. Client Name _____

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code CSP (one per page)

16. Specific lobbying issues
see attached sheets

17. House(s) of Congress and Federal agencies contacted Check if None
Senate
House of Representatives

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)	New
<u>Willis Lamar Smith, Jr.</u>		<input type="checkbox"/>
<u>Margarete Muskett</u>		<input type="checkbox"/>
<u>Mark MacCarthy</u>		<input checked="" type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature *Willis Lamar Smith, Jr.* Date 8/14/00
Printed Name and Title Willis Lamar Smith, Jr., SVP, Government Relations

Registrant Name: Visa U.S.A. Inc.

15. General issue area code: CSP

16. Specific lobbying issues

H.R. 30, the "Financial Information Privacy Act of 1999", all provisions
H.R. 220, the "Freedom and Privacy Restoration Act of 1999, all provisions
H.R. 313, the "Consumer Internet Privacy Protection Act of 1999", all provisions
H.R. 369, the "Children's Privacy Protection and Parental Empowerment Act of 1999", all provisions
H.R. 1339, the "Depository Institution Customers Financial Privacy Enhancement Act of 1999", all provisions
H.R. 1450, the "Personal Information Privacy Act of 1999", all provisions
H.R. 1929, the "Banking Privacy Act of 1999", all provisions
H.R. 2062, the "Financial Privacy Act Amendments of 1999", all provisions
H.R. 2156, the "Consumer Telemarketing Financial Privacy Protection Act of 1999", all provisions
H.R. 2644, the "Personal Data Privacy Act of 1999", all provisions
H.R. 3320, the "Consumer's Right to Financial Privacy Act", all provisions
H.R. 3321, the "Electronic Privacy Bill of Rights Act of 1999", all provisions
H.R. 4049, the "Privacy Commission Act", all provisions
H.R. 4059, the "Online Privacy and Disclosure Act of 2000", all provisions
H.R. 4380, the "Consumer Financial Privacy Act", all provisions
H.R. 4814, a bill to make illegal the sale, share or transfer of information acquired on the Internet with a pledge that it would not be released.
S. 187, the "Financial Information Privacy Act of 1999", all provisions
S. 1195, the "Financial Information Protection Act of 1999", all provisions
S. 1901, the "Privacy Protection Study Commission Act of 1999", all provisions
S. 1903, the "Consumer's Right to Financial Privacy Act", all provisions
S. 1924, the "Financial Information Privacy and Security Act", all provisions
S. 2360, the "Freedom From Behavioral Profiling Act of 2000", all provisions
S. 2606, the "Consumer Privacy Protection Act", all provisions
S. 2513, the "Financial Information Privacy Protection Act of 2000", all provisions
S. 2857, the "Privacy Policy Enforcement in Bankruptcy Act of 2000", all provisions
S. 2928, the "Consumer Internet Privacy Enhancement Act", all provisions

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Registrant Name: Visa U.S.A. Inc.

15. General issue area code: CSP (continued)

16. Specific lobbying issues

H.R. 367, the "Social Security On-line Privacy Protection Act of 1999", all provisions

H.R. 4611, the "Social Security Number Protection Act of 2000", all provisions

H.R. 4857, the "Privacy and Identity Protection Act of 2000", all provisions

H.R. 4910, to amend title 39, United States Code, to make nonmailable any mail matter which bears on its face or on its envelope or outside cover or wrapper the Social Security account number of any individual.

S. 2554, "Amy Boyer's Law", all provisions

S. 2699, the "Social Security Number Protection Act of 2000", all provisions

S. 2871, the "Social Security Number Privacy Act of 2000", all provisions

S. 2876, the "Privacy and Identity Protection Act of 2000", all provisions

H.R. 3871, the "Internet Crimes Against Children Prevention Act of 2000", all provisions

H.R. 3560, the "Online Privacy Protection Act of 2000", all provisions

S. 809, the "Online Privacy Protection Act of 1999", all provisions

H.R. 1057, the "Medical Information Privacy and Security Act", provisions dealing with credit card data

H.R. 1941, the "Health Information Privacy Act", provisions dealing with credit card data

H.R. 2404, the "Personal Medical Information Protection Act of 1999", provisions dealing with credit card data

H.R. 2455, the "Consumer Health and Research Technology (CHART) Protection Act", provisions dealing with credit card data

H.R. 2470, the "Medical Information Protection and Research Enhancement Act of 1999", provisions dealing with credit card data

H.R. 2878, the "Medical Privacy in the Age of New Technologies Act of 1999", provisions dealing with credit card data

H.R. 4585, the "Medical Financial Privacy Protection Act", all provisions

S. 326, the "Patients' Bill of Rights Act", provisions dealing with credit card data

S. 573, the "Medical Information Privacy and Security Act", provisions dealing with credit card data

S. 578, the "Health Care PIN Act", provisions dealing with credit card data

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Registrant Name: Visa U.S.A. Inc.

15. General issue area code: CSP (continued)

16. Specific lobbying issues

S. 881, the "Medical Information Protection Act of 1999", provisions dealing with credit card data
S. 1256, the "Patients' Bill of Rights", provisions dealing with credit card data
S. 2863, the "Health Information Protection Act of 2000", all provisions
H.R. 1585, the "Depository Institution Regulatory Streamlining Act of 1999", provisions dealing with credit and debit card issues
S. 576, the "Financial Regulatory Relief and Economic Efficiency Act of 1999", provisions relating to credit and debit card issues
H.R. 190, the "Credit Opportunity Amendments Act of 1999", provisions amending the Equal Credit Opportunity Act.
H.R. 4164, the "Loan Applicant Privacy Protection Act", all provisions
H.R. 2856, the "Fair Credit Full Disclosure Act", all provisions
H.R. 3408, the "Fair Credit Reporting Amendments Act of 1999", all provisions
H.R. 4373, to amend the Fair Credit Reporting Act to limit disclosure of consumer reports on an employee which are obtained in connection with allegations of illegal conduct.
H.R. 4644, the "Fair Credit Reporting Act Amendments of 2000", all provisions
H.R. 3435, the "Credit Cost Reduction Act of 1999", all provisions
S. 2837, the "Credit Cost Reduction Act of 2000", all provisions
H.R. 3618, the "Fair Debt Collection Practices Improvement Act of 1999", all provisions
S. 2117, the "Consumer Credit Fair Dispute Resolution Act of 2000", all provisions
H.R. 382, the "Wire Transfer Fairness and Disclosure Act of 1999", all provisions
H.R. 1131, the "ATM Public Safety and Crime Control Act", all provisions
H.R. 1575, the "Fair ATM Fees for Consumers Act", all provisions
H.R. 2811, the "Gambling ATM and Credit/Debit Card Reform Act", all provisions
H.R. 3229, the "Electronic Fund Transfer Fees Act of 1999", all provisions
H.R. 3494, the "State and Local Automated Teller Machine Regulation Protection Act of 1999", all provisions

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Registrant Name: Visa U.S.A. Inc.

15. General issue area code: CSP (continued)

16. Specific lobbying issues

H.R. 3503, the "ATM Surcharge Elimination and Consumer Empowerment Act", all provisions
H.R. 4812, the "Access to Money (ATM) Act of 2000", all provisions
H.R. 445, the "Consumer Debit Card Protection Act", all provisions
H.R. 900, the "Consumer Credit Card Protection Amendments of 1999", all provisions
H.R. 1276, the "Credit Card Consumer Protection Act of 1999", all provisions
H.R. 3117, the "Credit Card Interest Rate Change Disclosure Act", all provisions
H.R. 3477, the "Credit Card Customer Protection Act of 1999", all provisions
H.R. 3914, the "Fairness in Credit Card Applications Act of 2000", all provisions
S. 480, the "Credit Card Consumer Protection Act of 1999", all provisions
S. 641, the "Consumer Credit Act of 1999", all provisions
S. 787, the "Consumer Credit Card Protection Amendments of 1999", all provisions
H.R. 1015, the "Consumer Credit Report Accuracy and Privacy Act of 1999", all provisions
H.R. 2258, the "Consumer Fairness Act of 1999", all provisions
H.R. 4332, the "Financial Consumers' Bill of Rights Act", all provisions
H.R. 4490, the "First Accounts Act of 2000", all provisions
S. 2592, the "First Accounts Act of 2000", all provisions
H.R. 1576, the "Unsolicited Loan Consumer Protection Act", all provisions
H.R. 2351, the "Unsolicited Loan Check Consumer Protection Act of 1999", all provisions
H.R. 2626, the "Electronic Disclosures Delivery Act of 1999", all provisions
H.R. 2709, the "Electronic Benefit Transfer Interoperability and Portability Act of 1999", all provisions
S. 1733, the "Electronic Benefit Transfer Interoperability and Portability Act of 1999"
H.R. 516, the "Know Your Customer' Sunset Act", all provisions
H.R. 530, the "American Financial Institutions Privacy Act", all provisions
H.R. 575, the "Know Your Customer Regulations Termination Act", all provisions

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Registrant Name: Visa U.S.A. Inc.

15. General issue area code: CSP (continued)

16. Specific lobbying issues

H.R. 621, the "Know Your Customer Program Abolishment Act", all provisions

S. 403, a bill to prohibit implementation of Know Your Customer regulations by the Federal banking agencies, all provisions

S. 466, the "American Financial Institutions Privacy Act of 1999", all provisions

H.R. 1686, the "Internet Freedom Act", all provisions

H.R. 3252, the "Internet Tax Elimination Act", all provisions

H.R. 3709, the Internet Nondiscrimination Act of 2000", all provisions

H.R. 4267, the "Internet Tax Reform and Reduction Act of 2000", all provisions

S. 328, to make permanent the moratorium on the imposition of taxes on the Internet, all provisions

S. 1043, the "Internet Regulatory Freedom Act of 1999", all provisions

S. 1611, the "Internet Tax Freedom Act", all provisions

S. 2028, the "Internet Non-Discrimination Act", all provisions

S. 2036, to make permanent the moratorium on the imposition of taxes on the Internet, all provisions

S. 2255, to amend the Internet Tax Freedom Act to extend the moratorium through calendar year 2006, all provisions

S. 2775, the "Internet Tax Moratorium and Equity Act", all provisions

H.R. 3770, the "Secure Online Communication Enforcement Act of 2000", all provisions

H.R. 4246, the "Cyber Security Information Act", all provisions

H. Con. Res. 285, expressing the sense of Congress regarding Internet security and cyberterrorism.

S. 2063, the "Secure Online Communication Enforcement Act of 2000", all provisions

S. 2430, the "Internet Security Act of 2000", all provisions

S. 2448, the "Internet Integrity and Critical Infrastructure Protection Act of 2000", all provisions

S. 2451, to increase criminal penalties for computer crimes, establish a National Commission on Cybersecurity, and for other purposes, all provisions

H.R. 612, the "Protection Against Scams on Seniors Act of 1999", all provisions

H.R. 3180, the "Telemarketing Victims Protection Act", all provisions

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Registrant Name: Visa U.S.A. Inc.

15. General issue area code: CSP (continued)

16. Specific lobbying issues

S. 699, the "Telemarketing Fraud and Seniors Protection Act", all provisions

S. 751, the "Seniors Safety Act of 1999", all provisions

H.R. 4311, the "Identity Theft Prevention Act of 2000", all provisions

S. 2328, the "Identity Theft Prevention Act of 2000", all provisions

H.R. 3125, the "Internet Gambling Prohibition Act of 1999", all provisions

H.R. 4419, the "Internet Gambling Funding Prohibition Act", all provisions

H.R. 5020, the "Comprehensive Internet Gambling Prohibition Act of 2000", all provisions

S. 692, the "Internet Gambling Prohibition Act of 1999", all provisions

H.R. 2882, the "Internet Consumer Information Protection Act", all provisions

H.R. 3901, the "Anti-Predatory Lending Act of 2000", all provisions

H.R. 4250, the "Predatory Lending Consumer Protect Act of 2000", all provisions

S. 2405, the "Predatory Lending Deterrence Act", all provisions

S. 2415, the "Predatory Lending Consumer Protection Act", all provisions

H.R. 2871, the "Youth Financial Education Act", all provisions

H.R. 3142, the "College Student Credit Card Protection Act", all provisions

Issues relating to credit card fraud and credit card interest rates.

Issues relating to electronic fund transfers.

Registrant Name Visa U.S.A. Inc. Client Name _____

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code EDU (one per page)

16. Specific lobbying issues

H.R. 2871, the "Youth Financial Education Act", all provisions
H.Con. Res. 213, a resolution encouraging the Secretary of Education
to promote, and State and local educational agencies to incorporate
in their education programs, financial literacy training.
Financial education initiatives; no specific legislation.

17. House(s) of Congress and Federal agencies contacted Check if None

Senate
House of Representatives

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)	
<u>Willis Lamar Smith, Jr.</u>		<input checked="" type="checkbox"/>
<u>Margarete Muskett</u>		<input checked="" type="checkbox"/>
<u>Mark MacCarthy</u>		<input checked="" type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature *Willis Lamar Smith, Jr.* Date 8/14/00

Printed Name and Title Willis Lamar Smith, Jr., SVP, Government Relations

Registrant Name Visa U.S.A. Inc. Client Name _____

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code FIN (one per page)

16. Specific lobbying issues
see attached sheets

17. House(s) of Congress and Federal agencies contacted
Senate Check if None
House of Representatives

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)	New
Willis Lamar Smith, Jr.		<input type="checkbox"/>
Margarete Muskett		<input type="checkbox"/>
Mark MacCarthy		<input checked="" type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature *Willis Lamar Smith, Jr.* Date 8/14/00
Printed Name and Title Willis Lamar Smith, Jr., SVP, Government Relations

Registrant Name: Visa U.S.A. Inc.

15. General issue area code: FIN

16. Specific lobbying issues

H.R. 30, the "Financial Information Privacy Act of 1999", all provisions
H.R. 1339, the "Depository Institution Customers Financial Privacy Enhancement Act of 1999", all provisions
H.R. 1929, the "Banking Privacy Act of 1999", all provisions
H.R. 2062, the "Financial Privacy Act Amendments of 1999", all provisions
H.R. 2156, the "Consumer Telemarketing Financial Privacy Protection Act of 1999", all provisions
H.R. 2644, the "Personal Data Privacy Act of 1999", all provisions
H.R. 3320, the "Consumer's Right to Financial Privacy Act", all provisions
H.R. 3321, the "Electronic Privacy Bill of Rights Act of 1999", all provisions
H.R. 4380, the "Consumer Financial Privacy Act", all provisions
S. 187, the "Financial Information Privacy Act of 1999", all provisions
S. 1195, the "Financial Information Protection Act of 1999", all provisions
S. 1901, the "Privacy Protection Study Commission Act of 1999", all provisions
S. 1903, the "Consumer's Right to Financial Privacy Act", all provisions
S. 1924, the "Financial Information Privacy and Security Act", all provisions
S. 2513, the "Financial Information Privacy Protection Act of 2000", all provisions
S. 2360, the "Freedom From Behavioral Profiling Act of 2000", all provisions
S. 2606, the "Consumer Privacy Protection Act", all provisions
H.R. 4585, the "Medical Financial Privacy Protection Act", all provisions
S. 2863, the "Health Information Protection Act of 2000", all provisions
H.R. 1585, the "Depository Institution Regulatory Streamlining Act of 1999", provisions dealing with credit and debit card issues
S. 576, the "Financial Regulatory Relief and Economic Efficiency Act of 1999", provisions dealing with credit and debit card issues
H.R. 190, the "Credit Opportunity Amendments Act of 1999", provisions amending the Equal Credit Opportunity Act.
H.R. 4164, the "Loan Applicant Privacy Protection Act", all provisions
H.R. 2856, the "Fair Credit Full Disclosure Act", all provisions
H.R. 3408, the "Fair Credit Reporting Amendments Act of 1999", all provisions
H.R. 4373, to amend the Fair Credit Reporting Act to limit disclosure of consumer reports on an employee which are obtained in connection with allegations of illegal conduct.

(continued on to next page)

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Registrant Name: Visa U.S.A. Inc.

15. General issue area code: FIN (continued)

16. Specific lobbying issues

H.R. 4644, the "Fair Credit Reporting Act Amendments of 2000", all provisions
H.R. 3435, the "Credit Cost Reduction Act of 1999", all provisions
S. 2837, the "Credit Cost Reduction Act of 2000", all provisions
H.R. 3618, the "Fair Debt Collection Practices Improvement Act of 1999", all provisions
S. 2117, the "Consumer Credit Fair Dispute Resolution Act of 2000", all provisions
H.R. 382, the "Wire Transfer Fairness and Disclosure Act of 1999", all provisions
H.R. 1131, the "ATM Public Safety and Crime Control Act", all provisions
H.R. 1575, the "Fair ATM Fees for Consumers Act", all provisions
H.R. 2811, the "Gambling ATM and Credit/Debit Card Reform Act", all provisions
H.R. 3229, the "Electronic Fund Transfer Fees Act of 1999", all provisions
H.R. 3494, the "State and Local Automated Teller Machine Regulation Protection Act of 1999", all provisions
H.R. 3503, the "ATM Surcharge Elimination and Consumer Empowerment Act", all provisions
H.R. 4812, the "Access to Money (ATM) Act of 2000", all provisions
H.R. 445, the "Consumer Debit Card Protection Act", all provisions
H.R. 900, the "Consumer Credit Card Protection Amendments of 1999", all provisions
H.R. 1276, the "Credit Card Consumer Protection Act of 1999", all provisions
H.R. 3117, the "Credit Card Interest Rate Change Disclosure Act", all provisions
H.R. 3477, the "Credit Card Customer Protection Act of 1999", all provisions
H.R. 3914, the "Fairness in Credit Card Applications Act of 2000", all provision
S. 480, the "Credit Card Consumer Protection Act of 1999", all provisions
S. 641, the "Consumer Credit Act of 1999", all provisions
S. 787, the "Consumer Credit Card Protection Amendments of 1999", all provisions
H.R. 1015, the "Consumer Credit Report Accuracy and Privacy Act of 1999", all provisions

(continued on to next page)

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Registrant Name: Visa U.S.A. Inc.

15. General issue area code: FIN (continued)

16. Specific lobbying issues

H.R. 2258, the "Consumer Fairness Act of 1999", all provisions
H.R. 4332, the "Financial Consumers' Bill of Rights Act", all provisions
H.R. 4490, the "First Accounts Act of 2000", all provisions
S. 2592, the "First Accounts Act of 2000", all provisions
H.R. 1576, the "Unsolicited Loan Consumer Protection Act", all provisions
H.R. 2351, the "Unsolicited Loan Check Consumer Protection Act of 1999", all provisions
H.R. 2709, the "Electronic Benefit Transfer Interoperability and Portability Act of 1999"
S. 1733, the "Electronic Benefit Transfer Interoperability and Portability Act of 1999"
H.R. 516, the "Know Your Customer' Sunset Act", all provisions
H.R. 530, the "American Financial Institutions' Privacy Act", all provisions
H.R. 575, the "Know Your Customer Regulations Termination Act", all provisions
H.R. 621, the "Know Your Customer Program Abolishment Act", all provisions
S. 403, a bill to prohibit implementation of Know Your Customer regulations by the Federal banking agencies, all provisions
S. 466, the "American Financial Institutions Privacy Act of 1999", all provisions
H.R. 612, the "Protection Against Scams on Seniors Act of 1999", all provisions
H.R. 3180, the "Telemarketing Victims Protection Act", all provisions
S. 699, the "Telemarketing Fraud and Seniors Protection Act", all provisions
S. 751, the "Seniors Safety Act of 1999", all provisions
H.R. 4311, the "Identity Theft Prevention Act of 2000", all provisions
S. 2328, the "Identity Theft Prevention Act of 2000", all provisions
H.R. 3125, the "Internet Gambling Prohibition Act of 1999", all provisions
H.R. 4419, the "Internet Gambling Funding Prohibition Act", all provisions
H.R. 5020, the "Comprehensive Internet Gambling Prohibition Act of 2000", all provisions
S. 692, the "Internet Gambling Prohibition Act of 1999", all provisions
H.R. 2882, the "Internet Consumer Information Protection Act", all provisions
H.R. 3901, the "Anti-Predatory Lending Act of 2000", all provisions

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Registrant Name: Visa U.S.A. Inc.

15. General issue area code: FIN (continued)

16. Specific lobbying issues

H.R. 4250, the "Predatory Lending Consumer Protection Act of 2000", all provisions

S. 2405, the "Predatory Lending Deterrence Act", all provisions

S. 2415, the "Predatory Lending Consumer Protection Act of 2000", all provisions

H.R. 2871, the "Youth Financial Education Act", all provisions

H.R. 3142, the "College Student Credit Card Protection Act", all provisions

Issues relating to credit card fraud and credit card interest rates.

Issues relating to electronic fund transfers.

Registrant Name Visa U.S.A. Inc.

Client Name _____

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code IMN (one per page)

16. Specific lobbying issues
see attached sheet

17. House(s) of Congress and Federal agencies contacted Check if None
Senate
House of Representatives

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)	New
<u>Willis Lamar Smith, Jr.</u>		<input checked="" type="checkbox"/>
<u>Margarete Muskett</u>		<input checked="" type="checkbox"/>
<u>Mark MacCarthy</u>		<input checked="" type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature *Willis Lamar Smith, Jr.* Date 8/14/00
Printed Name and Title Willis Lamar Smith, Jr., SVP, Government Relations

Registrant Name: Visa U.S.A. Inc.

15. General issue area code: IMM

16. Specific lobbying issues

H.R. 3767, the "Visa Waiver Permanent Program Act", all provisions

H.R. 3814, the "Technology Worker Temporary Relief Act", all provisions

H.R. 3983, the "Helping to Improve Technology Education and Achievement Act of 2000", all provisions

H.R. 4200, the "American Worker Information Technology Skills Improvement Act of 2000", all provisions

H.R. 4227, the "Technology Worker Temporary Relief Act", all provisions

H.R. 4402, the "Training and Education for American Workers Act of 2000", all provisions

H.R. 4489, the "Immigration and Naturalization Service Data Management Improvement Act of 2000", all provisions

S. 2045, the "American Competitiveness in the Twenty-first Century Act of 2000", all provisions

Registrant Name Visa U.S.A. Inc. Client Name _____

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code LBR (one per page)

16. Specific lobbying issues

Antitrust issues; no specific legislation

17. House(s) of Congress and Federal agencies contacted
Senate
House of Representatives

Check if None

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)	New
Willis Lamar Smith, Jr.		<input type="checkbox"/>
Mark MacCarthy		<input checked="" type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

19. Interest of each foreign entity in the specific issues listed on line 16 above

Check if None

Signature Willis Lamar Smith, Jr. Date 8/14/00
Printed Name and Title Willis Lamar Smith, Jr., SVP, Government Relations

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Registrant Name Visa U.S.A. Inc. Client Name _____

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code SCI (one per page)

16. Specific lobbying issues
see attached sheets

17. House(s) of Congress and Federal agencies contacted Check if None
Senate
House of Representatives

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)	New
Willis Lamar Smith, Jr.		<input type="checkbox"/>
Margarete Muskett		<input type="checkbox"/>
Mark MacCarthy		<input checked="" type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature *Willis Lamar Smith, Jr.* Date 8/14/00
Printed Name and Title Willis Lamar Smith, Jr., SVP, Government Relations

Registrant Name: Visa U.S.A. Inc.

17. General issue area code: SCI

16. Specific lobbying issues

H.R. 850, the "Security and Freedom through Encryption (SAFE) Act", all provisions

H.R. 2616, the "Encryption for the National Interest Act", all provisions

H.R. 2617, the "Tax Relief for Responsible Encryption Act of 1999", all provisions

S. 798, the "Promote Reliable On-line Transactions to Encourage Commerce and Trade (PROTECT) Act of 1999", all provisions

H.R. 1320, the "Millennium Digital Commerce Act", all provisions

H.R. 1572, the "Digital Signature Act of 1999", all provisions

H.R. 1685, the "Internet Growth and Development Act of 1999", all provisions

H.R. 1714, the "Electronic Signatures in Global and National Commerce Act", all provisions

H.R. 3220, the "Millennium Digital Commerce Act", all provisions

S. 761, the "Millennium Digital Commerce Act", all provisions

H.R. 1686, the "Internet Freedom Act", all provisions

H.R. 3252, the "Internet Tax Elimination Act", all provisions

H.R. 3709, the "Internet Nondiscrimination Act of 2000", all purposes

H.R. 4267, the "Internet Tax Reform and Reduction Act of 2000", all purposes

S. 328, a bill to make permanent the moratorium on the imposition of taxes on the Internet, all provisions

S. 1043, the "Internet Regulatory Freedom Act of 1999", all provisions

S. 1611, the "Internet Tax Freedom Act of 1999", all provisions

S. 2028, the "Internet Non-Discrimination Act", all provisions

S. 2036, a bill to make permanent the moratorium on the imposition of taxes on the Internet.

S. 2255, to amend the Internet Tax Freedom Act to extend the moratorium through calendar year 2006, all provisions

S. 2775, the "Internet Tax Moratorium and Equity Act", all provisions

H.R. 3770, the "Secure Online Communication Enforcement Act of 2000", all provisions

H.R. 4246, the "Cyber Security Information Act", all provisions

H. Con. Res. 285, expressing the sense of Congress regarding Internet security and cyberterrorism.

S. 2063, the "Secure Online Communication Enforcement Act of 2000", all provisions

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Registrant Name: Visa U.S.A. Inc.

15. General issue area code: SCI(continued)

16. Specific lobbying issues

S. 2430, the "Internet Security Act of 2000", all provisions

S. 2448, the "Internet Integrity and Critical Infrastructure Protection Act of 2000", all provisions

H.R. 2709, the "Electronic Benefit Transfer Interoperability and Portability Act of 1999"

S. 1733, the "Electronic Benefit Transfer Interoperability and Portability Act of 1999"

H.R. 2626, the "Electronic Disclosures Delivery Act of 1999", all provisions

S. 854, the "Electronic Rights for the 21st Century Act", all provisions

S. 1912, the "Electronic Commerce Technology Promotion Act", all provisions

S. 1255, the "Trademark Cyberpiracy Prevention Act", all provisions

Issues relating to electronic fund transfers/electronic authentication/"electronic cash" or cash equivalents, and Internet technology.