

Clerk of the House of Representatives
Legislative Resource Center
B-106 Cannon Building
Washington, DC 20515

Secretary of the Senate
Office of Public Records
232 Hart Building
Washington, DC 20510

RECEIVED
SECRETARY OF THE
PUBLIC RECORD

02 FEB 14 AM

LOBBYING REPORT

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

1. Registrant Name Morrison & Foerster LLP			
2. Address <input type="checkbox"/> Check if different than previously reported 2000 Pennsylvania Avenue, NW, Ste. 5500			
3. Principal Place of Business (if different from line 2) City: Washington, DC State/Zip (or Country) 20006			
4. Contact Name	Telephone	E-mail (optional)	5. Senate ID #
Obrea O. Poindexter	(202) 887-8741	opoindexter@mofo.com	25897101
7. Client Name <input type="checkbox"/> Self			6. House ID #
Visa U.S.A. Inc.			31752006

TYPE OF REPORT 8. Year 2001 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 Act

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13

12. Lobbying Firms	13. Organizations
INCOME relating to lobbying activities for this reporting period was:	EXPENSES relating to lobbying activities for this reporting period were:
Less than \$10,000 <input type="checkbox"/>	Less than \$10,000 <input type="checkbox"/>
\$10,000 or more <input checked="" type="checkbox"/> ⇒ <u>\$ 80,000</u> Income (nearest \$20,000)	\$10,000 or more <input type="checkbox"/> ⇒ \$ _____ Expenses (nearest \$20,000)
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).	14. REPORTING METHOD. Check box to indicate expense accounting method. See instructions for description of options. <input type="checkbox"/> Method A. Reporting amounts using LDA definitions c <input type="checkbox"/> Method B. Reporting amounts under section 6033(b)(8) Internal Revenue Code <input type="checkbox"/> Method C. Reporting amounts under section 162(e) of Internal Revenue Code

Signature



Printed Name and Title

Obrea O. Poindexter, Associate



Registrant Name Morrison & Foerster LLP Client Name Visa U.S.A. Inc.

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 sheet

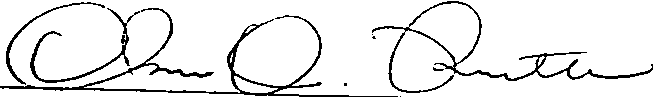
17. House(s) of Congress and Federal agencies contacted Check if None

Senate
House of Representatives
Treasury Department
Board of Governors of the Federal Reserve System

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

Name	Covered Official Position (if applicable)
L. Richard Fischer	
Oliver I. Ireland	
Krista P. DeLargy	

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

Signature  Date 2/13/02

Printed Name and Title Obrea O. Poindexter, Associate



Registrant Name: Morrison & Foerster LLP Client Name: Visa U.S.A. Inc.

15. General issue area code: BAN

16. Specific lobbying issues

- H.R. 220, the "Identity Theft Protection Act of 2001", all provisions
- H.R. 2077, the "ID Theft Loophole Closure Act", all provisions
- H.R. 3053, the "Identity Theft Prevention Act of 2001", all provisions
- H.R. 3368, the "Protect Victims of Identity Theft Act of 2001", all provisions
- S. 1399, the "Identity Theft Prevention Act of 2001", all provisions
- S. 1723, the "Protect Victims of Identity Theft Act", all provisions
- S. 1742, the "Reclaim Your Identity Act of 2001", all provisions
- H.R. 1055, the "Privacy Act of 2001", all provisions
- H.R. 1478, the "Personal Information Privacy Act of 2001", all provisions
- H.R. 2135, the "Consumer Privacy Protection Act", all provisions
- H.R. 2136, the "Confidential Information Protection Act", all provisions
- H.R. 2720, the "Consumer's Right to Financial Privacy Act", all provisions
- H.R. 2730, the "National Consumer Privacy Act", all provisions
- H.R. 3068, the "Financial Privacy and National Security Enhancement Act", all provisions
- S. 30, the "Financial Information Privacy Protection Act of 2001", all provisions
- S. 450, the "Financial Institution Privacy Protection Act of 2001", all provisions
- S. 536, the "Freedom from Behavioral Profiling Act of 2001", all provisions
- S. 583, the "Privacy Commission Act", all provisions
- S. 851, the "Citizens' Privacy Commission Act of 2001", all provisions
- S. 1055, the "Privacy Act of 2001", all provisions
- H.R. 2036, the "Social Security Number Privacy and Identity Theft Prevention Act of 2001", all provisions
- S. 324, the "Social Security Number Privacy Act of 2001", all provisions
- S. 451, the "Social Security Number Protection Act of 2001", all provisions
- S. 848, the "Social Security Number Misuse Prevention Act", all provisions
- S. 1014, the "Social Security Number Privacy and Identity Theft Prevention Act of 2001", all provisions
- H.R. 2920, the "Bulk Cash Smuggling Act of 2001", all provisions
- H.R. 2922, the "Bulk Cash Smuggling Act of 2001", all provisions
- H.R. 2978, the "Money Laundering Prevention Act", all provisions
- H.R. 3004, the "Financial Anti-Terrorism Act of 2001", all provisions
- H.R. 3162, the USA Patriot Act, provisions containing HR 3004
- S. 1511, the "International Money Laundering Abatement and Anti-Terrorist Financing Act of 2001", all provisions

(continued on to next page)

Page 3 of 25



15. General issue area code: BAN (continued)

16. Specific lobbying issues

- H.R. 296, the "Credit Card Consumer Protection Act of 2001", all provisions
- H.R. 605, to amend the Truth in Lending Act to require a store in which a consumer may apply to open a credit or charge card account to display a sign, at each location where the application may be made, containing the same information required by such Act to be prominently placed in a tabular format on the application , all provisions
- H.R. 1052, the "Consumer Credit Card Protection Amendments of 2001", all provisions
- H.R. 1060, the "Credit Card Predatory Practices Prevention Act of 2001", all provisions
- H.R. 1825, the "Consumer Debit Card Protection Act", all provisions
- H.R. 2032, the "Credit Card Consumer Protection Act of 2001", all provisions
- H.R. 3125, the "Credit Card Fairness Act", all provisions
- H.R. 3126, the "Credit Card Fairness Act", all provisions
- H.R. 3175, the "Late Fee Emergency Relief Act of 2001", all provisions
- H.R. 3127, the "Late Fee Relief Act", all provisions
- S. 539, "to amend the Truth in Lending Act to prohibit finance charges for on-time payments", all provisions
- H.R. 184, the "College Student Credit Card Protection Act", all provisions
- S. 891, the "Underage Consumer Credit Protection Act of 2001", all provisions
- H.R. 1058, the "Unsolicited Loan Check Consumer Protection Act of 2001", all provisions
- H.R. 1053, the "Equal Credit Enhancement Act and Neighborhood Protection Act of 2001", all provisions
- H.R. 1054, the "Truth in Lending Modernization Act of 2001", all provisions
- H.R. 2531, the "Save our Homes Act", Sec. 3
- H.R. 3607, the "Protecting our Communities from Predatory Lending Practices Act", all provisions
- H.R. 1047, the "Access to Money (ATM) Act of 2001", all provisions
- H.R. 1176, the "Fair Credit Reporting Act Amendments of 2001", all provisions
- H.R. 3369, the "Fair Credit Reporting Act Amendments of 2001", all provisions



15. General issue area code: BAN (continued)

16. Specific lobbying issues

H.R. 3387, the “Fair Credit Reporting Act Limitations on Actions Act of 2001”, all provisions

H.R. 1543, the “Civil Rights and Employee Investigation Clarification Act”, all provisions

H.R. 2014, the “Fair Debt Collection Practices Improvement Act of 2001”, all provisions

H.R. 3533, the “Fair Debt Collection Practices Technical Amendments Act of 2001”, all provisions

H.R. 2031, the “Consumer Credit Report Accuracy and Privacy Act of 2001”, all provisions

S. 192, the “Consumer Credit Fair Dispute Resolution Act of 2001”, all provisions

S. 1242, the “Consumer Credit Score Disclosure Act of 2001”, all provisions

H.R. 1408, the “Financial Services Antifraud Network Act of 2001”, all provisions

H.R. 556, the “Unlawful Internet Gambling Funding Prohibition Act”, all provisions

H.R. 2572, the “Gambling ATM and Credit/Debit Card Reform Act”

H.R. 2579, the “Internet Gambling Payments Prohibition Act”, all provisions

H.R. 3215, the “Combating Illegal Gambling Reform and Modernization Act”, all provisions

S. 718, the “Amateur Sports Integrity Act”, provisions relating to Internet gambling

H.R. 232, the “Telemarketing Victims Protection Act”, all provisions

H.R. 1424, the “Deceptive and Abusive Recovery Practices in Telemarketing Prevention Act”, all provisions

S. 16, the “21st Century Law Enforcement, Crime Prevention, and Victims Assistance Act”, telemarketing provisions

S. 1881, the “Telemarketing Intrusive Practices Act of 2001”, all provisions

H.R. 1306, the “Wire Transfer Fairness and Disclosure Act of 2001”, all provisions

H.R. 1, the “No Child Left Behind Act of 2001”, financial education provisions

H.R. 61, the “Youth Financial Education Act”, all provisions



Registrant Name: Morrison & Foerster LLP Client Name: Visa U.S.A. Inc.

15. General issue area code: BAN (continued)

16. Specific lobbying issues

S. 1, the "Better Education for Students and Teachers Act", financial education provisions

S. 807, the "Youth Financial Education Act", all provisions

H.R. 3436, to amend the Soldiers' and Sailors' Civil Relief Act of 1940 to treat certain National Guard duty as military service under that Act, all provisions

S. 1680, to amend the Soldiers' and Sailors' Relief Act of 1940 to provide that duty of the National Guard mobilized by a state in support of Operation Enduring Freedom or otherwise at the request of the President shall qualify as military service under that Act, all provisions

Issues relating to credit card fraud and credit card interest rates

Issues relating to electronic fund transfers



Registrant Name Morrison & Foerster LLP Client Name Visa U.S.A. Inc.

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

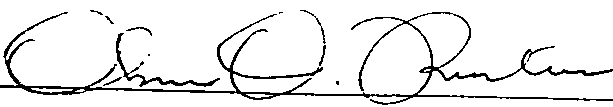
17. House(s) of Congress and Federal agencies contacted Check if None

**Senate
House of Representatives**

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

Name	Covered Official Position (if applicable)
L. Richard Fischer	
Oliver I. Ireland	
Krista P. DeLargy	
Rachel Howell	

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

Signature  Date 2/13/07

Printed Name and Title Obrea O. Poindexter, Associate



Registrant Name: Morrison & Foerster LLP

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

15. General issue area code: BNK

16. Specific lobbying issues

H.R. 333, the "Bankruptcy Abuse Prevention and Consumer Protection Act of 2001", all provisions

S. 220, the "Bankruptcy Reform Act of 2001", all provisions

S. 420, the "Bankruptcy Reform Act of 2001", all provisions



Registrant Name Morrison & Foerster LLP Client Name Visa U.S.A. Inc.

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)
L. Richard Fischer	
Oliver I. Ireland	
Krista P. DeLargy	

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

Signature  Date 2/13/02
Printed Name and Title Obrea O. Poindexter, Associate



Registrant Name Morrison & Foerster LLP Client Name Visa U.S.A. Inc.

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
Treasury Department

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

Name	Covered Official Position (if applicable)
L. Richard Fischer	
Oliver I. Ireland	
Krista P. DeLargy	

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

Signature  Date 2/13/02

Printed Name and Title Obrea O. Poindexter, Associate



Registrant Name: Morrison & Foerster LLP Client Name: Visa U.S.A. Inc.

15. General issue area code: CSP

16. Specific lobbying issues

- H.R. 220, the "Identity Theft Protection Act of 2001", all provisions
- H.R. 2077, the "ID Theft Loophole Closure Act", all provisions
- H.R. 3053, the "Identity Theft Prevention Act of 2001", all provisions
- H.R. 3368, the "Protect Victims of Identity Theft Act of 2001", all provisions
- S. 1399, the "Identity Theft Prevention Act of 2001", all provisions
- S. 1723, the "Protect Victims of Identity Theft Act", all provisions
- S. 1742, the "Reclaim Your Identity Act of 2001", all provisions
- H.R. 89, the "Online Privacy Protection Act of 2001", all provisions
- H.R. 112, the "Electronic Privacy Protection Act", all provisions
- H.R. 237, the "Consumer Internet Privacy Enhancement Act", all provisions
- H.R. 347, the "Consumer Online Privacy and Disclosure Act", all provisions
- H.R. 1055, the "Privacy Act of 2001", all provisions
- H.R. 1478, the "Personal Information Privacy Act of 2001", all provisions
- H.R. 2135, the "Consumer Privacy Protection Act", all provisions
- H.R. 2136, the "Confidential Information Protection Act", all provisions
- H.R. 2720, the "Consumer's Right to Financial Privacy Act", all provisions
- H.R. 2730, the "National Consumer Privacy Act", all provisions
- H.R. 3068, the "Financial Privacy and National Security Enhancement Act", all provisions
- S. 30, the "Financial Information Privacy Protection Act of 2001", all provisions
- S. 290, the "Student Privacy Protection Act", all provisions
- S. 450, the "Financial Institution Privacy Protection Act of 2001", all provisions
- S. 536, the "Freedom from Behavioral Profiling Act of 2001", all provisions
- S. 583, the "Privacy Commission Act", all provisions
- S. 851, the "Citizens' Privacy Commission Act of 2001", all provisions
- S. 1055, the "Privacy Act of 2001", all provisions
- H.R. 91, the "Social Security On-Line Privacy Protection Act", all provisions
- H.R. 2036, the "Social Security Number Privacy and Identity Theft Prevention Act of 2001", all provisions
- S. 324, the "Social Security Number Privacy Act of 2001", all provisions
- S. 451, the "Social Security Number Protection Act of 2001", all provisions
- S. 848, the "Social Security Number Misuse Prevention Act", all provisions
- S. 1014, the "Social Security Privacy and Identity Theft Prevention Act of 2001", all provisions
- H.R. 2920, the "Bulk Cash Smuggling Act of 2001", all provisions
- H.R. 2922, the "Bulk Cash Smuggling Act of 2001", all provisions

(continued on next page)

Page 11 of 25



15. General issue area code: CSP (continued)

16. Specific lobbying issues

- H.R. 2978, the "Money Laundering Prevention Act", all provisions
- H.R. 3004, the "Financial Anti-Terrorism Act of 2001", all provisions
- H.R. 3162, the "USA Patriot Act", provisions containing HR 3004
- S. 1511, the "International Money Laundering Abatement and Anti-Terrorist Financing Act of 2001", all provisions
- H.R. 1215, the "Medical Information Protection and Research Enhancement Act of 2001", all provisions
- H.R. 3323, the "Administrative Simplification Compliance Act", all provisions
- S. 1588, a bill to provide a 1-year extension of the date for compliance by certain covered entities with the administrative simplification standards for electronic transactions and code sets issued in accordance with Health Insurance Portability and Accountability Act of 1996", all provisions
- H.R. 296, the "Credit Card Consumer Protection Act of 2001", all provisions
- H.R. 605, "to amend the Truth in Lending Act to require a store in which a consumer may apply to open a credit or charge card account to display a sign, at each location where the application may be made, containing the same information required by such Act to be prominently placed in a tabular format on the application
- H.R. 1052, the "Consumer Credit Card Protection Amendments of 2001", all provisions
- H.R. 1060, the "Credit Card Predatory Practices Prevention Act of 2001", all provisions
- H.R. 1825, the "Consumer Debit Card Protection Act", all provisions
- H.R. 2032, the "Credit Card Consumer Protection Act of 2001", all provisions
- H.R. 3125, the "Credit Card Fairness Act", all provisions
- H.R. 3126, the "Credit Card Fairness Act", all provisions
- H.R. 3175, the "Late Fee Emergency Relief Act of 2001", all provisions
- H.R. 3217, the "Late Fee Relief Act", all provisions
- S. 539, the "to amend the Truth in Lending Act to prohibit finance charges for on-time payments", all provisions
- H.R. 184, the "College Student Credit Card Protection Act", all provisions
- S. 891, the "Underage Consumer Credit Protection Act of 2001", all provisions
- H.R. 1058, the "Unsolicited Loan Check Consumer Protection Act of 2001", all provisions



Registrant Name: Morrison & Foerster LLP Client Name: Visa U.S.A. Inc.

15. General issue area code: CSP (continued)

16. Specific lobbying issues

- H.R. 1053, the "Equal Credit Enhancement and Neighborhood Protection Act of 2001", all provisions
- H.R. 1054, the "Truth in Lending Modernization Act of 2001", all provisions
- H.R. 2526, the "Save our Homes Act", sec. 3
- H.R. 3607, the "Protecting our Communities from Predatory Lending Practices Act", all provisions
- H.R. 1047, the "Access to Money (ATM) Act of 2001", all provisions
- H.R. 1176, the "Fair Credit Reporting Act Amendments of 2001", all provisions
- H.R. 3369, the "Fair Credit Reporting Act Amendments of 2001", all provisions
- H.R. 3387, the "Fair Credit Reporting Act Limitations on Actions Act of 2001", all provisions
- H.R. 1543, the "Civil Rights and Employee Investigation Clarification Act", all provisions
- H.R. 2014, the "Fair Debt Collection Practices Improvement Act of 2001", all provisions
- H.R. 3533, the "Fair Debt Collection Practices Technical Amendments Act of 2001", all provisions
- H.R. 2031, the "Consumer Credit Report Accuracy and Privacy Act of 2001", all provisions
- S. 192, the "Consumer Credit Fair Dispute Resolution Act of 2001", all provisions
- S. 1242, the "Consumer Credit Score Disclosure Act of 2001", all provisions
- H.R. 1408, the "Financial Services Antifraud Network Act of 2001", all provisions
- H.R. 556, the "Unlawful Internet Gambling Funding Prohibition Act", all provisions
- H.R. 2572, the "Gambling ATM and Credit/Debit Card Reform Act", all provisions
- H.R. 2579, the "Internet Gambling Payments Prohibition Act", all provisions
- H.R. 3215, the "Combating Illegal Gambling Reform and Modernization Act", all provisions
- S. 718, the "Amateur Sports Integrity Act", provisions relating to Internet gambling
- H.R. 292, the "Telemarketing Victims Protection Act", all provisions

(continued on next page)

Page 13 of 25



Registrant Name: Morrison & Foerster LLP Client Name: Visa U.S.A. Inc.

15. General issue area code: CSP (continued)

16. Specific lobbying issues

H.R. 1424, the “Deceptive and Abusive Recovery Practices in Telemarketing Prevention Act”, all provisions

S. 16, the “21st Century Law Enforcement, Crime Prevention, and Victims Assistance Act”, telemarketing provisions

S. 1881, the “Telemarketing Intrusive Practices Act of 2001”, all provisions

H.R. 1306, the “Wire Transfer Fairness and Disclosure Act of 2001”, all provisions

H.R. 1, the “No Child Left Behind Act of 2001”, financial education provisions

H.R. 61, the “Youth Financial Education Act”, all provisions

S. 1, the “Better Education for Students and Teachers Act”, financial education provisions

S. 807, the “Youth Financial Education Act”, all provisions

H.R. 95, the “Unsolicited Commercial Electronic Mail Act of 2001”, all provisions

H.R. 113, the “Wireless Telephone Spam Protection Act”, all provisions

H.R. 718, the Unsolicited Commercial Electronic Mail Act of 2001”, all provisions

H.R. 1017, the “Anti-Spamming Act of 2001”, all provisions

H.R. 3146, the “Netizens Protection Act of 2001”, all provisions

S. 630, the “CAN SPAM Act of 2001”, all provisions

H.R. 1410, the “Internet Tax Moratorium and Equity Act”, all provisions

H.R. 1552, the “Internet Tax Nondiscrimination Act”, all provisions

H.R. 1675, the “Internet Tax Nondiscrimination Act”, all provisions

H.R. 2526, the “Internet Tax Fairness Act of 2001”, all provisions

S. 245, “to make permanent the moratorium on the Federal imposition of taxes on the Internet”, all provisions

S. 246, “to extend the moratorium on the imposition of taxes on the internet for an additional 5 years”, all provisions

S. 288, the “Internet Tax Nondiscrimination Act”, all provisions

S. 512, the “Internet Tax Moratorium and Equity Act”, all provisions

S. 589, “to make permanent the moratorium on the imposition of taxes on the Internet”, all provisions

S. 777, the “Internet Tax Nondiscrimination Act”, all provisions

S. 1481, the “Internet Tax Moratorium Extension Act”, all provisions

S. 1504, the “Internet Tax Moratorium Extension Act”, all provisions

S. 1525, the “Defense of Internet Tax Freedom Act”, all provisions

S. 1567, the “Internet Tax Moratorium and Equity Act”, all provisions

(continued on next page)

Page 14 of 25



15. General issue area code: CSP (continued)

16. Specific lobbying issues

S. 197, the "Spyware Control and Privacy Protection Act of 2001", all provisions

H.R. 524, the "Electronic Commerce Enhancement Act of 2001", all provisions

H.R. 2435, the "Cyber Security Information Act", all provisions

H.R. 3482, the "Cyber Security Enhancement Act of 2001", all provisions

S. 1456, the "Critical Infrastructure Information Security Act of 2001", all provisions

S. 1568, the "Cyberterrorism Prevention Act of 2001", all provisions

H. Con. Res. 132, expressing the sense of Congress on the importance of promoting electronic commerce, and for other purposes, all provisions

H.R. 3436, to amend the Soldiers' and Sailors' Civil Relief Act of 1940 to treat certain National Guard duty as military service under that Act, all provisions

S. 1680, to amend the Soldiers' and Sailors' Civil Relief Act of 1940 to provide that duty of the National Guard mobilized by a State in support of Operation Enduring Freedom or otherwise at the request of the President shall qualify as military service under that Act, all provisions

Issues relating to credit card fraud and credit card interest rates

Issues relating to electronic fund transfers.



Registrant Name Morrison & Foerster LLP Client Name Visa U.S.A. Inc.

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

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

16. Specific lobbying issues

See attachment

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

**Senate
House of Representatives
Treasury Department**

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

Name	Covered Official Position (if applicable)
L. Richard Fischer	
Oliver J. Ireland	
Krista P. DeLargy	

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

Signature  Date 2/13/02

Printed Name and Title **Obrea O. Poindexter, Associate**



Registrant Name: Morrison & Foerster LLP

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

15. General issue area code: EDU

16. Specific lobbying issues

H.R. 1, the "No Child Left Behind Act of 2001", financial education provisions

H.R. 61, the "Youth Financial Education Act", all provisions

S. 1, the "Better Education for Students and Teachers Act", financial education provisions

S. 807, the "Youth Financial Education Act", all provisions

Financial education initiatives; no specific legislation



Registrant Name Morrison & Foerster LLP Client Name Visa U.S.A. Inc.

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant is engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, 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 Check if None

**Senate
House of Representatives
Treasury Department**

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

Name	Covered Official Position (if applicable)
L. Richard Fischer	
Oliver I. Ireland	
Krista P. DeLargy	

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

Signature  Date 2/13/02

Printed Name and Title Obrea O. Poindexter, Associate



15. General issue area code: FIN

16. Specific lobbying issues

- H.R. 220, the "Identity Theft Protection Act of 2001", all provisions
- H.R. 2077, the "ID Theft Loophole Closure Act", all provisions
- H.R. 3053, the "Identity Theft Prevention Act of 2001", all provisions
- H.R. 3368, the "Protect Victims of Identity Theft Act of 2001", all provisions
- S. 1399, the "Identity Theft Prevention Act of 2001", all provisions
- S. 1723, the "Protect Victims of Identity Theft Act", all provisions
- S. 1742, the "Reclaim Your Identity Act of 2001", all provisions
- H.R. 1055, the "Privacy Act of 2001", all provisions
- H.R. 1478, the "Personal Information Privacy Act of 2001", all provisions
- H.R. 2135, the "Consumer Privacy Protection Act", all provisions
- H.R. 2136, the "Confidential Information Protection Act", all provisions
- H.R. 2720, the "Consumer's Right to Financial Privacy Act", all provisions
- H.R. 2730, the "National Consumer Privacy Act", all provisions
- H.R. 3068, the "Financial Privacy and National Security Enhancement Act", all provisions
- S. 30, the "Financial Information Privacy Protection Act of 2001", all provisions
- S. 450, the "Financial Institution Privacy Protection Act of 2001", all provisions
- S. 536, the "Freedom from Behavioral Profiling Act of 2001", all provisions
- S. 583, the "Privacy Commission Act", all provisions
- S. 851, the "Citizens' Privacy Commission Act of 2001", all provisions
- S. 1055, the "Privacy Act of 2001", all provisions
- H.R. 2036, the "Social Security Number Privacy and Identity Theft Prevention Act of 2001", all provisions
- S. 324, the "Social Security Number Privacy Act of 2001", all provisions
- S. 451, the "Social Security Number Protection Act of 2001", all provisions
- S. 848, the "Social Security Number Misuse Prevention Act of 2001", all provisions
- S. 1014, the "Social Security Number Privacy and Identity Theft Prevention Act of 2001", all provisions
- H.R. 2920, the "Bulk Cash Smuggling Act of 2001", all provisions
- H.R. 2922, the "Bulk Cash Smuggling Act of 2001", all provisions
- H.R. 2978, the "Money Laundering Prevention Act", all provisions
- H.R. 3004, the "Financial Anti-Terrorism Act of 2001", all provisions
- H.R. 3162, the "USA Patriot Act", provisions containing HR 3004



15. General issue area code: FIN (continued)

16. Specific lobbying issues

S. 1511, the "International Money Laundering Abatement and Anti-Terrorist Financing Act of 2001", all provisions

H.R. 296, the "Credit Card Consumer Protection Act of 2001", all provisions

H.R. 605, "to amend the Truth in Lending Act to require a store in which a consumer may apply to open a credit or charge card account to display a sign, at each location where the application may be made containing the same information required by such Act to be prominently placed in a tabular format on the application, all provisions

H.R. 1052, the "Consumer Credit Card Protection Amendments of 2001", all provisions

H.R. 1060, the "Credit Card Predatory Practices Prevention Act of 2001", all provisions

H.R. 1825, the "Consumer Debit Card Protection Act", all provisions

H.R. 2032, the "Credit Card Consumer Protection Act of 2001", all provisions

H.R. 3125, the "Credit Card Fairness Act", all provisions

H.R. 3126, the "Credit Card Fairness Act", all provisions

H.R. 3175, the "Late Fee Emergency Relief Act of 2001", all provisions

H.R. 3217, the "Late Fee Relief Act", all provisions

S. 539, "to amend the Truth in Lending Act to prohibit finance charges for on-time payments", all provisions

H.R. 184, the "College Student Credit Card Protection Act", all provisions

S. 891, the "Underage Consumer Credit Protection Act of 2001", all provisions

H.R. 1058, the "Unsolicited Loan Check Consumer Protection Act of 2001", all provisions

H.R. 1053, the "Equal Credit Enhancement and Neighborhood Protection Act of 2001", all provisions

H.R. 1054, the "Truth in Lending Modernization Act of 2001", all provisions

H.R. 2526, the "Save our Homes Act", sec. 3

H.R. 3607, the "Protecting our Communities from Predatory Lending Practices Act", all provisions

H.R. 1047, the "Access to Money (ATM) Act", all provisions

H.R. 1176, the "Fair Credit Reporting Act Amendments of 2001", all provisions



Registrant Name: Morrison & Foerster LLP Client Name: Visa U.S.A. Inc.

15. General issue area code: FIN (continued)

16. Specific lobbying issues

H.R. 3369, the "Fair Credit Reporting Act Amendments of 2001", all provisions

H.R. 3387, the "Fair Credit Reporting Act Limitations on Actions Act of 2001", all provisions

H.R. 1543, the "Civil Rights and Employee Investigation Clarification Act", all provisions

H.R. 2014, the "Fair Debt Collection Practices Information Act of 2001", all provisions

H.R. 3533, the "Fair Debt Collection Practices Technical Amendments Act of 2001", all provisions

H.R. 2031, the "Consumer Credit Report Accuracy and Protection Act of 2001", all provisions

S. 192, the "Consumer Credit Fair Dispute Resolution Act of 2001", all provisions

S. 1242, the "Consumer Credit Score Disclosure Act of 2001", all provisions

H.R. 1408, the "Financial Services Antifraud Network Act of 2001", all provisions

H.R. 556, the "Unlawful Internet Gambling Funding Prohibition Act", all provisions

H.R. 2572, the "Gambling ATM and Credit/Debit Card Reform Act", all provisions

H.R. 2579, the "Internet Gambling Payments Prohibition Act", all provisions

H.R. 3215, the "Combating Illegal Gambling Reform and Modernization Act", all provisions

S. 718, the "Amateur Sports Integrity Act", provisions relating to Internet gambling

H.R. 232, the "Telemarketing Victims Protection Act", all provisions

H.R. 1424, the "Deceptive and Abusive Recovery Practices in Telemarketing Prevention Act", all provisions

S. 16, the "21st Century Law Enforcement, Crime Prevention, and Victims Assistance Act", telemarketing provisions

S. 1881, the "Telemarketing Intrusive Practices Act of 2001", all provisions

H.R. 1306, the "Wire Transfer Fairness and Disclosure Act of 2001", all provisions

H.R. 1, the "No Child Left Behind Act of 2001", financial education provisions

(continued on next page)

Page 21 of 25



Registrant Name: Morrison & Foerster LLP Client Name: Visa U.S.A. Inc.

15. General issue area code: FIN (continued)

16. Specific lobbying issues

H.R. 61, the "Youth Financial Education Act", all provisions

S. 1, the "Better Education for Students and Teachers Act", financial education provisions

S. 807, the "Youth Financial Education Act", all provisions

H.R. 3436, to amend the Soldiers' and Sailors' Civil Relief Act of 1940 to treat certain National Guard duty as military service under that Act, all provisions

S. 1680, to amend the Soldiers' and Sailors' Civil Relief Act of 1940 to provide that duty of the National Guard mobilized by a State in support of Operation Enduring Freedom or otherwise at the request of the President shall qualify as military service under that Act, all provisions

Issues relating to credit card fraud and credit card interest rates

Issues relating to electronic fund transfers



Registrant Name Morrison & Foerster LLP Client Name Visa U.S.A. Inc.

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant is 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 Check if None

Senate
House of Representative

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

Name	Covered Official Position (if applicable)

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

Signature  Date 2/13/02

Printed Name and Title Obrea O. Poindexter, Associate



Registrant Name Morrison & Foerster LLP Client Name Visa U.S.A. Inc.

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant is 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 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)
L. Richard Fischer	
Oliver I. Ireland	
Krista P. DeLargy	

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

Signature  Date 2/13/02

Printed Name and Title Obrea O. Poindexter, Associate



15. General issue area code: SCI

16. Specific lobbying issues

H.R. 1410, the "Internet Tax Moratorium and Equity Act", all provisions

H.R. 1552, the "Internet Tax Nondiscrimination Act", all provisions

H.R. 1675, the "Internet Tax Nondiscrimination Act", all provisions

H.R. 2526, the "Internet Tax Fairness Act of 2001", all provisions

S. 245, "to make permanent the moratorium on the imposition of taxes on the Internet", all provisions

S. 246, "to extend the moratorium on the imposition of taxes on the Internet for an additional 5 years", all provisions

S. 288, the "Internet Tax Nondiscrimination Act", all provisions

S. 512, the "Internet Tax Moratorium and Equity Act", all provisions

S. 589, "to make permanent the moratorium on the imposition of taxes on the Internet", all provisions

S. 777, the "Internet Tax Nondiscrimination Act", all provisions

S. 1481, the "Internet Tax Moratorium Extension Act", all provisions

S. 1504, the "Internet Tax Moratorium Extension Act", all provisions

S. 1525, the "Defense of Internet Tax Freedom Act", all provisions

S. 1567, the "Internet Tax Moratorium and Equity Act", all provisions

S. 197, the "Spyware Control and Privacy Protection Act of 2001", all provisions

H.R. 95, the "Unsolicited Commercial Electronic Mail Act of 2001", all provisions

H.R. 113, the "Wireless Telephone Spam Protection Act", all provisions

H.R. 718, the "Unsolicited Commercial Electronic Mail Act of 2001", all provisions

H.R. 1017, the "Anti-Spamming Act of 2001", all provisions

H.R. 3146, the "Netizens Protection Act of 2001", all provisions

S. 630, the "CAN SPAM Act of 2001", all provisions

H.R. 524, the "Electronic Commerce Enhancement Act of 2001", all provisions

H.R. 2435, the "Cyber Security Information Act", all provisions

H.R. 3482, the "Cyber Security Enhancement Act of 2001", all provisions

S. 1456, the "Critical Infrastructure Information Security Act of 2001", all provisions

S. 1568, the "Cyberterrorism Prevention Act of 2001", all provisions

H. Con. Res. 132, expressing the sense of Congress on the importance of promoting electronic commerce, and for other purposes, all provisions

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

