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**LOBBYING REPORT**

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

1. Registrant Name <u>Morrison &amp; Foerster LLP</u>			
2. Address <input type="checkbox"/> Check if different than previously reported <u>2000 Pennsylvania Avenue, N.W., Suite 5500</u>			
3. Principal Place of Business (if different from line 2) City: <u>Washington</u> State/Zip (or Country) <u>D.C. 20006</u>			
4. Contact Name <u>Rachel Howell</u>	Telephone <u>(202) 778-1650</u>	E-mail (optional) <u>rhowell@mofo.com</u>	5. Senate ID # <u>2589710</u>
7. Client Name <input type="checkbox"/> Self <u>VISA U.S.A. Inc.</u>			6. House ID # <u>3175200</u>

**TYPE OF REPORT** 8. Year 2002 Midyear (January 1-June 30) ☐ OR Year End (July 1-December) ☐
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**

<b>12. Lobbying Firms</b>  <b>INCOME</b> relating to lobbying activities for this reporting period was:  Less than \$10,000 <input type="checkbox"/>  \$10,000 or more <input checked="" type="checkbox"/> ⇨ \$ <u>40,000</u> <small>Income (nearest \$20,000)</small>  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).	<b>13. Organizations</b>  <b>EXPENSES</b> relating to lobbying activities for this reporting period were:  Less than \$10,000 <input type="checkbox"/> \$10,000 or more <input type="checkbox"/> ⇨ \$ _____ <small>Expenses (nearest \$20,000)</small>  <b>14. REPORTING METHOD.</b> Check box to indicate accounting method. See instructions for description of method. <input type="checkbox"/> Method A. Reporting amounts using LDA definition <input type="checkbox"/> Method B. Reporting amounts under section 6033(c) Internal Revenue Code <input type="checkbox"/> Method C. Reporting amounts under section 162(e) Internal Revenue Code
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Signature

14/Feb 03

Signature \_\_\_\_\_

Printed Name and Title Rachel Howell, Associate

LD-2 (REV. 6/98)

PAT

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 was engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide the 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  
Treasury Dept.  
Office of the Comptroller of the Currency  
Executive Branch  
Federal Trade Commission  
Federal Reserve Board

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

Name	Covered Official Position (if applicable)
<u>L. Richard Fischer</u>	
<u>Oliver I. Ireland</u>	

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

☒ Check if None

Signature



Date

14 Feb 05

Printed Name and Title Rachel Howell, Associate

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Page 2

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  
**H.R. 5424, the "Identity Theft Victims Amendment Act of 2002", all provisions**  
**H.R. 5474, the "Identity Theft Consumer Notification Act", all provisions**  
**H.R. 5588, the "Identity Theft Penalty Enhancement Act of 2002", 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  
S. 2541, the "Identity Theft Penalty Enhancement Act of 2002", 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  
H.R. 4678, The "Consumer Privacy Protection Act of 2002", 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  
S. 1928, a bill to amend section 222 of the Communications Act of 1934 to require affirmative written consent by a customer to the release of customer proprietary network information.  
S. 2201, the "Online Personal Privacy Act, all provisions  
S. 2492, the Federal Agency Protection of Privacy Act", all provisions  
S. 2629, the "Federal Privacy and Data Protection Policy Act of 2002", all provisions  
H.R. 2036, the "Social Security Number Privacy and Identity Theft Prevention Act of 2001", all provisions  
H.R. 4513, the "Social Security Number Protection Act of 2002", 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

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

15. General issue area code: BAN (continued)

16. Specific lobbying issues

**S. 3100, the “Social Security Number Misuses Prevention Act of 2002”, all provisions**

**H.R. 5457, the “Judicial Code of Conduct Privacy Clarification Act”, 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

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. 3704, the “Consumer Credit Card Compensation and Economic Incentive Act of 2002”, 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 Act and Neighborhood Protection Act of 2001”, all provisions

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

**H.R. 5507, the “Truth in Lending Inflation Adjustment Act”, 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

S. 2438, the “Predatory Lending Consumer Protection Act of 2002”, all provisions dealing with FCRA

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

15. General issue area code: BAN (continued)

16. Specific lobbying issues

H.R. 1047, the "Access to Money (ATM) Act of 2001", all provisions

H.R. 3662, the "ATM Consumer Protection Act", all provisions

**H.R. 5536, the "ATM Public Safety and Crime Control Act", 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

**H.R. 5162, the "Consumer Fairness Act of 2002", 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. 3951, the "Financial Services Regulatory Relief Act of 2002", 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. 3006, the "Comprehensive Internet Gambling Prohibition Act of 2002", 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

H.R. 3911, the "Telemarketing Relief Act of 2002", all provisions

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

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

S. 2240, the "Seniors Safety Act of 2002", all provisions

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

**S. 2885, the "Wire Transfer Fairness and Disclosure Act", all provisions**

**H.R. 5414, the "Check Clearing for the 21st Century Act", all provisions**

**S. 3034, the "Check Truncation Act", 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

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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

S. 2628, the “Financial Literacy for Self-Sufficiency Act”, all provisions

**S. 2982, the “Education for Retirement Security Act of 2002”, 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

H.R. 3891, the “Bill Payment Grace Period Act of 2001”, all provisions

H.R. 4017, the “Soldiers’ and Sailors’ Civil Relief Equity Act”, all provisions

**H.R. 5111, the “Servicemembers Civil Relief 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 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	

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

☒ Check if None

Signature  Date 14 Feb 03



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

**H.R. 5744, the “Bankruptcy Abuse Prevention and Consumer Protection Act of 2002”, all provisions**

**H.R. 5745, the “Bankruptcy Abuse Prevention and Consumer Protection Act of 2002”, 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, 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	

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

☒ Check if None

Signature



Date

14 Feb 03

Printed Name and Title Rachel Howell, Associate

Form LD-2 (Rev. 6/98)

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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 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 Dept.

Office of the Comptroller of the Currency

Executive Branch

Federal Trade Commission

Federal Reserve Board

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	

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

☒ Check if None

Signature  Date 14 Feb 08



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  
**H.R. 5424, the "Identity Theft Victims Amendment Act of 2002", all provisions**  
**H.R. 5474, the "Identity Theft Consumer Notification Act", all provisions**  
**H.R. 5588, the "Identity Theft Penalty Enhancement Act of 2002", 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  
S. 2541, the "Identity Theft Penalty Enhancement Act of 2002", 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  
H.R. 4678, the "Consumer Privacy Protection Act of 2002", 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  
S. 1928, a bill to amend section 222 of the Communications Act of 1934 to require affirmative written consent by a customer to the release of customer proprietary network information.  
S. 2201, the "Online Personal Privacy Act", all provisions  
S. 2492, the "Federal Agency Protection of Privacy Act", all provisions  
S. 2629, the "Federal Privacy and Data Protection Policy Act of 2002", 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

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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. 4513, the "Social Security Protection Act of 2002" 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

**S. 3100, the "Social Security Number Misuses Prevention Act of 2002", all provisions**

**H.R. 5457, the "Judicial Code of Conduct Privacy Clarification Act", 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

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

**H.R. 5646, the "Stop Taking our Health Privacy 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

**S. 3064, the "Health Records Confidentiality Act of 2002", 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. 3704, the "Consumer Credit Card Compensation and Economic Incentive Act of 2002", 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

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

15. General issue area code: CSP (continued)

16. Specific lobbying issues

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

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. 5507, the "Truth in Lending Inflation Adjustment Act", 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

S. 2438, the "Predatory Lending Consumer Protection Act of 2002", provisions dealing with FCRA

H.R. 1047, the "Access to Money (ATM) Act of 2001", all provisions

H.R. 3662, the "ATM Consumer Protection Act", all provisions

**H.R. 5536, the "ATM Public Safety and Crime Control Act", 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

**H.R. 5162, the "Consumer Fairness Act of 2002", 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. 3951, the "Financial Services Regulatory Relief Act of 2002", 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. 3006, the "Comprehensive Internet Gambling Prohibition Act of 2002," all provisions**

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

15. General issue area code: CSP (continued)

16. Specific lobbying issues

- 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
- H.R. 3911, the "Telemarketing Relief Act of 2002", all provisions
- S. 16, the "21<sup>st</sup> Century Law Enforcement, Crime Prevention, and Victims Assistance Act", telemarketing provisions
- S. 1881, the "Telemarketing Intrusive Practices Act of 2001", all provisions
- S. 2240, the "Seniors Safety Act of 2002", all provisions
- H.R. 1306, the "Wire Transfer Fairness and Disclosure Act of 2001", all provisions
- S. 2885, the "Wire Transfer Fairness and Disclosure Act", all provisions**
- H.R. 5414, the "Check Clearing for the 21st Century Act", all provisions**
- S. 3034, the "Check Truncation Act", 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
- S. 2628, the "Financial Literacy for Self-Sufficiency Act", all provisions
- S. 2982, the "Education for Retirement Security Act of 2002", 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

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

15. General issue area code: CSP (continued)

16. Specific lobbying issues

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. 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

H.R. 3891, the "Bill Payment Grace Period Act of 2002", all provisions

H.R. 4017, the "Soldiers' and Sailors' Civil Relief Equity Act", all provisions

**H.R. 1511, the "Servicemembers Civil Relief 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 information as requested. Attach additional page(s) as needed.

15. General issue area code EDU (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

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	

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

☒ Check if None

Signature  Date 14 Feb 02

Printed Name and Title Rachel Howell, Associate

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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

S. 2628, the “Financial Literacy for Self-Sufficiency Act”, all provisions

**S. 2982, the “Education for Retirement Security Act of 2002”, 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 engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each cod information as requested. Attach additional page(s) as needed.

15. General issue area code FIN (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 Dept.

Office of the Comptroller of the Currency

Executive Branch

Federal Trade Commission

Federal Reserve Board

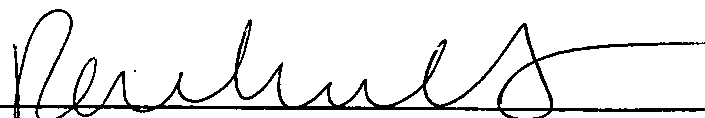
18. Name of each individual who acted as a lobbyist in this issue area

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

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

☒ Check if None

Signature



Date



Printed Name and Title Rachel Howell, Associate

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

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  
**H.R. 5424, the "Identity Theft Victims Amendment Act of 2002", all provisions**  
**H.R. 5474, the "Identity Theft Consumer Notification Act", all provisions**  
**H.R. 5588, the "Identity Theft Penalty Enhancement Act of 2002", 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  
S. 2541, the "Identity Theft Penalty Enhancement Act of 2002", 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  
H.R. 4678, the "Consumer Privacy Protection Act of 2002", 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  
S. 1928, a bill to amend section 222 of the Communications Act of 1934 to require affirmative written consent by a customer to the release of customer proprietary network information  
S. 2201, the "Online Personal Privacy Act", all provisions  
S. 2492, the "Federal Agency Protection of Privacy Act", all provisions  
S. 2629, the "Federal Privacy and Data Protection Policy Act of 2002",  
H.R. 2036, the "Social Security Number Privacy and Identity Theft Prevention Act of 2001", all provisions  
H.R. 4513, the "Social Security Protection Act of 2002", 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

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

15. General issue area code: FIN (continued)

16. Specific lobbying issues

**S. 3100, the “Social Security Number Misuses Prevention Act of 2002”, all provisions**

**H.R. 5457, the “Judicial Code of Conduct Privacy Clarification Act”, 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

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. 3704, the “Consumer Credit Card Compensation and Economic Incentive Act of 2002”, 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. 5507, the “Truth in Lending Inflation Adjustment Act”, 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

S. 2438, the “Predatory Lending Consumer Protection Act of 2002”, provisions dealing with FCRA

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

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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. 3662, the "ATM Consumer Protection Act", all provisions

**H.R. 5536, the "ATM Public Safety and Crime Control Act", 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 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

**H.R. 5162, the "Consumer Fairness Act of 2002", 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. 3951, the "Financial Services Regulatory Relief Act of 2002", 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. 3006, the "Comprehensive Internet Gambling Prohibition Act of 2002", 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

H.R. 3911, the "Telemarketing Relief Act of 2002", all provisions

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

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

S. 2240, the "Seniors Safety Act of 2002", all provisions

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

**S. 2885, the "Wire Transfer Fairness and Disclosure Act", all provisions**

**H.R. 5414, the "Check Clearing for the 21st Century Act", all provisions**

**S. 3034, the "Check Truncation Act", all provisions**

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

(continued on to next page)



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

S. 2628, the “Financial Literacy for Self-Sufficiency Act”, all provisions

**S. 2982, the “Education for Retirement Security Act of 2002”, 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

H.R. 3891, the “Bill Payment Grace Period Act of 2001”, all provisions

H.R. 4017, the “Soldiers’ and Sailors’ Civil Relief Equity Act”, all provisions

**H.R. 5111, the “Servicemembers Civil Relief 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 was engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code and 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 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	

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

☒ Check if None

Signature



Date

14 Feb 03

Printed Name and Title Rachel Howell, Associate

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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 and 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	

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

☒ Check if None

Signature



Date

14 Feb 03

Printed Name and Title Rachel Howell, Associate

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

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

**S. 3035, the "EPICS Act", 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

dc-343711