

LOBBYING REPORT

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

1. Registrant Name:

VISA USA INC

2. Address:

1300 CONNECTICUT AVENUE, NW, #900, WASHINGTON, DC 20036

3. Principal place of business (if different from line 2):

City: Foster City State/Zip(or Country): CA 94404

4. Contact Name: SUZANNE COBB

Telephone: 2022969230

E-mail (optional): Scobb@visa.com

Senate ID #: 40156-12

House ID #:

7. Client Name: ☒ Self

TYPE OF REPORT

8. Year 2007 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

12. Lobbying Firms

INCOME relating to lobbying activities for this reporting period was:

Less than \$10,000: ☐

\$10,000 or more: ☐ => Income (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).

13. Organizations

EXPENSES relating to lobbying activities for this reporting period were:

Less than \$10,000: ☐

\$10,000 or more: ☒ => Expenses (nearest \$20,000): 2,660,000.00

14. Reporting Method.

Check box to indicate expense accounting method. See instructions for description of options.

- ☐ **Method A.** Reporting amounts using LDA definitions only
☐ **Method B.** Reporting amounts under section 6033(b)(8) of the Internal Revenue Code
☒ **Method C.** Reporting amounts under section 162(e) of the Internal Revenue Code

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:

S. 413 - Community Choice in Real Estate Act S. 473 - Combating Money Laundering and Terrorist Financing Act of 2007 S. 789 - Government Credit Card Abuse Prevention Act of 2007 S. 1012 - Consumer Rental-Purchase Agreement Act of 2007 S. 1176 - Credit Card Minimum Payment Warning Act of 2007 S. 1299 - Borrower's Protection Act of 2007 S. 1395 - Stop Unfair Practices in Credit Cards Act of 2007 S. 1401 - Student Financial Aid Data Privacy Protection Act S. 1530 - Rent-To-Own Reform Act of 2007 S. 1733 - Housing Fairness Act of 2007 S. 1831 - Private Student Loan Disclosure Enhancement Act of 2007 H.R. 41 - Business Checking Fairness Act of 2007 H.R. 111 - Community Choice in Real Estate Act H.R. 531 - Retirement Security Education Act of 2007 H.R. 698 - Industrial Bank Holding Company Act of 2007 H.R. 873 - Credit Card Payment Fee Act of 2007 H.R. 946 - Consumer Overdraft Protection Fair Practices Act H.R. 958 - Data Accountability and Trust Act H.R. 1066 - Depository Institution Community Development Investments Enhancement Act H.R. 1117 - REAL ID Repeal and Identification Security Enhancement Act of 2007 H.R. 1170 - Comprehensive Awareness of Problem Gambling Act of 2007 H.R. 1257 - Shareholder Vote on Executive Compensation Act H.R. 1289 - Community Reinvestment Modernization Act of 2007 H.R. 1395 - Government Credit Card Abuse Prevention Act of 2007 H.R. 1427 - Federal Housing Finance Reform Act of 2007 H.R. 1510 - Credit Card Repayment Act of 2007 H.R. 1598 - Servicemembers Credit Protection Act H.R. 1750 - a bill to amend the Servicemembers Civil Relief Act to extend from 90 days to one year the period after release of a member of the Armed Forces from active duty during which the member is protected from mortgage foreclosure under that Act H.R. 1767 - Consumer Rental Purchase Agreement Act H.R. 1776 - Call Center Consumer's Right to Know Act H.R. 1967 - Financial Privacy Notice Relief Act of 2007 H.R. 2046 - Internet Gambling Regulation and Enforcement Act of 2007 H.R. 2061 - Predatory Mortgage Lending Practices Reduction Act H.R. 2096 - Freedom to Bank Act H.R. 2440 - FinCEN Reauthorization Act of 2007 H.R. 2568 - Credit Agencies Identity Theft Responsibilities Act of 2007 H.R. 2607 - Internet Gambling Regulation and Tax Enforcement Act of 2007 H.R. 2871 - Payday Loan Reform Act of 2007 H.R. 2885 - Credit Monitoring Clarification Act H.R. 2895 - National Affordable Housing Trust Fund Act of 2007 H.R. 2911 - Electronic Funds Transfer Equal Consumer Protection Act H.R. 2973 - a bill 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. 2974 - Innocent Check Depositor Protection Act H.R. 3012 - Fair Mortgage Practices Act of 2007 H.R. 3081 - Fairness for Homeowners Act of 2007 H.R. 3113 - Affordable Financial Services Enhancement Act H.R. 3200 - National Insurance Act of 2007 S. 40 - National Insurance Act of 2007 See Addendum.

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

Federal Reserve System

Federal Trade Commission (FTC)

HOUSE OF REPRESENTATIVES

Office of the Comptroller of the Currency (OCC)

SENATE

Treasury, Dept of

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

Name: LAMAR, WILLIS

Covered Official Position (if applicable): N/A

Name: MACCARTHY, MARK

Covered Official Position (if applicable): N/A

Name: NELSON, LISA

Covered Official Position (if applicable): N/A

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

Registrant Name: VISA USA INC Client Name: Self

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:

H.R. 513 - National Heroes Credit Protection Act H.R. 2146 - Universal Default Prohibition Act of 2007 H.R. 2840 - National Financial Literacy Act of 2007 S. 1309 - Universal Default Prohibition Act of 2007

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

Federal Reserve System

Federal Trade Commission (FTC)

HOUSE OF REPRESENTATIVES

SENATE

Treasury, Dept of

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

Name: MACCARTHY, MARK

Covered Official Position (if applicable): N/A

Name: NELSON, LISA

Covered Official Position (if applicable): N/A

Name: SMITH, WILLIS LAMAR JR

Covered Official Position (if applicable): N/A

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

Registrant Name: VISA USA INC Client Name: Self

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:

H.R. 220 - Identity Theft Prevention Act of 2007 H.R. 516 - Federal Agency Data Privacy Protection Act H.R. 837 - Internet Stopping Adults Facilitating the Exploitation of Today's Youth Act (SAFETY) of 2007 H.R. 852 - Consumer Telephone Records Protection Act for 2007 H.R. 936 - Prevention of Fraudulent Access to Phone Records Act H.R. 948 - Social Security Number Prohibition Act of 2007 H.R. 964 - Securely Protect Yourself Against Cyber Trespass Act or the "Spy Act" H.R. 1008 - Safeguarding America's Families by Enhancing and Reorganizing New and Efficient Technologies Act of 2007 or the "SAFER NET Act" H.R. 1077 - Internet Consumer Protection Act of 2007 H.R. 1307 - Veterans Identity Protection Act or the "VIP Act" H.R. 1443 - Consumer Fairness Act of 2007 H.R. 1652 - Protection From Telemarketers Act H.R. 1685 - Data Security Act of 2007 H.R. 2124 - Federal Agency Data Breach Protection Act H.R. 2725 - Alarm Customer VOIP Notification Act of 2007 H.R. 3046 - Social Security Number Privacy and Identity Theft Prevention Act of 2007 S. 92 - Protecting Consumer Phone Records Act S. 239 - Notification of Risk to Personal Data Act of 2007 S. 496 - Personal Data Privacy and Security Act of 2007 S. 699 - Social Security Number Fraud and Identity Theft Prevention Act S. 704 - Truth in Caller ID Act of 2007 S. 717 - Identification Security Enhancement Act of 2007 S. 806 - Consumer ID Protection and Security Act S. 1178 - Identity Theft Prevention Act S. 1202 - Personal Data Protection Act of 2007 S. 1208 - Social Security Account Number Protection Act S. 1260 - Data Security Act of 2007 S. 1455 - National Health Information Technology and Privacy Advancement Act of 2007 S. 1558 - Federal Agency Data Breach Protection Act S. 1625 - Counter Spy Act S. 1654 - to prohibit the sale or provision of caller ID spoofing services. S. 1691 - Social Security Number Online Protection Act See Addendum.

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

Federal Reserve System
Federal Trade Commission (FTC)
HOUSE OF REPRESENTATIVES
SENATE
Treasury, Dept of

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

Name: MACCARTHY, MARK
Covered Official Position (if applicable): N/A
Name: NELSON, LISA
Covered Official Position (if applicable): N/A
Name: SMITH, WILLIS LAMAR JR
Covered Official Position (if applicable): N/A

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

Registrant Name: VISA USA INC Client Name: Self

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. 836 Cyber-Security Enhancement and Consumer Data Protection Act of 2007 H. R. 837 Internet Stopping Adults Facilitating the Exploitation of Today's Youth Act (SAFETY) of 2007 S. 780 Protecting Consumer Phone Records Act S. 766 Paycheck Fairness Act H. R. 1342 Secure Entry Act H. R. 1421 Parents' Tax Relief Act of 2007 H. R. 1461 Credit Card Accountability Responsibility and Disclosure Act of 2007 or the Credit CARD Act of 2007 S. 851 Higher Education Opportunity Act of 2007 H. R. 1510 Credit Card Repayment Act of 2007 H. R. 1514 Savings for Working Families Act of 2007 H. R. 1519 American Homebuyers Protection Act S. 945 College Textbook Affordability Act of 2007 S. 958 Striving Readers Act of 2007 S. 969 - Re-Employment of Skilled and Professional Employees and Construction Trade Workers Act or the RESPECT Act S. AMDT. 524 To provide \$100 million for the Summer Term Education Program supporting summer learning opportunities for low-income students in the early grades to lessen summer learning losses that contribute to the achievement gaps separating low-income students from their middle-class peers. S. 14 Invest in America Act H. Res. 273 Whereas personal financial literacy is essential to ensure that individuals are prepared to manage money, credit, and debt, and become responsible workers, heads of households, investors. S. 1141 Automatic IRA Act of 2007 S. 1159 IDEA Full Funding Act H. R. 1867 National Science Foundation Authorization Act of 2007 H. R. 2370 Financial Security Accounts for Individuals with Disabilities Act of 2007 H. R. 722 Increasing Access to Higher Education Act H. R. 2672 Real Access to College Education Act of 2007 H. R. 1394 Helping Our Students Communicate Act of 2007 H. R. 1623 Graduation for All Act H. R. 1852 Expanding American Homeownership Act of 2007 See Addendum

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

HOUSE OF REPRESENTATIVES
SENATE

Treasury, Dept of

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

Name: MACCARTHY, MARK

Covered Official Position (if applicable): N/A

Name: NELSON, LISA

Covered Official Position (if applicable): N/A

Name: SMITH, WILLIS LAMAR JR

Covered Official Position (if applicable): N/A

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

Registrant Name: VISA USA INC Client Name: Self

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:

S. 74 High Risk Protection Act H. R. 108 National Small Business Regulatory Assistance Act of 2007 H. R. 836 Cyber-Security Enhancement and Consumer Data Protection Act of 2007 H.R. 837 - Internet Stopping Adults Facilitating the Exploitation of Today's Youth Act (SAFETY) of 2007 S. 780 Protecting Consumer Phone Records Act S. 789 Government Credit Card Abuse Prevention Act of 2007 S. 796 Fair Currency Act of 2007 S. 806 Consumer ID Protection and Security Act H.R. 1461 - Credit Card Accountability, Responsibility and Disclosure Act of 2007 or Credit CARD Act of 2007 S. 834 Promoting Transparency in Financial Reporting Act of 2007 H. R. 1443 Consumer Fairness Act of 2007 H. R. 1510 Credit Card Repayment Act of 2007 H. R. 1537 Credit Union Regulatory Improvements Act of 2007 H. R. 1550 Regulatory Relief and Fairness Act H. R. 1967 Financial Privacy Notice Relief Act of 2007 S. 1176 Credit Card Minimum Payment Warning Act of 2007 S. 1222 - Stopping Mortgage Transactions which Operate to Promote Fraud, Risk, Abuse and Underdevelopment Act or the STOP FRAUD Act S. 1178 Identity Theft Prevention Act H. R. 472 College Affordability and Transparency Act of 2007 H. R. 324 Working Families Wage and Access to Health Care Act S. 1356 Industrial Bank Holding Company Act of 2007 H. R. 890 Student Loan Sunshine Act (referred to Senate committee after being received from House) S. 1399 College Affordability and Creating Chances for Educational Success for Students Act of 2007 S. 239 Notification of Risk to Personal Data Act of 2007 H. R. 2140 To provide for a study by the National Academy of Sciences to identify the proper response of the United States to the growth of Internet gambling. H. R. 1996 Preservation of Federalism in Banking Act H. R. 2607 Internet Gambling Regulation and Tax Enforcement Act of 2007 H. R. 2756 Honest Money Act S. 1691 Social Security Number Online Protection Act of 2007 See Addendum

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

Federal Reserve System
Federal Trade Commission (FTC)
HOUSE OF REPRESENTATIVES
Office of the Comptroller of the Currency (OCC)
SENATE
Treasury, Dept of

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

Name: MACCARTHY, MARK
Covered Official Position (if applicable): N/A
Name: NELSON, LISA
Covered Official Position (if applicable): N/A
Name: SMITH, WILLIS LAMAR JR
Covered Official Position (if applicable): N/A

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

Registrant Name: VISA USA INC Client Name: Self

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: GAM (one per page)

16. Specific lobbying issues:

H. R. 2046 Internet Gambling Regulation and Enforcement Act of 2007 S. 568 Truth in Video Game Rating Act H. R. 1531 Video Game Decency Act of 2007

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

Federal Reserve System

Federal Trade Commission (FTC)

HOUSE OF REPRESENTATIVES

Office of the Comptroller of the Currency (OCC)

SENATE

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

Name: MACCARTHY, MARK

Covered Official Position (if applicable): N/A

Name: NELSON, LISA

Covered Official Position (if applicable): N/A

Name: SMITH, WILLIS LAMAR JR

Covered Official Position (if applicable): N/A

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

Registrant Name: VISA USA INC Client Name: Self

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:

H. R. 1161 Social Security Caregiver Credit Act of 2007 S. 789 Government Credit Card Abuse Prevention Act of 2007 H. R. 1461 Credit CARD Act of 2007 H. R. 1510 Credit Card Repayment Act of 2007 H. R. 1537 Credit Union Regulatory Improvements Act of 2007 S. 894 Idling Reduction Tax Credit Act of 2007 H. R. 1395 Government Credit Card Abuse Prevention Act of 2007 H. R. 1849 Credit Union Small Business Lending Act H. R. 382 Municipal Deposit Insurance Protection Act of 2007 H. R. 873 Credit Card Payment Fee Act of 2007 H. R. 946 Consumer Overdraft Protection Fair Practices Act H. R. 480 To amend the Truth in Lending Act to prohibit issuance of residential mortgages to any individual who lacks a Social Security account number. H. Res. 273 Whereas personal financial literacy is essential to ensure that individuals are prepared to manage money, credit, and debt, and become responsible workers, heads of households, investors. S. 1176 Credit Card Minimum Payment Warning Act of 2007 S. 1230 College Saver's Credit Act of 2007 S. 1239 New Markets Tax Credit Extension Act of 2007 S. 1333 Strengthen the Earned Income Tax Credit Act of 2007 H. R. 890 Student Loan Sunshine Act S. 1395 Stop Unfair Practices in Credit Cards Act of 2007 H. R. 2568 Credit Agencies Identity Theft Responsibilities Act of 2007 H. R. 513 National Heroes Credit Protection Act H. R. 1598 Servicemembers Credit Protection Act H. R. 2885 Credit Monitoring Clarification Act See Addendum.

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

Federal Reserve System

HOUSE OF REPRESENTATIVES

Office of the Comptroller of the Currency (OCC)

SENATE

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

Name: MACCARTHY, MARK

Covered Official Position (if applicable): N/A

Name: NELSON, LISA

Covered Official Position (if applicable): N/A

Name: SMITH, WILLIS LAMAR JR

Covered Official Position (if applicable): N/A

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

Registrant Name: VISA USA INC Client Name: Self

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:

S. 1176 Credit Card Minimum Payment Warning Act of 2007 H. R. 1510 Credit Card Repayment Act of 2007 H. R. 1395 Government Credit Card Abuse Prevention Act of 2007 H. R. 873 Credit Card Payment Fee Act of 2007 H. R. 1852 Expanding American Homeownership Act of 2007 H. R. 890 Student Loan Sunshine Act H. R. 1525 Internet Spyware (I-SPY) Prevention Act of 2007 S. 596 Safe Internet Pharmacy Act of 2007 H. R. 555 Family Telephone Connection Protection Act of 2007 See Addendum.

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

Federal Reserve System

Federal Trade Commission (FTC)

HOUSE OF REPRESENTATIVES

SENATE

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

Name: MACCARTHY, MARK

Covered Official Position (if applicable): N/A

Name: NELSON, LISA

Covered Official Position (if applicable): N/A

Name: SMITH, WILLIS LAMAR JR

Covered Official Position (if applicable): N/A

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

Signature: ON FILE Date: Aug 14, 2007

Printed Name and Title: SUZANNE COBB, LEGAL COORDINATOR -

Information Update Page:

Complete ONLY where registration information has changed.

LOBBYIST UPDATE

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

ISSUE UPDATE

24. General lobbying issues previously reported that NO LONGER pertain

AFFILIATED ORGANIZATIONS

25. Add the following organization(s)

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

28. Name of each previously reported foreign entity the NO LONGER owns, OR controls, OR is affiliated with the registrant, client or affiliated organization

Signature: ON FILE Date: Aug 14, 2007

Printed Name and Title: -