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SEC BY OFFICE
03 AUG 21 PM 3:01

LOBBYING REPORT

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

1. Registrant Name Visa U.S.A. Inc.			
2. Address <input type="checkbox"/> Check if different than previously reported 1300 Connecticut Avenue, NW Suite 900 Washington, DC 20036			
3. Principal Place of Business (if different from line 2) Foster City CA/94404 City: State/zip (or Country)			
4. Contact Name Willis Lamar Smith, Jr.	Telephone (202) 296-9230	E-mail (optional)	5. Senate ID # 40156-12
7. Client Name <input checked="" type="checkbox"/> Self			6. House ID # 31443000

TYPE OF REPORT 8. Year 2003 Midyear (January 1-June 30) OR Year End (July 1-Dec)

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 Lobbyin

INCOME OR EXPENSES Complete Either Line 12 OR Line 13	
<p align="center">12. Lobbying Firms</p> <p>INCOME relating to lobbying activities for this reporting period was:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input type="checkbox"/> ⇨ \$ _____ Income (nearest \$20,000)</p> <p>Provide a good faith estimate, rounded to the nearest \$20,000, of all lobbying related income from the client (including all payments to the registrant by any other entity for lobbying activities on behalf of the client).</p>	<p align="center">13. Organizations</p> <p>EXPENSES relating to lobbying activities for this report period were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input checked="" type="checkbox"/> ⇨ \$ <u>1,815,000.00</u> Expenses (nearest \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate exp accounting method. See instructions for description of op</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definitic</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033(Internal Revenue Code</p> <p><input checked="" type="checkbox"/> Method C. Reporting amounts under section 162(e Internal Revenue Code</p>

Willis Lamar Smith, Jr. *A*

Signature Margaret Muskett Kabeiseman Date August 17, 2003

Printed Name and Title Margaret Muskett Kabeiseman, Legislative Manager

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

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant is engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code and 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	Federal Reserve Board
House of Representatives	
Treasury Department	
Office of the Comptroller of the Currency	
Executive Branch	
Federal Trade Commission	

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

Name	Covered Official Position (if applicable)
Willis Lamar Smith, Jr.	
Margaret Muskett Kabeiseman	
Mark MacCarthy	
Rhonda Bentz	

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

Check if None

Signature W. Kabeiseman

8/14/03

Printed Name and Title

Margaret Muskett Kabeiseman, Legislative Manager

Date

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Registrant 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 2003", all provisions
 H.R. 818, the "Identity Theft Consumer Notification Act", all provisions
 H.R. 858, the "Identity Theft Penalty Enhancement Act", all provisions
 H.R. 1731, the "Identity Theft Penalty Enhancement Act", all provisions
 H.R. 2035, the "Identity Theft and Financial Privacy Protection Act of 2003", all provisions
 H.R. 2617, the "Consumer Identity and Information Security Act of 2003", all provisions
 H.R. 2633, the "Identity Theft Protection and Information Blackout Act of 2003", all provisions
 S. 22, the "Justice Enhancement and Domestic Security Act of 2003" identity theft provisions
 S. 153, the "Identity Theft Penalty Enhancement Act", all provisions
 S. 223, the "Identity Theft Prevention Act", all provisions
 H.R. 69, the "Online Privacy Protection Act", all provisions
 H.R. 70, the "Social Security On-line Privacy Protection Act", all provisions
 H.R. 637, the "Social Security Number Misuse Prevention Act", all provisions
 S. 228, the "Social Security Number Misuse Prevention Act", all provisions
 H.R. 781, the "Privacy Protection Clarification Act", all provisions
 H.R. 1931, the "Personal Information Privacy Act", all provisions
 S. 745, the "Privacy Act of 2003", all provisions
 H.R. 1766, the "National Uniform Privacy Standard Act of 2003", all provisions
 S. 660, the "Economic Opportunity Protection Act of 2003", all provisions
 H.R. 1473, the "Insurance Credit Score Disclosure and Reporting Act", all provisions
 H.R. 1543, the "Civil Rights and Employee Investigation Clarification Act", all provisions
 H.R. 1729, the "Negative Credit Notification Act", all provisions
 H.R. 2546, the "Free Credit Report Act of 2003", all provisions
 H.R. 2622, the "Fair and Accurate Credit Transactions Act of 2003", all provisions
 S. 1350, the "Risk to Personal Data Act of 2003", all provisions
 H.R. 21, the "Unlawful Internet Gambling Funding Prohibition Act", all provisions

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

15. General issue area code: BAN (continued)

16. Specific lobbying issues

- H.R. 1223, the "Internet Gambling Licensing and Regulation Commission Act", all provisions
 H.R. 2143, the "Unlawful Internet Gambling Funding Prohibition Act", all provisions
 S. 627, the "Unlawful Internet Gambling Funding Prohibition Act", all provisions
 H.R. 1573, the "Credit Card Consumer Protection Act of 2003", all provisions
 H.R. 1747, the "Consumer Credit Disclosure Act of 2003", all provisions
 H.R. 2549, the "Bill Payment Grace Period Act of 2003", all provisions
 H.R. 100, the "Service Members Civil Relief Act", all provisions
 H.R. 2576, the "National Heroes Credit Protection Act", all provisions
 S. 1136, the "Servicemembers Civil Relief Act", all provisions
 H.R. 2074, the "International Money Transfer Disclosure Act", all provisions
 H.R. 2637, the "Wire Transfer Fairness and Disclosure Act of 2003", all provisions
 S. 1344, the "Money Wire Improvement and Remittance Enhancement Act", all provisions
 S. 1359, the "International Remittance Services Enhancement and Protection Act of 2003", all provisions
 H.R. 1474, the "Check Clearing for the 21st Century Act", all provisions
 S. 1334, the "Check Truncation Act of 2003", all provisions
 H.R. 1375, the "Financial Services Regulatory Relief Act of 2003", all provisions
 H.R. 526, the "Telemarketing Relief Act of 2003", all provisions
 H.R. 1330, the "Telemarketing Victims Protection Act", all provisions
 S. 335, the "Family Dinnertime Protection Act of 2003", all provisions
 S. 1286, the "Seniors Safety Act of 2003", all provisions
 H.R. 1037, the "Prevent Bank Fraud by Terrorists Act of 2003", all provisions
 H.R. 774, the "Access to Money (ATM) Act of 2003", all provisions
 H.R. 1544, the "ATM Public Safety and Crime Control Act", all provisions
 H. Res. 127, expressing the sense of the House of Representatives that April should be designated as "Financial Literacy for Youth Month", all provisions
 S. 386, the "Education for Retirement Security Act of 2003", all provisions
 S. 813, the "TANF Financial Education Promotion Act of 2003", all provisions
 S. 1181, a bill to promote youth financial education, all provisions

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

15. General issue area code: BAN (continued)

16. Specific lobbying issues

S. 904, a bill to amend the Federal Deposit Insurance Act to clarify the scope of provisions relating to applicable rates of interest and other charge limitations, all provisions

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

Issues relating to electronic fund transfers.

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

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which th engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each co 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)
Willis Lamar Smith, Jr.	
Margaret Muskett Kabeiseman	
Mark MacCarthy	
Rhonda Bentz	

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

Signature *Margaret M. Kabeiseman* Date 8/14/03

Printed Name and Title

Margaret Muskett Kabeiseman, Legislative Manager

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

15. General issue area code: BNK

16. Specific lobbying issue

H.R. 975, the "Bankruptcy Abuse Prevention and Consumer Protection Act of 2003", all provisions

H.R. 2120, the "Financial Contracts Bankruptcy Reform Act of 2003", all provisions

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

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which th engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each co 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)
Willis Lamar Smith, Jr.	
Mark MacCarthy	
Rhonda Bentz	

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

Signature Marcel M. Kabisinski Date 8/14/03

Printed Name and Title

Margaret Muskett Kabeiseman, Legislative Manager

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

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the 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	Federal Reserve Board
House of Representatives	
Treasury Department	
Office of the Comptroller of the Currency	
Executive Branch	
Federal Trade Commission	

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

Name	Covered Official Position (if applicable)
Willis Lamar Smith, Jr.	
Margaret Muskett Kabeiseman	
Mark MacCarthy	
Rhonda Bentz	

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

Signature Margaret M. Kabeiseman

Date 8/14/03

Printed Name and Title

Margaret Muskett Kabeiseman, Legislative Manager

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Registrant 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 2003", all provisions

H.R. 818, the "Identity Theft Consumer Notification Act", all provisions

H.R. 858, the "Identity Theft Penalty Enhancement Act, all provisions

H.R. 1731, the "Identity Theft Penalty Enhancement Act", all provisions

H.R. 2035, the "Identity Theft and Financial Privacy Protection Act of 2003", all provisions

H.R. 2617, the "Consumer Identity and Information Security Act of 2003", all provisions

H.R. 2633, the "Identity Theft Protection and Information Blackout Act of 2003", all provisions

S. 22, the "Justice Enhancement and Domestic Security Act of 2003", identity theft provisions

S. 153, the "Identity Theft Penalty Enhancement Act", all provisions

S. 223, the "Identity Theft Prevention Act", all provisions

H.R. 69, the "Online Privacy Protection Act", all provisions

H.R. 70, the "Social Security On-line Privacy Protection Act", all provisions

H.R. 637, the "Social Security Number Misuse Prevention Act", all provisions

S. 228, the "Social Security Number Misuse Prevention Act", all provisions

H.R. 781, the "Privacy Protection Clarification Act", all provisions

H.R. 1931, the "Personal Information Privacy Act", all provisions

S. 745, the "Privacy Act of 2003", All provisions

H.R. 1766, the "National Uniform Privacy Standard Act of 2003", all provisions

S. 660, the "Economic Opportunity Protection Act of 2003", all provisions

H.R. 1473, the "Insurance Credit Score Disclosure and Reporting Act", all provisions

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

H.R. 1729, the "Negative Credit Notification Act", all provisions

H.R. 2546, the "Free Credit Report Act of 2003", all provisions

H.R. 2622, the "Fair and Accurate Credit Transactions Act of 2003", all provisions

S. 1350, the "Risk to Personal Data Act of 2003", all provisions

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

15. General issue area code: CSP (continued)

16. Specific lobbying issues

H.R. 1709, the "Stop Taking on Health Privacy (STOHP) Act of 2003", all provisions

H.R. 2196, the "Medical Independency, Privacy, and Innovation Act of 2003", all provisions

H.R. 2544, the "Medical Independency, Privacy, and Innovation Act of 2003", all provisions

H.R. 21, the "Unlawful Internet Gambling Funding Prohibition Act", all provisions

H.R. 1223, the "Internet Gambling Licensing and Regulation Commission Act", all provisions

H.R. 2143, the "Unlawful Internet Gambling Funding Prohibition Act", all provisions

S. 627, the "Unlawful Internet Gambling Funding Prohibition Act", all provisions

H.R. 1573, the "Credit Card Consumer Protection Act of 2003", all provisions

H.R. 1747, the "Consumer Credit Disclosure Act of 2003", all provisions

H.R. 2549, the "Bill Payment Grace Period Act of 2003", all provisions

H.R. 49, the "Internet Tax Nondiscrimination Act", all provisions

H.R. 1481, the "Internet Growth and Freedom Act of 2003", all provisions

S. 52, the "Internet Tax Nondiscrimination Act", all provisions

S. 150, the "Internet Tax Non-Discrimination Act of 2003", all provisions

H.R. 100, the "Service Members Civil Relief Act", all provisions

H.R. 2576, the "National Heroes Credit Protection Act", all provisions

S. 1136, the "Servicemembers Civil Relief Act" all provisions

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

15. General issue area code: CSP(continued)

16. Specific lobbying issues

H.R. 2074, the "International Money Transfer Disclosure Act", all provisions

H.R. 2637, the "Wire Transfer Fairness and Disclosure Act of 2003", all provisions

S. 1344, the "Money Wire Improvement and Remittance Enhancement Act", all provisions

S. 1359, the "International Remittance Services Enhancement and Protection Act of 2003", all provisions

H.R. 395, the "Do-Not-Call Implementation Act", all provisions

H.R. 1933, the "REDUCE Spam Act of 2003", all provisions

H.R. 2214, the "Reduction in Distribution of Spam Act of 2003", all provisions

H.R. 2515, the "Anti-Spam Act of 2003", all provisions

S. 877, the "CAN-SPAM Act of 2003", all provisions

S. 1052, the "Ban on Deceptive Unsolicited Bulk Electronic Mail Act of 2003", all provisions

S. 1231, the "SPAM Act", all provisions

S. 1293, the "Criminal Spam Act of 2003", all provisions

S. 1327, the "REDUCE Spam Act of 2003", all provisions

H.R. 1474, the "Check Clearing for the 21st Century Act", all provisions

S. 1334, the "Check Truncation Act of 2003", all provisions

H.R. 1375, the "Financial Services Regulatory Relief Act of 2003", all provisions

H.R. 526, the "Telemarketing Relief Act of 2003", all provisions

H.R. 1330, the "Telemarketing Victims Protection Act", all provisions

S. 335, the "Family Dinnertime Protection Act of 2003", all provisions

S. 1286, the "Seniors Safety Act of 2003", all provisions

H.R. 1037, the "Prevent Bank Fraud by Terrorists Act of 2003", all provisions

H.R. 774, the "Access to Money (ATM) Act of 2003", all provisions

H.R. 1544, the "ATM Public Safety and Crime Control Act", all provisions

S. 1233, the "Federal Trade Commission Reauthorization Act of 2003", all provisions

H. Res. 127, expressing the sense of the House of Representatives that April should be designated as "Financial Literacy for Youth Month", all provisions

S. 386, the "Education for Retirement Security Act of 2003", all provisions

S. 813, the "TANF Financial Education Promotion Act of 2003", all provisions

S. 1181, a bill to promote youth financial education, all provisions

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

15. General issue area code: CSP (continued)

16. Specific lobbying issues

S. Res. 48, a bill to designate April 2003 as “Financial Literacy for Youth Month”, all provisions

H.R. 1887, the “Consumer Fairness Act of 2003”, all provisions

S. 904, a bill to amend the Federal Deposit Insurance Act to clarify the scope of provisions relating to applicable rates of interest and other charge limitations, all provisions

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

Issues relating to electronic fund transfers.

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

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which th engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each co 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)
Willis Lamar Smith, Jr.	
Margaret Muskett Kabeiseman	
Mark MacCarthy	
Rhonda Bentz	

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

Signature Margaret M. Kabeiseman Date 8/14/03

Printed Name and Title

J

Margaret Muskett Kabeiseman, Legislative Manager

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

15. General issue area code: EDU

16. Specific lobbying issues

H. Res. 127, expressing the sense of the House of Representatives that April should be designated as “Financial Literacy for Youth Month”, all provisions
S. 386, the “Education for Retirement Security Act of 2003”, all provisions
S. 813, the “TANF Financial Education Promotion Act of 2003”, all provisions
S. 1181, a bill to promote youth financial education, all provisions
S. Res. 48, a bill to designate April 2003 as “Financial Literacy for Youth Month”, all provisions

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

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the 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	Federal Reserve Board
House of Representatives	
Treasury Department	
Office of the Comptroller of the Currency	
Executive Branch	
Federal Trade Commission	

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

Name	Covered Official Position (if applicable)
Willis Lamar Smith, Jr.	
Margaret Muskett Kabeiseman	
Mark MacCarthy	
Rhonda Bentz	

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

Signature Margaret M. Kabeiseman Date 8/14/03


Printed Name and Title

Margaret Muskett Kabeiseman, Legislative Manager

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Registrant 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 2003", all provisions

H.R. 818, the "Identity Theft Consumer Notification Act", all provisions

H.R. 858, the "Identity Theft Penalty Enhancement Act", all provisions

H.R. 1731, the "Identity Theft Penalty Enhancement Act", all provisions

H.R. 2035, the "Identity Theft and Financial Privacy Protection Act of 2003", all provisions

H.R. 2617, the "Consumer Identity and Information Security Act of 2003", all provisions

H.R. 2633, the "Identity Theft Protection and Information Blackout Act of 2003", all provisions

S. 22, the "Justice Enhancement and Domestic Security Act of 2003" identity theft provisions

S. 153, the "Identity Theft Penalty Enhancement Act", all provisions

S. 223, the "Identity Theft Prevention Act", all provisions

H.R. 69, the "Online Privacy Protection Act", all provisions

H.R. 70, the "Social Security On-line Privacy Protection Act", all provisions

H.R. 637, the "Social Security Number Misuse Prevention Act", all provisions

S. 228, the "Social Security Number Misuse Prevention Act", all provisions

H.R. 781, the "Privacy Protection Clarification Act", all provisions

H.R. 1931, the "Personal Information Privacy Act", all provisions

S. 745, the "Privacy Act of 2003", all provisions

H.R. 1766, the "National Uniform Privacy Standard Act of 2003", all provisions

S. 660, the "Economic Opportunity Protection Act of 2003", all provisions

H.R. 1473, the "Insurance Credit Score Disclosure and Reporting Act", all provisions

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

H.R. 1729, the "Negative Credit Notification Act", all provisions

H.R. 2546, the "Free Credit Report Act of 2003", all provisions

H.R. 2622, the "Fair and Accurate Credit Transactions Act of 2003", all provisions

S. 1350, the "Risk to Personal Data Act of 2003", all provisions

H.R. 21, the "Unlawful Internet Gambling Funding Prohibition Act", all provisions

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

15. General issue area code: FIN (continued)

16. Specific lobbying issues

- H.R. 1223, the "Internet Gambling Licensing and Regulation Commission Act", all provisions
 H.R. 2143, the "Unlawful Internet Gambling Funding Prohibition Act", all provisions
 S. 627, the "Unlawful Internet Gambling Funding Prohibition Act", all provisions
 H.R. 1573, the "Credit Card Consumer Protection Act of 2003", all provisions
 H.R. 1747, the "Consumer Credit Disclosure Act of 2003", all provisions
 H.R. 2549, the "Bill Payment Grace Period Act of 2003", all provisions
 H.R. 100, the "Service Members Civil Relief Act", all provisions
 H.R. 2576, the "National Heroes Credit Protection Act", all provisions
 S. 1136, the "Servicemembers Civil Relief Act", all provisions
 H.R. 2074, the "International Money Transfer Disclosure Act", all provisions
 H.R. 2637, the "Wire Transfer Fairness and Disclosure Act of 2003", all provisions
 S. 1344, the "Money Wire Improvement and Remittance Enhancement Act", all provisions
 S. 1359, the "International Remittance Services Enhancement and Protection Act of 2003", all provisions
 H.R. 1474, the "Check Clearing for the 21st Century Act", all provisions
 S. 1334, the "Check Truncation Act of 2003", all provisions
 H.R. 1375, the "Financial Services Regulatory Relief Act of 2003", all provisions
 H.R. 526, the "Telemarketing Relief Act of 2003", all provisions
 H.R. 1330, the "Telemarketing Victims Protection Act", all provisions
 S. 335, the "Family Dinnertime Protection Act of 2003", all provisions
 S. 1286, the "Seniors Safety Act of 2003", all provisions
 H.R. 1037, the "Prevent Bank Fraud by Terrorists Act of 2003", all provisions
 H.R. 774, the "Access to Money (ATM) Act of 2003", all provisions
 H.R. 1544, the "ATM Public Safety and Crime Control Act", all provisions
 H. Res. 127, expressing the sense of the House of Representatives that April should be designated as "Financial Literacy for Youth Month", all provisions
 S. 386, the "Education for Retirement Security Act of 2003", all provisions
 S. 813, the "TANF Financial Education Promotion Act of 2003", all provisions
 S. 1181, a bill to promote youth financial education, all provisions

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

15. General issue area code: FIN (continued)

16. Specific lobbying issues

S. 904, a bill to amend the Federal Deposit Insurance Act to clarify the scope of provisions relating to applicable rates of interest and other charge limitations, all provisions

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

Issues relating to electronic fund transfers.

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

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which tt engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each cc 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 Representatives
Federal Reserve Board
Office of Thrift Supervision
Federal Deposit Insurance Corp.
Office of the Comptroller of the Currency

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

Name	Covered Official Position (if applicable)
Willis Lamar Smith, Jr.	
Margaret Muskett Kabeiseman	
Mark MacCarthy	
Rhonda Bentz	

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

Signature Margaret M. Kabeiseman Date 8/14/03

Printed Name and Title


Margaret Muskett Kabeiseman, Legislative Manager

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

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the 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 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
Federal Trade Commission

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

Name	Covered Official Position (if applicable)
Willis Lamar Smith, Jr.	
Margaret Muskett Kabeiserman	
Mark MacCarthy	
Rhonda Bentz	

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

Signature Margaret M. Kabeiserman Date 8/14/03

Printed Name and Title

7

Margaret Muskett Kabeiseman, Legislative Manager

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

17. General issue area code: SCI

16. Specific lobbying issues

H.R. 49, the "Internet Tax Nondiscrimination Act", all provisions

H.R. 1481, the "Internet Growth and Freedom Act of 2003", all provisions

S. 52, the "Internet Tax Nondiscrimination Act", all provisions

S. 150, the "Internet Tax Non-Discrimination Act of 2003", all provisions

H.R. 395, the "Do-Not-Call Implementation Act", all provisions

H.R. 1933, the "REDUCE Spam Act of 2003", all provisions

H.R. 2214, the "Reduction in Distribution of Spam Act of 2003", all provisions

H.R. 2515, the "Anti-Spam Act of 2003", all provisions

S. 877, the "CAN-SPAM Act of 2003", all provisions

S. 1052, the "Ban on Deceptive Unsolicited Bulk Electronic Mail Act of 2003",
all provisions

S. 1231, the "SPAM Act", all provisions

S. 1293, the "Criminal Spam Act of 2003", all provisions

S. 1327, the "REDUCE Spam Act of 2003", all provisions

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

