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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 & Foerster LLP</u>			
2. Address <input type="checkbox"/> Check if different than previously reported <u>2000 Pennsylvania Ave. N.W. Suite 5500</u>			
3. Principal Place of Business (if different from line 2) City: <u>Washington</u> State/Zip (or Country) <u>DC 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>25897101</u>
7. Client Name <input type="checkbox"/> Self <u>VISA U.S.A. Inc.</u>	6. House ID # <u>31752006</u>		

TYPE OF REPORT 8. Year 2002 Midyear (January 1-June 30) ☒ OR Year End (July 1-Decem

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 A

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13

<p>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 checked="" type="checkbox"/> ⇒ \$ <u>80,000</u> 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>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 type="checkbox"/> ⇒ \$ _____ Expenses (nearest \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description of</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definition</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033(t) Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162(e) Internal Revenue Code</p>
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Signature _____

Printed Name and Title Rachel Howell, Associate

{

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

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

20. Client new address

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

City

State/Zip (or Country)

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

LOBBYIST UPDATE

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

Krista P. Delargy

ISSUE UPDATE

24. General lobbying issues previously reported that no longer pertain

AFFILIATED ORGANIZATIONS

25. Add the following affiliated organization(s)

Name	Address	Principal Place of Bus (city and state or cou

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

FOREIGN ENTITIES

27. Add the following foreign entities

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

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

Signature

Rachel Howell

Date

14 Sept

Printed Name and Title

Rachel Howell, Associate

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

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

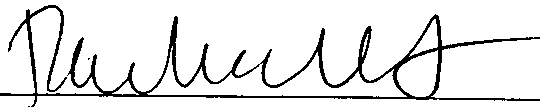
18. Name of each individual who acted as a lobbyist in this issue area

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

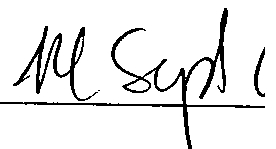
19. Interest of each foreign entity in the specific issues listed on line 16 above

☒ Check if None

Signature



Date



Printed Name and Title Rachel Howell, Associate

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

15. General issue area code: BAN

16. Specific lobbying issues

H.R. 220, the "Identity Theft Protection Act of 2001", all provisions
H.R. 2077, the "ID Theft Loophole Closure Act", all provisions
H.R. 3053, the "Identity Theft Prevention Act of 2001", all provisions
H.R. 3368, the "Protect Victims of Identity Theft Act of 2001", all provisions
S. 1399, the "Identity Theft Prevention Act of 2001", all provisions
S. 1723, the "Protect Victims of Identity Theft Act", all provisions
S. 1742, the "Reclaim Your Identity Act of 2001", all provisions
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
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

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

15. General issue area code: BAN (continued)

16. Specific lobbying issues

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

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

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

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

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

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

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

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

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

H.R. 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. 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

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

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



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

15. General issue area code: BAN (continued)

16. Specific lobbying issues

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

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

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

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

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

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

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

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

H.R. 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. 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 "21st 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

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

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

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

15. General issue area code: BAN (continued)

16. Specific lobbying issues

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

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

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

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

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

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

Issues relating to credit card fraud and credit card interest rates

Issues relating to electronic fund transfers

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

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

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

16. Specific lobbying issues

See attached sheet

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

☐ Check if None

Senate


House of Representatives

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

Name	Covered Official Position (if applicable)
<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 Sept 0

Printed Name and Title Rachel Howell, Associate

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

15. General issue area code: BNK

16. Specific lobbying issues

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

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

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

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

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the reg engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, p 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 Sept 0

Printed Name and Title

Rachel Howell, Associate

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

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

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

Rachel Howell

Date

14 Sept

Printed Name and Title Rachel Howell, Associate

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

15. General issue area code: CSP

16. Specific lobbying issues

H.R. 220, the "Identity Theft Protection Act of 2001", all provisions

H.R. 2077, the "ID Theft Loophole Closure Act", all provisions

H.R. 3053, the "Identity Theft Prevention Act of 2001", all provisions

H.R. 3368, the "Protect Victims of Identity Theft Act of 2001", all provisions

S. 1399, the "Identity Theft Prevention Act of 2001", all provisions

S. 1723, the "Protect Victims of Identity Theft Act", all provisions

S. 1742, the "Reclaim Your Identity Act of 2001", all provisions

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

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

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. 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

S. 1588, a bill to provide a 1-year extension of the date for compliance by certain covered entities with the administrative simplification standards for electronic transactions and code sets issued in accordance with Health Insurance Portability and Accountability Act of 1996", all provisions

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

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

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

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

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

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

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

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

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

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

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

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

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

15. General issue area code: CSP (continued)

16. Specific lobbying issues

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

15. General issue area code: CSP (continued)

16. Specific lobbying issues

H.R. 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 “21st 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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

15. General issue area code: CSP (continued)

16. Specific lobbying issues

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

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

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

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

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

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

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

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

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

H.R. 4017, the "Soldiers' and Sailors' Civil Relief Equity Act" S. 1680, to amend the Soldiers' and Sailors' Civil Relief Act of 1940 to provide that duty of the National Guard mobilized by a State in support of Operation Enduring Freedom or otherwise at the request of the President shall qualify as military service under that Act, all provisions

Issues relating to credit card fraud and credit card interest rates

Issues relating to electronic fund transfers.

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

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant is engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide the 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

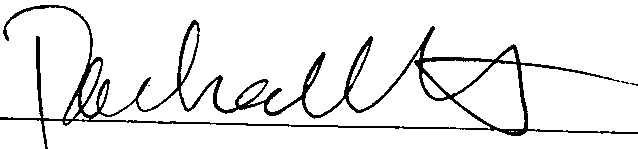
Senate
House of Representatives
Treasury Department

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 Sept
Printed Name and Title Rachel Howell, Associate

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

15. General issue area code: EDU

16. Specific lobbying issues

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

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

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

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

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

Financial education initiatives; no specific legislation

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

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

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

Rachel Howell

Date

14 Sept

Printed Name and Title Rachel Howell, Associate

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
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
H.R. 2920, the "Bulk Cash Smuggling Act of 2001", all provisions

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

15. General issue area code: FIN (continued)

16. Specific lobbying issues

H.R. 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. 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

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

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

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

15. General issue area code: FIN (continued)

16. Specific lobbying issues

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

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

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

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

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

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

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

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

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

H.R. 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. 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 "21st 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

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

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

15. General issue area code: FIN (continued)

16. Specific lobbying issues

H.R. 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

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

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 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 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)
<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 Sept

Printed Name and Title Rachel Howell, Associate

Registrant Name Morrison & Foerster LLP 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 cod 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

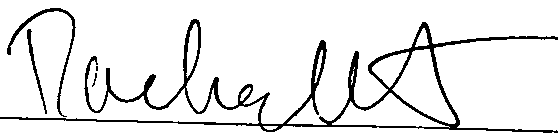
House of Representatives

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 Sept

Printed Name and Title Rachel Howell, Associate

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

H.R. 5024, 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

