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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 Suite 900 Washington DC 20036 US			
3. Principal place of business (if different than line 2) Foster City CA 94404 US City State/Zip or Country			
4a. Contact Name Ms. Margaret O'Connor	b. Telephone number 202.296.9230	c. E-mail mcoconnor@visa.com	5. Senate ID # 40156-12
7. Client Name <input checked="" type="checkbox"/> Self Visa U.S.A. Inc.			6. House ID # 3144300

TYPE OF REPORT 8. Year **2004** Midyear (January 1-June 30) OR Year End (July 1-December)

9. Check if this filing amends a previously filed version of this report

10. Check if this is a Termination Report ⇨ Termination Date _____ 11. No Lobbying Activity

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13

12. Lobbying Firms	13. Organizations
<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"/> ⇨ \$ _____</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>EXPENSES relating to lobbying activities for this reporting period were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input checked="" type="checkbox"/> ⇨ \$ 1,716,972</p> <p>14. REPORTING METHOD. Check box to indicate expense accounting method. See instructions for description of options.</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definitions or</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033(b)(8) Internal Revenue Code</p> <p><input checked="" type="checkbox"/> Method C. Reporting amounts under section 162(e) of Internal Revenue Code</p>

Signature Margaret O'Connor Date 2/14/2005

Printed Name and Title Margaret O'Connor, Administrator

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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 registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code information as requested. Attach additional page(s) as needed.

15. General issue area code BAN - Banking (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
Office of the Comptroller of the Currency
Federal Trade Commission
Federal Reserve Board

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

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
Willis Lamar	Smith	Jr.	
Margaret	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 O'Connor Date 2/14/2005
Printed Name and Title Margaret O'Connor, Administrator

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
 H.R. 2774, the "ID Theft Loophole Closure Act", all provisions
 H.R. 3233, the "Identity Theft Notification and Credit Restoration Act of 2003", all provisions
 H.R. 3296, the "Preventing Identity Theft from Affecting Lives and Livelihoods (PITFALL) Act, all provisions
 H.R. 3693, the "Identity Theft Investigation and Prosecution 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
 S. 1533, the "Identity Theft Victims Assistance Act", all provisions
 S. 1581, the "Identity Theft Victims Assistance Act", all provisions
 S. 1633, the "Identity Theft Notification and Credit Restoration Act of 2003", all provisions
 S. 1749, the "Preventing Identity Theft from Affecting Lives and Livelihoods Act of 2003", 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 provision
 H.R. 2971, the "Social Security Number Privacy and Identity Theft Prevention Act of 2003", 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

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

15. General issue area code: BAN (continued)

16. Specific lobbying

H.R. 3681, the "Privacy Protection Act of 2003", all provisions
 S. 745, the "Privacy Act of 2003", all provisions
 S. 1458, the "Financial Institution Privacy Protection 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. 1753, the "National Consumer Credit Reporting System Improvement 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
 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
 S. 2475, the "Credit Card Minimum Payment Warning Act", all provisions
 H.R. 2724, the "Credit Bait and Switch Prevention Act", all provisions
 H.R. 1747, the "Consumer Credit Disclosure Act of 2003", all provisions
 H.R. 2796, the "Consumer Credit Protection Act Amendments of 2003", all provisions
 S. 1370, the "Consumer Credit Score 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

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

15. General issue area code: BAN (continued)

16. Specific lobbying issues

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 provision
 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.R. 2660, Labor HHS Appropriations Act, provisions containing money for Excellence in Education Act.
 H.R. 2990, a bill to establish a Commission to educate our Nation's teachers and students on financial literacy skills, all provisions
 H.R. 3294, the "Financial Literacy Enhancement Act", all provisions
 H.R. 3520, the "SAFE 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
 H. Res. 578, a bill supporting the goals and ideals of Financial Literacy Month, and for other purposes, 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. 1470, the "Financial Literacy and Education Coordinating Act of 2003", all provisions
 S. 1532, the "Financial Literacy Community Outreach Act", all provisions
 S. 1800, the "College Literacy in Finance and Economics", all provisions

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

15. General issue area code: BAN (continued)

16. Specific lobbying issues

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

Issues relating to electronic fund transfers.

S. Res. 316, Designating April 2004 as "Financial Literacy Month", all provisions

H.R. 3135, 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.

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

H.R. 3066, the "Clarifications to the Fair Debt Collection Practices Act", all provisions

H.R. 2658, the "Defense Appropriations FY 2004 Act", provisions dealing with government cards.

H.R. 2673, the "FY 2004 Consolidated Appropriations Act", provisions dealing with government cards.

H.R. 3165, the "Purchase Card and Travel Card Accountability Act of 2003", all provisions

H.R. 3329, the "Credit Card Abuse Prevention Act of 2003", all provisions

S. 1744, the "Credit Card Abuse Prevention Act of 2003", all provisions

H.R. 3331, the "Debt Counseling, Debt Consolidation, and Debt Settlement Protection Improvement Act of 2003", all provisions

S. 1837, the "Combating Money Laundering and Terrorist Financing Act of 2003", all provisions

S. 2476, a bill to amend the USA PATRIOT Act to repeal the sunsets, all provisions

H.R. 3816, the "Call Center Consumer's Right to Know Act of 2003", all provisions

H.R. 4366, the "Personal Data Offshoring Protection Act of 2004", 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. 1637, the "Jumpstart our Business Strength (JOBS) Act", amendments proposed
- S. 1873, the "Call Center Consumer's Right to Know Act", all provisions
- S. 2148, the "U.S.A. Jobs Protection Act of 2004", all provisions
- S. 2312, the "Safe-ID Act", all provisions
- S. 2471, the "Safe-ID Act", all provisions
- S. 2472, the "Increasing Notice of Foreign Outsourcing Act", all provisions
- S. 2481, the "Increasing Notice of Foreign Outsourcing Act", all provisions
- H.R. 3674, the "Financial Customer Identification Verification Improvement Act", all provisions
- H.R. 5031, a bill to amend the "Bank Holding Company Act of 1956" to clarify the application of the credit card bank exception to certain limited purpose credit card banks serving community banks
- S.2801, the "Social Security Number Privacy and Identity Theft Prevention Act of 2004."
- H.R. 5060, a bill to amend the Consumer Credit Protection Act to prevent credit card issuers from taking unfair advantage of college student, etc.
- H.R. 5138, a bill to amend the Truth in Lending Act, to establish an equitable ceiling on credit card interest rates.

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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 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 - Bankruptcy (one per page)

16. Specific lobbying issues

Add page(s) to continue specific issues description for this issue

See attached sheet

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

Senate Office of the Comptroller of the Currency
House of Representatives
Federal Reserve Board
Federal Trade Commission

18. Name of each individual who acted as a lobbyist in this issue area *Add page(s) to continue additional lobbyists*

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
Willis Lamar	Smith	Jr.	
Margaret	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 O'Connor
Printed Name and Title Margaret O'Connor, Administrator

Date 2/14/2005 *Add a page for a different date*

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

S. 1920, the "Bankruptcy Abuse Prevention and Consumer Protection Act of 2004", 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 CPT - Copyright/Patent/Trademark (one per page)

16. Specific lobbying issues

Add page(s) for additional 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

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
Willis Lamar	Smith	Jr.	
Margaret	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 O'Connor
 Printed Name and Title Margaret O'Connor, Administrator

Add a page for a date
 Date 2/14/2005

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

15. General issue area code: CPT

16. Specific lobbying issue

Ambush marketing

H.R. 3144, the "United States Olympic Committee Reform Act", all provision

H.R. 3331, the "United States Olympic Committee Reform Act", all provision

H.R. 3825, the "United States Olympic Committee Reform Act", all provision

S. 1404, the "United States Olympic Committee Reform Act", all provisions

S. 2560, the "Inducing Infringement of Copyrights Act of 2004", all provision

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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 registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code and provide information as requested. Attach additional page(s) as needed.

15. General issue area code CSP - Consumer Issues/Safety/Protection (one per page)

16. Specific lobbying issues

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

Senate House of Representatives Federal Reserve Board Federal Trade Commission	Office of the Comptroller of the Currency
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18. Name of each individual who acted as a lobbyist in this issue area

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
Willis Lamar	Smith	Jr.	
Margaret	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 O'Connor Date 2/14/2005
 Printed Name and Title Margaret O'Connor, Administrator

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
 H.R. 2774, the "ID Theft Loophole Closure Act", all provisions
 H.R. 3233, the "Identity Theft Notification and Credit Restoration Act of 2003", all provisions
 H.R. 3296, the "Preventing Identity Theft from Affecting Lives and Livelihoods (PITFALL) Act, all provisions
 H.R. 3693, the "Identity Theft Investigation and Prosecution 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
 S. 1533, the "Identity Theft Victims Assistance Act", all provisions
 S. 1581, the "Identity Theft Victims Assistance Act", all provisions
 S. 1633, the "Identity Theft Notification and Credit Restoration Act of 2003", all provisions
 S. 1749, the "Preventing Identity Theft from Affecting Lives and Livelihoods Act of 2003", 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
 H.R. 2971, the "Social Security Number Privacy and Identity Theft Prevention Act of 2003", 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

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

15. General issue area code: CSP(continued)

16. Specific lobbying issues

H.R. 3681, the "Privacy Protection Act of 2003", all provisions
 S. 745, the "Privacy Act of 2003", All provisions
 S. 1458, the "Financial Institution Privacy Protection 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. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003", all provisions
 S. 1350, the "Risk to Personal Data Act of 2003", all provisions
 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
 S. 2475, the "Credit Card Minimum Payment Warning Act", all provisions
 H.R. 2724, the "Credit Bait and Switch Prevention 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. 1747, the "Consumer Credit Disclosure Act of 2003", all provisions
 H.R. 2796, the "Consumer Credit Protection Act Amendments of 2003", all provisions
 S. 1370, the "Consumer Credit Score 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
 S. 2084, the "Internet Tax Ban Expansion and Improvement Act", 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. 395, the "Do-Not-Call Implementation Act", all provisions
 H.R. 3161, a bill to ratify the authority of the Federal Trade Commission to establish a do-not-call registry.
 S. 1652, a bill to ratify the do-not-call registry provision of the Telemarketing Sales Rule, as amended by the Federal Trade Commission, effective March 31, 2003.
 S. 1654, a bill to ratify the authority of the Federal Trade Commission to establish a do-not-call registry.
 S. 1655, a bill to ratify the authority of the Federal Trade Commission to establish the do-not-call registry.
 S. 1661, the "Telemarketing Intrusive Practices Act of 2003", 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 provision
 H.R. 2515, the "Anti-Spam Act of 2003", all provisions
 S. 877, the "CAN-SPAM 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

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 provision

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.R. 2660, the Labor HHS Appropriations Act, provisions dealing with Excellence in Economic Education Act.

H.R. 2990, a bill to establish a Commission to educate our Nation's teachers and students on financial literacy skills, all provisions

H.R. 3294, the "Financial Literacy Enhancement Act", all provisions

H.R. 3520, the "SAFE 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

H. Res. 578, a bill supporting the goals and ideals of Financial Literacy Month, and for other purposes, 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 provision

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

S. 1470, the "Financial Literacy and Education Coordinating Act of 2003", all provisions

S. 1532, the "Financial Literacy Community Outreach Act", all provisions

S. 1800, the "College Literacy in Finance and Economics", all provisions

(continued on to next page)

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Registrant Name: Visa U.S.A Inc.

15. General issue area code: CSP (continued)

16. Specific lobbying issues

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

Issues relating to electronic fund transfers.

S. Res. 316, Designating April 2004 as "Financial Literacy Month", all provisions

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

H.R. 3135, 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. 3143, the "International Consumer Protection 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

H.R. 3066, the "Clarification to the Fair Debt Collection Practices Act", all provisions

H.R. 2658, the "Defense Appropriations FY 2004 Act", provisions dealing with government cards

H.R. 2673, the FY 2004 Consolidated Appropriations Act", all provisions

H.R. 3165, the "Purchase Card and Travel Accountability Act of 2003", all provisions

H.R. 3329, the "Credit Card Abuse Prevention Act of 2003", all provisions

S. 1744, the "Credit Card Abuse Prevention Act of 2003", all provisions

H.R. 3220, the "Business Activity Tax Simplification Act of 2003", all provisions

H.R. 3331, the "Debt Counseling, Debt Consolidation, and Debt Settlement Prevention Improvement Act of 2003", all provisions

S. 1837, the "Combating Money Laundering and Terrorist Financing Act of 2003", all provisions

S. 2476, a bill to amend the USA PATRIOT Act to repeal the sunsets, all provisions

H.R. 3816, the "Call Center Consumer's Right to Know Act of 2003", all provisions

H.R. 4366, the "Personal Data Offshoring Protection Act of 2004", 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. 1637, the "Jumpstart our Business Strength (JOBS)Act", amendments proposed

S. 1873, the "Call Center Consumer's Right to Know Act", all provisions

S. 2148, the "U.S.A. Jobs Protection Act of 2004", all provisions

S. 2312, the "Safe-ID Act", all provisions

S. 2471, the "Safe-ID Act", all provisions

S. 2472, the "Increasing Notice of Foreign Outsourcing Act", all provisions

S. 2481, the "Increasing Notice of Foreign Outsourcing Act", all provisions

H.R. 3674, the "Financial Customer Identification Verification Improvement Act", all provisions

H.R. 4255, the "Computer Software Privacy and Control Act", all provisions

H.R. 4661, the "Internet Spyware (I-SPY) Prevention Act of 2004", all provisions

H.R. 4600, the "Junk Fax Prevention Act of 2004", all provisions

S. 2569, the "Junk Fax Prevention Act of 2004", all provisions

S. 2603, the "Junk Fax Prevention Act of 2004", all provisions

S.2801, the "Social Security Number Privacy and Identity Theft Prevention Act of 2004."

H.R. 5138, a bill to amend the Truth in Lending Act, to establish an equitable ceiling on credit card interest rates.

H.R.5068, a bill to amend the Homeland Security Act of 2002 to enhance cybersecurity.

H.R. 5069, a bill to enhance Homeland Security science and technology, and for other purposes.

S. 2868, a bill to amend the Electronic Fund Transfer Act to extend certain consumer protections to international remittance transfer of funds originating in the United States, and for other purposes. "International Remittance Consumer Protection Act of 2004."

dc-406074

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 engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues *Add page to list specific issues description for this issue* 

See attached sheet

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

Senate
House of Representatives
Department of Treasury
Federal Deposit Insurance Corporation

18. Name of each individual who acted as a lobbyist in this issue area *Add page to list names adding lobbyists for it*

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
Wills	Lamar	Smith Jr.	
Margaret	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 O'Connor

Printed Name and Title Margaret O'Connor, Administrator

Add a page for a different date
Date 2/14/200

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

15. General issue area code: EDU

16. Specific lobbying issues

H.R. 2622, the "Fair and Accurate Credit Transactions Act of 2003", provisions dealing with the Financial Literacy Commission

H.R. 2660, the Labor HHS Appropriations Act, provisions dealing with Excellence in Education Act.

H.R. 2990, a bill to establish a Commission to educate our Nation's teachers and students on financial literacy skills, all provisions

H.R. 3294, the "Financial Literacy Enhancement Act", all provisions

H.R. 3520, the "SAFE 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

H. Res. 578, a bill supporting the goals and ideals for Financial Literacy Month, and for other purposes", 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 provision

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

S. 1470, the "Financial Literacy and Education Coordinating Act of 2003", all provisions

S. 1532, the "Financial Literacy Community Outreach Act", all provisions

S. 1800, the "College Literacy in Finance and Economics", all provisions

S. Res. 316, Designating April 2004 as "Financial Literacy Month", all provisions

H.R. 5060, a bill to amend the Consumer Credit Protection Act to prevent credit card issuers from taking unfair advantage of college students, etc.

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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 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 - Financial Institutions/Investments/Securities (one per page)

16. Specific lobbying issues

Add page to continue specifying issues (description for "Other")

See attached sheets

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

Senate
House of Representatives
Office of the Comptroller of the Currency
Federal Trade Commission
Federal Reserve Board

18. Name of each individual who acted as a lobbyist in this issue area *Add page to continue adding names of lobbyists*

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
Willis Lamar	Smith	Jr.	
Margaret	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 O'Connor
Printed Name and Title Margaret O'Connor, Administrator

Date 2/14/2005 *Add a page for a different date*

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
 H.R. 2774, the "ID Theft Loophole Closure Act", all provisions
 H.R. 3233, the "Identity Theft Notification and Credit Restoration Act of 2003", all provisions
 H.R. 3296, the "Preventing Identity Theft from Affecting Lives and Livelihoods (PITFALL) Act, all provisions
 H.R. 3693, the "Identity Theft Investigation and Prosecution 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
 S. 1533, the "Identity Theft Victims Assistance Act", all provisions
 S. 1581, the "Identity Theft Victims Assistance Act", all provisions
 S. 1633, the "Identity Theft Notification and Credit Restoration Act of 2003", all provisions
 S. 1749, the "Preventing Identity Theft from Affecting Lives and Livelihoods Act of 2003", 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 provision
 H.R. 2971, the "Social Security Number Privacy and Identity Theft Prevention Act of 2003", 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
 H.R. 3681, the "Privacy Protection Act of 2003", all provisions

(continued on to next page)

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

15. General issue area code: FIN (continued)

16. Specific lobbying issues

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

S. 1458, the "Financial Institution Privacy Protection 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. 1753, the "National Consumer Credit Reporting System Improvement 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

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

S. 2475, the "Credit Card Minimum Payment Warning Act", all provisions

H.R. 2724, the "Credit Bait and Switch Prevention Act", all provisions

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

H.R. 2796, the "Consumer Credit Protection Act Amendments of 2003", all provisions

S. 1370, the "Consumer Credit Score 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

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

15. General issue area code: FIN (continued)

16. Specific lobbying issues

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 provision
 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.R. 2660, the Labor HHS Appropriations Act, provisions dealing with Excellence in Education Act.
 H.R. 2990, a bill to establish a Commission to educate our Nation's teachers and students on financial literacy skills, all provisions
 H.R. 3294, the "Financial Literacy Enhancement Act", all provisions
 H.R. 3520, the "SAFE 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
 H. Res. 578, a bill supporting the goals and ideals of Financial Literacy Month, and for other purposes, 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 provision
 S. 1181, a bill to promote youth financial education, all provisions
 S. 1470, the "Financial Literacy and Education Coordinating Act of 2003", a provisions
 S. 1532, the "Financial Literacy Community Outreach Act", all provisions
 S. 1800, the "College Literacy in Finance and Economics", all provisions

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

15. General issue area code: FIN (continued)

16. Specific lobbying issues

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

Issues relating to electronic fund transfers.

S. Res. 316, Designating April 2004 as "Financial Literacy Month", all provisions

H.R. 3135, 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.

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

H.R. 3066, the "Clarifications to the Fair Debt Collection Practices Act", all provisions

H.R. 2658, the "Defense Appropriations FY 2004 Act", all provisions

H.R. 2673, the "FY 2004 Consolidated Appropriations Act", all provisions

H.R. 3165, the "Purchase Card and Travel Accountability Act of 2003", all provisions

H.R. 3329, the "Credit Card Abuse Prevention Act of 2003", all provisions

S. 1744, the "Credit Card Abuse Prevention Act of 2003", all provisions

H.R. 3331, the "Debt Counseling, Debt Consolidation, and Debt Settlement Prevention Improvement Act of 2003, all provisions

S. 1837, the "Combating Money Laundering and Terrorist Financing Act of 2003", all provisions

S. 2476, a bill to amend the USA PATRIOT Act to repeal the sunsets, all provisions

H.R. 3816, the "Call Center Consumer's Right to Know Act of 2003", all provisions

H.R. 4366, the "Personal Data Offshoring Protection Act of 2004", all provisions

S. 1637, the "Jumpstart our Business Strength (JOBS) Act", amendments proposed

S. 1873, the "Call Center Consumer's Right to Know Act", all provisions

S. 2148, the "U.S.A. Jobs Protection Act of 2004", all provisions

S. 2312, the "Safe-ID 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

S. 2471, the "Safe-ID Act", all provisions

S. 2472, the "Increasing Notice of Foreign Outsourcing Act", all provisions

S. 2481, the "Increasing Notice of Foreign Outsourcing Act", all provisions

H.R. 3674, the "Financial Customer Identification Verification Improvement Act", all provisions

H.R. 5138, a bill to amend the Truth in Lending Act, to establish an equitable ceiling on credit card interest rates.

H.R. 5059, a bill to amend title 18, United States Code, with respect to store electronic communications.

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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 registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, information as requested. Attach additional page(s) as needed.

15. General issue area code LBR - Labor Issues/Antitrust/Workplace (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
Office of the Comptroller of the Currency
Federal Reserve Board

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

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
Willis Lamar	Smith	Jr.	
Margaret	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 O'Connor
Printed Name and Title Margaret O'Connor, Administrator

Date 2/14/2005 Add a page for a different date

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

15. General issue area code: LBR

16. Specific lobbying issues

Antitrust issues; no specific legislation

Outsourcing

H.R. 3816, the "Call Center Consumer's Right to Know Act of 2003", all provisions

H.R. 4366, the "Personal Data Offshoring Protection Act of 2004", all provisions

S. 1637, the "Jumpstart our Business Strength (JOBS) Act", amendments proposed

S. 1873, the "Call Center Consumer's Right to Know Act", all provisions

S. 2148, the "U.S.A. Jobs Protection Act of 2004", all provisions

S. 2312, the "Safe-ID Act", all provisions

S. 2471, the "Safe-ID Act", all provisions

S. 2472, the "Increasing Notice of Foreign Outsourcing Act", all provisions

S. 2481, the "Increasing Notice of Foreign Outsourcing Act", 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 registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, information as requested. Attach additional page(s) as needed.

15. General issue area code PHA - Pharmacy (one per page)

16. Specific lobbying issues

Attach separate page for each issue, such as this option for this issue

See attached sheet

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

Senate
House of Representatives
Food and Drug Administration
Drug Enforcement Administration

18. Name of each individual who acted as a lobbyist in this issue area *Attach separate page for each lobbyist, such as this option for this issue*

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
Willis Lamar	Smith	Jr.	
Margaret	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 O'Connor Date 2/14/2005
Printed Name and Title Margaret O'Connor, Administrator

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

15. General issue area code: PHA

16. Specific lobbying issues

H.R. 3880, the "Internet Pharmacy Consumer Protection Act", all provisions

H.R. 4612, the "Safe Online Drug Act of 2004", all provisions

S. 2464, the "Ryan Haight Act", all provisions

S. 2465, the "Todd Rode Act", all provisions

S. 2493, the Safe IMPORT Act of 2004", 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 registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code information as requested. Attach additional page(s) as needed.

15. General issue area code SCI - Science/Technology (one per page)

16. Specific lobbying issues

Add a page to continue adding specific issues descriptions for this issue

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

Add a page to continue adding lobbyists for this issue

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
Willis Lamar	Smith	Jr.	
Margaret	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 O'Connor
Printed Name and Title Margaret O'Connor, Administrator

Date 2/14/2005 *Add a page for a different date*

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

15. General issue area code: SCI

16. Specific lobbying issues

Issues relating to electronic fund transfers/electronic authentication/"electronic cash" or cash equivalents, and Internet technology
 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
 S. 2084, the "Internet Tax Ban Expansion and Improvement Act", all provisions
 H.R. 395, the "Do-Not-Call Implementation Act", all provisions
 H.R. 3161, a bill to ratify the authority of the Federal Trade Commission to establish a do-not-call registry.
 S. 1652, a bill to ratify the do-not-call registry provision of the Telemarketing Sales Rule, as amended by the Federal Trade Commission, effective March 31, 2003.
 S. 1654, a bill to ratify the authority of the Federal Trade Commission to establish a do-not-call registry.
 S. 1655, a bill to ratify the authority of the Federal Trade Commission to establish the do-not-call registry.
 S. 1661, the "Telemarketing Intrusive Practices Act of 2003", 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 provision
 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. 4255, the "Computer Software Privacy and Control Act", all provisions
 H.R. 4661, the "Internet Spyware (I-SPY) Prevention Act of 2004", all provisions
 H.R. 4600, the "Junk Fax Prevention Act of 2004", all provisions
 S. 2569, the "Junk Fax Prevention Act of 2004", all provisions
 S. 2603, the "Junk Fax Prevention Act of 2004", all provisions
 H.R.5068, a bill to amend the Homeland Security Act of 2002 to enhance cybersecurity.
 H.R. 5069, a bill to enhance Homeland Security science and technology, and for other purposes.

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