



November 25, 2002

Ms. Sandy Rios
President
Concerned Women for America
1015 Fifteenth Street, N.W. Suite 1100
Washington, D.C. 2005

Dear Ms. Rios:

Visa International's CEO, Malcolm Williamson, asked me to respond to your letter dated October 30, 2002.

Please rest assured that Visa does not allow any of its payment products to be used for the purchase of illegal goods or services. In fact, our International Operating Regulations prohibit the use of Visa cards or products for unlawful purposes.

You may be interested to know that we have begun a global campaign to monitor the Internet for sites currently trafficking child pornography that accept Visa payment. With this program in place since the beginning of 2002, we have worked with law enforcement and our Member banks to shut down 70% of these sites or revoked their Visa acceptance privileges.

We are continuing to work with law enforcement agencies, regulatory bodies and human rights organizations dedicated to stopping the child pornography trade. We have relationships with the FBI, Interpol as well as the National Center for Missing and Exploited Children to identify and curtail this activity.

Again, our intent here is to ensure that Visa products aren't used to facilitate this business, and also to leverage our resources to help stamp this abhorrent activity altogether. Thank you for your letter. I hope this response addresses your concerns.

Sincerely,

Roger Swales
Senior Vice President

cc: Malcolm Williamson