

September 2, 2022

Mr. Alfred F. Kelly Jr.
Chief Executive Officer
Visa, Inc.
900 Metro Center Blvd,
Foster City, CA 94404

Mr. Kelly:

Given the rising rates of gun violence across the country and the challenges lawmakers face in tightening our nation's lax gun laws, we write to urge Visa to help keep our communities safe by taking all necessary and appropriate steps to ensure bad actors are not exploiting our nation's financial system to carry out mass shootings and illicitly traffic firearms.

Research indicates that from 2007 to 2020, the shooters behind at least five mass shootings used credit cards to finance the purchases of firearms and ammunition. Some of those purchases took place through the Visa network.

- In 2011, the shooter in Tucson, Arizona used a Visa to buy a 9-millimeter Glock handgun. He used that gun to shoot Representative Gabrielle Giffords in the head. She survived, but six people died.
- In 2016, the shooter in Orlando, Florida used multiple credit cards, including a Visa, to purchase more than \$26,000 worth of guns and ammunition. He killed 50 people.

Visa can play a powerful role to prevent crimes being facilitated through its credit network, particularly when criminals follow known and identifiable purchasing patterns by acquiring large amounts of firearms and ammunition over a short period of time.

We are disappointed to learn that you have previously failed to prioritize this matter.

In September 2019, you stated that it was not Visa's responsibility to flag suspicious firearm sales, claiming "The reality is that it's very hard for us to do it ... If we start to get in the mode of being legislators it's a very slippery slope." But your company already analyzes up to 500 different data points to identify suspicious purchases, including geographic patterns, and reports such activity to law enforcement where appropriate.

Visa can help law enforcement preempt mass shootings by identifying suspicious purchases through a new Merchant Category Code (MCC) for the country's 9,000 federally licensed gun and ammunition dealers.

While public reports have indicated that Visa has worked to oppose efforts by Amalgamated Bank to apply for such a code at the International Organization for Standardization (ISO), we are writing to urge you to drop your opposition and actively support the creation of the new MCC for stand-alone gun and ammunition dealers. Such a code is absolutely essential for monitoring suspicious purchases and activities and

helping law enforcement prevent individuals from carrying out acts of domestic terror, or engage in firearm trafficking and straw purchasing.

Visa's Purpose pledge states, "Our mission is to help make the world a better place." Blocking an effort to track suspicious firearm and ammunition purchases and preventing law enforcement from identifying and stopping gun crimes is in direct opposition to this value.

We demand that you play your part in helping keep your customers, employees, and communities safe from gun violence. If you would like to get in touch to discuss this further, please respond to our email.

Thank you,

Guns Down America, Giffords, Brady: United Against Gun Violence, New Yorkers Against Gun Violence