

LAW OFFICES  
OF  
**MARVIN S. C. DANG**  
A Limited Liability Law Company

LATE TESTIMONY

MARVIN S. C. DANG  
JASON M. OLIVER  
SUMMER OKADA  
PAUL T. HOLTROP  
MARCUS J. FLOREZ

MAILING ADDRESS:  
P.O. BOX 4109  
HONOLULU, HAWAII 96812-4109

TELEPHONE: (808) 521-8521  
FAX: (808) 521-8522  
E-MAIL: dangm@aloha.net  
INTERNET: www.lawyers.com/marvindang

February 9, 2009

Rep. Roy M. Takumi, Chair  
and members of the House Committee on Education  
Hawaii State Capitol  
Honolulu, Hawaii 96813

Re: **House Bill 483 (Education)**  
**Hearing Date/Time: Monday, February 9, 2009, 2:00 P.M.**

I am the attorney for **VISA, Inc.** ("VISA"). VISA operates the world's largest retail electronic payments network providing processing services and payment product platforms. This includes consumer credit, debit, prepaid and commercial payments. VISA facilitates global commerce through the transfer of value and information among financial institutions, merchants, consumers, businesses, and government entities.

**VISA supports the intent of this Bill.**

The purpose of this Bill is to allow the principal of each public school to establish and use a debit card system based at the individual school level for the purpose of purchasing school supplies and other related curriculum support supplies.

Debit cards are used for purchases by individuals, businesses, and governmental entities. Each school should have the flexibility to use this alternative for purchases. If they want to use a debit card arrangement, the schools would work with financial institutions, such as banks and credit unions, to set up the accounts.

Thank you for considering our testimony.

Sincerely,



MARVIN S.C. DANG  
Attorney for VISA, Inc.

(MSCD/VISA)