

MEMORANDUM

GOVERNMENT  
DEPOSITION  
EXHIBIT  
1305

TO: WES TALLMAN

CC: Ray Barnes  
Bill Chenevich  
Bennett Katz  
Dick Lonergan  
Carl Pascarella

FROM: Ed Jensen

DATE: August 7, 1995

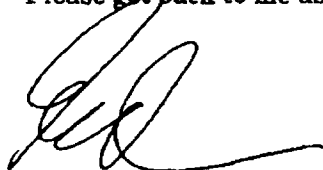
SUBJECT: MasterCard

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The attached letter from Gene Lockhart is self-explanatory.

I'd like your recommendations before I get back to him. On the surface, I'm a little uncomfortable with what he wants to do, if it in any way dilutes the competitive advantage we may have because of our Microsoft agreement.

Please get back to me as soon as possible.



P-0554

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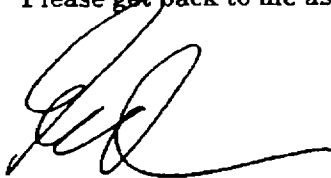
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1135**

GOVERNMENT  
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1396

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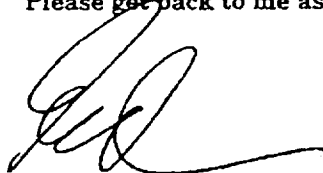
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MasterCard International  
888 Seventh Avenue  
New York, NY 10106  
212 649-5100  
Fax: 212 649-5510



August 1, 1995

*H. Eugene Lockhart  
President and  
Chief Executive Officer*

Mr. Edward P. Jensen  
President and Chief Executive Officer  
Visa International  
P.O. Box 8999  
San Francisco, CA 94128

Dear Ed:

I enjoyed the many matters we discussed last week and I continue to share your enthusiasm for the development of electronic commerce on the Internet. We will continue to have our Ed Hogan cooperate fully with your Dick Lonergan to reach a usable security standard.

However, there is one significant point that I believe needs to be clearly understood between ourselves. Ed Hogan assures me that the end product of the security effort will be a single document from the two associations that defines interoperability for interchange. That document will be vendor neutral to protocols such as Netscape's SSL or Microsoft's STT, and rather define what those protocols need do in order to comply with the bankcard standard.

Ed, could you please confirm that this is also your understanding of the goal of the effort. Again, I enjoyed our conversation and look forward to continuing it.

Sincerely,

A handwritten signature in cursive script, appearing to read "Gene".

HEL/le

AUG 04 1995