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VISA INC. Form 4										
November 2	23, 2015									
FORM			CUDITIES			NCE	OMMERION	т	APPROVAL	-
Check this box			Washingto			INGE (.01111155101	OMB Number:	3235-0	
Check t if no lor subject Section Form 4 Form 5	nger to STATEN 16. or		SECU	RITIES		NERSHIP OF	Estimated burden he response	d average ours per	v 31, 2005 0.5	
obligati may con <i>See</i> Inst 1(b).	ons ntinue. ruction	(a) of the Pub		olding Co	mpan	y Act of	f 1935 or Section			
(Print or Type	Responses)									
RICHEY ELLEN S			2. Issuer Name and Ticker or Trading Symbol VISA INC. [V]				5. Relationship of Reporting Person(s) to Issuer			
			Date of Earliest Transaction				(Check all applicable)			
C/O VISA	INC., P.O. BOX		(Month/Day/Year) 11/19/2015				Director 10% Owner X Officer (give title Other (specify below) VICE CHAIR RISK & PUB POLICY			
SAN FRA	(Street) NCISCO, CA 941	File	f Amendment, ed(Month/Day/Y	-	al		6. Individual or . Applicable Line) _X_ Form filed by Form filed by Person		Person	
(City)	(State)	(Zip)	Table I - Non	-Derivative	Secu	rities Acc	uired, Disposed o	of, or Benefic	ially Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	Execution Date any	Code ear) (Instr. 8)	Transaction(A) or Disposed of (D) Code (Instr. 3, 4 and 5) (Instr. 8) (A) or				6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	Ē
Class A Common Stock	11/19/2015		M	7 Amount 3,780	(D) A	Price (<u>1</u>)	22,092	D		
Class A Common Stock	11/19/2015		М	2,428	А	<u>(1)</u>	24,520	D		
Class A Common Stock	11/19/2015		М	2,392	А	<u>(1)</u>	26,912	D		
Class A Common	11/19/2015		F	13,842	D	\$ 80.15	13,070	D		

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Stock												
Class A Common Stock						58,08	34 <u>(2)</u> I	Ric Tru	d by the hey 2007 st u/a/d 29-2007			
Reminder: Re	port on a separ	rate line for each class	Persons informat required displays	ally owned directly or indirectly. Persons who respond to the collection of SEC 1474 information contained in this form are not (9-02) required to respond unless the form displays a currently valid OMB control number.								
Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)												
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	Code	5. Number of orDerivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		Expiration Date Underlyi (Month/Day/Year) (Instr. 3		7. Title and A Underlying S (Instr. 3 and 4	ng Securitie		
				Code V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amou or Numb of Sha		
Restricted Stock Units	(1)	11/19/2015		М		3,780	<u>(1)</u>	<u>(1)</u>	Class A Common Stock	3,78		
Restricted Stock Units	<u>(1)</u>	11/19/2015		М		2,428	<u>(1)</u>	<u>(1)</u>	Class A Common Stock	2,42		
Restricted Stock Units	<u>(1)</u>	11/19/2015		М		2,392	<u>(1)</u>	<u>(1)</u>	Class A Common Stock	2,39		
Employee Stock Option (Right to Buy)	\$ 80.15	11/19/2015		A	38,272		<u>(3)</u>	11/19/2025	Class A Common Stock	38,2'		
Restricted Stock Units	<u>(1)</u>	11/19/2015		А	7,205		<u>(1)</u>	<u>(1)</u>	Class A Common Stock	7,20		

Reporting Owners

Reporting Owner Name / Address Director 10% Owner Officer

Relationships

Other

RICHEY ELLEN C/O VISA INC. P.O. BOX 8999 SAN FRANCISCO, CA 94128-8999

Signatures

/s/ Sue Choi, Attorney-In-Fact

**Signature of Reporting Person

11/23/2015 Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Each restricted stock unit represents a contingent right to receive one share of Visa Inc. common stock or a cash equivalent of its value.(1) The restricted stock units vest in three equal installments on each of the first three anniversaries of the date of the grant, subject to earlier vesting in full in limited circumstances as specified in the award agreement.

- (2) Since the date of the reporting person's last ownership report, 18,736 shares which were previously held directly were transferred to the Richey 2007 Trust u/a/d 11-29-2007, of which Ms. Richey is the sole trustee and beneficiary.
- (3) Options vest in three equal installments on each of the first three anniversaries of the date of the grant, subject to earlier vesting in full in limited circumstances as specified in the award agreement.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

Note: File t

Signatures

VICE CHAIR RISK & PUB POLICY