



Smart Card Alliance Latin America (SCALA) Liability Shift White Paper

- **Introduction**
 - Establish reasons for the White Paper & summary of conclusions.

- **Background on Liability Shift**
 - Definition of Liability Shift
 - Description of Region Liability Shift
 - Domestic Liability Shift

- **List of countries & Liability shift mandate**

- **Business Actors**
 - **Chip Card**
 - Card Technology
 - Card description
 - Security Features, bank requirements
 - Card Features requirement
 - Embossing
 - Effects of Magstrip transaction in a liability shift environment
 - Benefits of Common Personalization
 - Requirements for EMV
 - Description of chip security features
 - Overview of differentiation of EMV chips with other chips technology
 - The importance of chip features in EMV, what is required?
 - **Terminals**
 - POS
 - Migration Status per Region
 - ATMs
 - Migration Status per Region
 - **Issuer - Bank View**
 - Banks perspective
 - Requirements
 - Card's Segmented Migration (80/20)
 - Chip and PIN Vs. Chip and Signature
 - How are they affected by their magstrip issued cards
 - Data card preparation;
 - **Multi-application card using PKI and EMV;**
 - **Acquirer - Network Perspective**
 - Network security Features
 - Safety of data transfers
 - Card to Network
 - Network to Bank
 - Requirements to conduct transaction

- **Merchant**
 - How merchants card acceptance will change
 - Feather requirements that will need to be fulfilled
 - Perspective & benefits migration
 - Importance of the migration of merchant owned system
 - Points of Transaction Segmented Migration (80/20)
 - Advantages of Off-line transaction
- **Migration Drivers**
 - Risk Reduction
 - Fraud management
 - Fraud migration to other countries and/or other channels
 - Multi-payments (Credit and Debit on same card) and/or other Multi-applications
- **Benefits/Value Propositions/Cost-Benefit Analysis**
 - What were the key benefits of the enforcement of the liability shift implementation?
 - What were the key components of the business case? What results has the organization seen since implementation?
 - What is the organization's view of the key benefits to their customers?
 - What is the advantage of EMV associated with PKI at the same card?
- **Lessons Learned/Recommendations**
 - Describe any key lessons learned that industry could take from this experience to improve their own efforts and programs.
- **Conclusion**
 - Summarize key points and conclusions.