

United States District Court  
For the Northern District of California

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IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF CALIFORNIA

B & R SUPERMARKET, INC.,  
GROVE LIQUORS, LLC,

Plaintiffs,

v.

VISA, INC., VISA USA, INC., et al.,

Defendants.

No. C 16-01150 WHA

**QUESTIONS FOR  
JUNE 23 HEARING**

For our hearing on Thursday, June 23, what does the record tell us on the following questions:

1. Before the Liability Shift, was the decision to make merchants liable for the charge backs made by the issuing bank? What was the role of the Network in deciding whether to make merchants liable for a charge back?
2. Same questions for after the Liability Shift.
3. How does the issuing bank even know that the mag-strip transaction was on an EMV card and that the Network had not yet certified the merchant equipment?

Time will be short.

Dated: June 21, 2016.

  
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 WILLIAM ALSUP  
 UNITED STATES DISTRICT JUDGE