



EMV KEY DATES CHART-CARD NETWORKS

Visa	MasterCard	American Express	Discover
<p>October 2012 Visa will extend the Technology Innovation Program (TIP) to merchants in the U.S., potentially allowing them to skip the annual PCI DSS validation for any year in which at least 75% of merchant Visa transactions originate from dual-interface EMV chip enabled devices—plus other qualification criteria such as being PCI DSS compliant.</p>	<p>October 2012 PCI assessment relief takes effect.</p>		<p>December 31, 2012 Discover will institute Fraud Liability Shift for Diners Club International.</p>
<p>April 2013 Acquirers/processors will be required to support merchant acceptance of EMV chip transactions.</p>	<p>April 2013 Acquirers and sub-processor mandate to fully process EMV transactions. Cross border Maestro ATM liability shift to non-EMV ATMs.</p>	<p>April 2013 Processors must be able to support American Express EMV chip-based contact, contactless and mobile transactions.</p>	<p>April 2013 Discover merchant acquirers, acquiring processors, and merchants with direct connections into its network must be certified as able to support the network data needed in contact and contactless EMV chip card transactions. The mandate applies not only in the U.S., but also in Canada and Mexico.</p>
	<p>October 2013 MasterCard Account Data Compromise (ADC) relief takes effect (50%). On this date, if at least 75% of MasterCard transactions originate from EMV-compliant contact and contactless POS terminals, the merchant is relieved of 50% of account data compromise penalties.</p>	<p>October 2013 Merchants will be eligible to receive relief from PCI Data Security Standard (DSS) reporting requirements if the merchants' point-of-sale (POS) acceptance locations, where 75% of their transactions occur, are enabled to process American Express EMV chip-based contact and contactless transactions.</p>	<p>October 2013 Discover will grant annual PCI audit waivers for merchants that process 75% of Discover Network transactions via terminals supporting both contact and contactless payments.</p>
<p>October 2015 The party that is the cause of a contact chip transaction not occurring will be financially liable for any resulting card present counterfeit fraud losses. Does not include automated fuel dispensers (AFD).</p>	<p>October 2015 MasterCard ADC relief takes effect (100%). On this date, if at least 95% of MasterCard transactions originate from EMV-compliant POS terminals, the merchant is relieved of 100% of account data compromise penalties. MasterCard liability hierarchy takes effect (excluding fuel).</p>	<p>October 2015 American Express will institute a Fraud Liability Shift (FLS) policy that will transfer liability for certain types of fraudulent transactions away from the party that has the most secure form of EMV technology.</p>	<p>October 1, 2015 Discover will institute a Fraud Liability Shift (in U.S., Canada and Mexico). This Fraud Liability Shift policy will be a risk-based payments hierarchy that benefits the entity that leverages the highest level of available payments security.</p>
<p>October 2017 Deadline for automated fuel dispensers (AFD) to comply.</p>	<p>October 2017 MasterCard liability hierarchy takes effect for fuel dispensers.</p>	<p>October 2017 FLS takes effect for transactions generated from automated fuel dispensers.</p>	<p>October 1, 2017 Fraud Liability Shift takes effect for transactions generated from automated fuel dispensers.</p>



EMV KEY DATES CHART-DEBIT NETWORKS

PULSE	Maestro/MasterCard		
	<p>April 1, 2013 U.S. liability shift deadline for both acquirers and deployers for transactions using Maestro (the company's European debit card brand).</p>		
<p>October 16, 2013 U.S. Point of sale acquirer processors and direct-connect merchants are required to support EMV data. This is expected to feature broad support for online PIN-authenticated transactions.</p>			



EMV KEY DATES CHART-ATM

Visa	MasterCard		
	April 2013 EMV-compliance deadline for all U.S. ATMs.		
April 1, 2015 U.S. third-party ATM acquirer processors and sub-processors must be able to support EMV chip data.			
	October 1, 2016 Liability will shift in the U.S. for ATMs.		
October 1, 2017 Liability will shift in the U.S. for ATMs.			