

EMV Key Dates



DISCOVER



	AMERICAN EXPRESS	DISCOVER	MasterCard	VISA
April 2013 Acquirers Must Support EMV	Y	Y	Y	Y
April 2013 ATM Counterfeit Cross-Border Liability Shift			Y	
October 2015 POS Lost or Stolen Liability Shift			Y	
October 2015 POS Counterfeit Liability Shift (Excl AFDs)	Y	Y	Y	Y
October 2016 ATM Counterfeit Liability Shift			Y	
October 2017 POS AFD Counterfeit Liability Shift	Y	Y	Y	Y