Progress Against Roadmap

- **October 2012**
  - PCI audit relief takes effect

- **October 2013**
  - MasterCard Account Data Compromise relief takes effect (50%)

- **October 2015**
  - MasterCard ADC relief takes effect (100%)
  - MasterCard liability hierarchies take effect (excluding fuel)

- **2012**

- **2013**

- **2014**

- **2015**

- **2016**

- **2017**

- **April 2013**
  - Acquirers and sub-processor mandate to fully process EMV transactions
  - Cross-border Maestro ATM liability shift to non-EMV ATMs

- **October 2016**
  - MasterCard liability hierarchy takes effect for all U.S. ATM transactions

- **October 2017**
  - MasterCard liability hierarchy takes effect for automated fuel dispensers