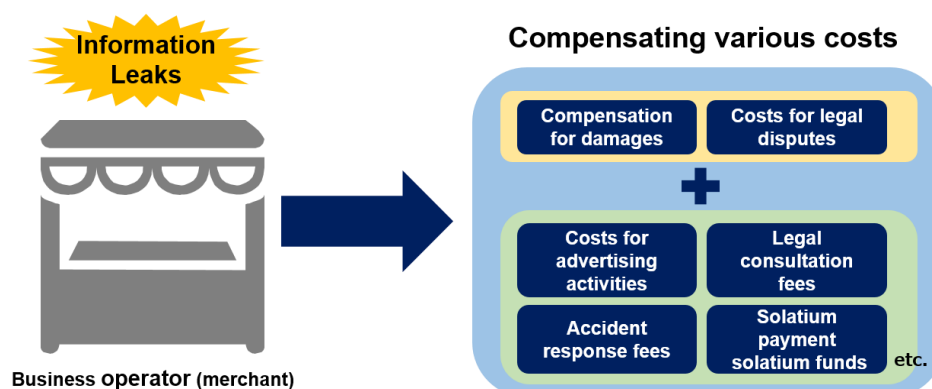


## Started Offering a Protector Against Information Leaks as General Insurer

~Further Boosting Security Measures after Payment~

As of January 14, 2016 (Thu), GMO Payment Gateway, Inc. has started offering <sup>(\*)1</sup> a Protector Against Information Leaks <sup>(\*)2</sup> for all merchants who use payment services offered by GMO-PG.

This Protector Against Information Leaks is insurance that compensates the various costs that a business needs to bear in the event that the personal information that it holds should be leaked to external parties. GMO-PG will act as general insurance agent to initiate the necessary procedures for this protection.



### 【Background and Overview】

According to research by the Japan Network Security Association, its data shows that there were 1,388 cases of personal information leaks from companies in 2013 and more than 900 such incidents in the first half of 2014 alone <sup>(\*)3</sup>. A personal information leak results not only in the loss of customer trust and damage to the reputation of a brand but can also lead to direct damage on the part of customers, generating risks of compensation for damages and lawsuits. It is critical for business operators and companies which handle personal information to review and strengthen their management structures and employ preventive measures such as implementing services to handle security measures, as well as being prepared to provide compensation to cover losses from fees incurred in the event of an information leak. As the e-commerce market in Japan continues to grow, expanding to 12.8 trillion yen as of 2014 (a 14.6% increase compared to the same period a year earlier) <sup>(\*)4</sup>, the importance of being prepared is likewise crucial for e-commerce businesses. Thus, with its many customers who engage in e-commerce, GMO-PG has decided to start offering the Protector Against Information Leaks. As of today, it will start offering the Protector Against Information Leaks to merchants who use GMO-PG's payment services. The Protector Against Information Leaks not only provides compensation for damages, including liabilities and legal disputes, it also covers various expenditures for coping in the event of an accident, such as the costs for investigating the cause of an accident, communication costs, and fees for human resources, as well as the costs for advertising and legal consultations.

Please note that this press release is a general description of the Protector Against Information Leaks. For details, please see the product brochure.

(URL: <http://www.ms-ins.com/pdf/business/indemnity/pd-protector.pdf> )

(\*1) A separate agreement will be required for the use of the Protector Against Information Leaks. Rates will vary depending on factors such as type of industry, size of business, etc.

(\*2) Insurance underwriter: Mitsui Sumitomo Insurance Company, Limited; sales documentation approval number: B15-950077; expiration date: Jan. 8, 2017

(\*3) Source: "Recent trends in corporate incidents February 2, 2015", Japan Network Security Association

(\*4) Source: "FY2014 E-Commerce Market Survey", Ministry of Economy, Trade and Industry

**【About GMO-PG's security measures】**(URL: <https://www.gmo-pg.com/service/function2/> )

From all steps starting at pre-payment to after payment, GMO-PG offers measures related to the prevention of information leaks and the illegal use of credit cards so more merchants can use payment services that are safe and secure.

Before payment measures	Time of payment measures	After payment measures
Fraud Prevention Service (ReD)★	<ul style="list-style-type: none"> <li>• 3D Secure★</li> <li>• Token Payment Service✳ etc.</li> </ul>	<ul style="list-style-type: none"> <li>• Chargeback Compensation Group Insurance★</li> <li>• Protector Against Information Leaks✳</li> </ul>
★ Illegal use of credit cards		✳ Information leaks

Before payment	Fraud Prevention Service (ReD) for detecting fraudulent uses of credit cards by a third party before they occur.
Time of payment	3D Secure <sup>(*)</sup> and Security Codes <sup>(**)</sup> for protecting consumers from credit card fraud. A Token Payment Service <sup>(***)</sup> and Non-Storage of Card Information <sup>(****)</sup> for preventing information leaks on the side of e-commerce sites.
After payment	Chargeback Compensation Group Insurance for compensating merchants for losses incurred from Chargebacks <sup>(v)</sup> . Information Leak Protector, where insurance payments are provided for personal information leaks from E-commerce operators.

**【About GMO Payment Gateway】**

GMO Payment Gateway offers online payment processing services for credit cards and other payment methods to 59,559 merchants (as of September 2015, GMO Payment Gateway Group), including operators of online shops and sellers of content on social media and smartphones; operators who collect recurring monthly payments, such as NHK and those who offer subscription purchases; and public organizations such as Japan Pension Service and the Tokyo Metropolitan Government. GMO-PG aims to enable both consumers and businesses to enjoy payment methods that are convenient and equipped with high levels of security and to serve as the infrastructure for payment processes in Japan. GMO-PG will promote initiatives for new innovation such as FinTech and contribute to improving the rates of e-commerce in Japan as a leading company in the payment industry.

## 【Glossary】

(*i) 3D Secure	A function for personal verification at the time of payment recommended by VISA, Master card, and JCB to protect a cardholder from the unauthorized use of a credit card during online transactions such as an imposter scam.
(*ii) Security Code	Refers to the last three or four digits printed on the back of a credit card. (The use of a security hold is) a method that enables protection against the wrongful use of a credit card by a third party such as in forgery as the security code is not magnetically stored and is only accessible to the cardholder.
(*iii)Token Payment Service	A service that replaces credit card numbers with tokens (a string of random letters of the alphabet and numbers) for payment processing that enables e-commerce operators to settle payments without touching on credit card information of their customers.
(*iv) Non-Storage of Card Information	A service that enables credit card payments without storing credit card information (name of cardholder, card number, expiry date, etc.) in the system at a merchant e-commerce site.
(*v) Chargeback	Rejection by a credit card company to issue payment to a merchant when a cardholder does not agree to make a payment because of reasons such as a fraudulent transaction by a third party.

## 【Related Links】

- GMO-PG Security Measures URL: <https://www.gmo-pg.com/service/function2/>
- GMO-PG Protector Against Information Leaks URL: <https://www.gmo-pg.com/lpc/i-protect/>
- GMO-PG URL:<http://corp.gmo-pg.com/en>

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