

GMO-PG to Host Seminar on Dealing with Non-Retention of Card Information and PCI DSS Compliance, a Requirement for E-Commerce Operators by 2018

E-commerce operators will be required to use either payments with no information 'passing through' their servers or comply with PCI DSS

On May 26, 2016 (Thu) and June 15, 2016 (Wed), GMO-PG will be hosting a special seminar free of charge for corporate e-commerce operators on measures for “the non-retention of card information by retailers^(*) or compliance with PCI DSS^(**)”.

This seminar is being held in response to the “Action Plan for the Strengthening of Measures for Security in Credit Card Transactions (“Action Plan”)” that was announced in February 2016 by the Council on Measures for Security in Credit Transactions (Secretariat: The Japan Consumer Credit Association) This announcement is a compilation of items such as specific objectives and the roles to be played by each of the relevant parties in improving the security environment for credit card transactions to international standards by the year 2020, and as a measure against card information leaks, e-commerce operators are required to incorporate the non-retention of card information or comply with PCI DSS by March 2018.

The seminar that GMO-PG will be hosting at this time will offer explanations and countermeasures on these items to e-commerce operators.

■ Details and registration available at : <https://www.gmo-pg.com/seminar/160525/>

A blue and yellow graphic for a seminar. The top part is blue with white text: "Free seminar" and "The non-retention of card information and compliance with PCI DSS host seminar". Below this is a yellow box with blue text: "E-commerce operators will be required to use either payments with no information 'passing through' their servers or comply with PCI DSS by 2018." The bottom part is blue with white text: "Date for corporate operators of e-commerce businesses (except for GMO-PG's marchants) May 26th (Thu) 13:30~ June 15th (Wed) 13:30~". On the right is an illustration of a laptop displaying a website with a red shield icon. The bottom left corner has the "GMO PAYMENT GATEWAY" logo in white on a blue background.

Free seminar

The non-retention of card information and compliance with PCI DSS host seminar

E-commerce operators will be required to use either payments with no information 'passing through' their servers or comply with PCI DSS by 2018.

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May 26th (Thu) 13:30~
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GMO PAYMENT GATEWAY

【Background and Overview】

In Japan today, there is a need to improve the security environment for credit card transactions to meet international standards for improved convenience and efficiency for the spread of cashless payments ahead of Tokyo's hosting of the 2020 Olympic and Paralympic Games. In response, a Council on Measures for Security in Credit Transactions was established in March 2015 with the participation of a broad range of business operators and relevant parties concerned with credit card transactions, such as the Ministry of Economy, Trade and Industry and credit card companies, which formulated an action plan in February 2016 compiling various matters including specific objectives and items to be dealt with by each entity.

This action plan comprises three items: 1. Protection of card information, 2. Measures for the prevention of card forgery, and 3. Measures against fraudulent use of credit cards in EC, with objectives set for card merchants under each item. Out of these, 1. Protection of card information will require e-commerce operators who are card merchants to stop storing card information through the use of payments which are not entered into and passed through a merchant server in a “non-retention type of payment, or else comply with PCI DSS, a global security standard for the credit card industry that has been created by five major international credit card brands.

However, the costs and time required for the development and operation of systems, internal facilitation, and audits make it difficult for e-commerce operators to deal with non-retention of card information or to comply with PCI DSS on their own, and GMO-PG has received large numbers of inquiries as to the types of measures that should specifically be taken by March 2018.

To date, GMO-PG has been offering suggestions on security measures for all steps of the credit card settlement process in accordance with the type of business and size of e-commerce operators, from before through after payment, including token payment ^(*) services, a method of payment in which information is not ‘passed through’ the servers at merchants. It has decided to host a special seminar at this time for dealing with the situation, where it will leverage its expertise and explain the action plan and the non-retention of card information and compliance with PCI DSS.

【Seminar Overview】

Date and time	<ul style="list-style-type: none"> • May 26th, 2016 (Thu) 13 : 30~ • June 15th, 2016 (Wed) 13 : 30~
Venue	1-14-6 Dogenzaka, Shibuya-ku, Tokyo 150-0043 Japan
Participation fee	Free of charge
To be held for	<p>Corporate operators of e-commerce businesses (excluding GMO-PG merchants)</p> <p>※Calls for participation at GMO-PG’s popular seminars for its merchants have closed.</p>
Number or participants	<p>Each 20 people</p> <p>※Please note in advance that a draw will be held in the event that a large number of applications is received.</p>
Application method	<p>Please register through the form on the following URL</p> <p>URL : https://www.gmo-pg.com/seminar/160525/</p>
Seminar outline	<ul style="list-style-type: none"> • What are the things that need to be done in preparation for the action plan announced by METI? • What is the ‘non-passing’ method of payment that is required? • Key points of PCI DSS compliance <p>※The same seminar will be held on both days.</p>
Direct inquiries to	<p>GMO Payment Gateway Inc. Innovation Partners Division</p> <p>TEL : 03-3464-2323</p> <p>URL : https://www.gmo-pg.com/seminar/160525/</p>

【About the security measures offered by GMO-PG】 (URL : <https://www.gmo-pg.com/service/function/>)

GMO-PG offers security measures and coverage services so e-commerce operators can use payment services that are safe and secure throughout the payment process, from before to after payment, and each of its services meet the requirements set out in the action plan. It offers token payment services as 1. measure to counter leaks of card information as well as other solutions which include 3D Secure ^(*4) and Security Codes ^(*5) as 3. steps against the illegal use of credit cards in e-commerce.

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

- Before payment... Fraud Prevention Service (ReD) for the advance detection of the fraudulent use of credit cards which belong to third parties.
- During payment... 3D Secure and Security Codes for protecting consumers from wrongful use of credit cards.
Token Payment Service for preventing information leaks from the side of e-commerce sites.
- After payment... Chargeback Compensation Group Insurance for compensating merchants for losses incurred from Chargebacks^(*6)
Information Leak Protector, where insurance is paid for leaks of personal information from e-commerce operators.

【GMO Payment Gateway】

GMO Payment Gateway offers online payment processing services for credit cards and other payment methods to 67,921 merchants (as of March 2016, GMO Payment Gateway Group) including operators of online shops and sellers of digital content; 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】

(*1) Non- retention of card information by retailers	Refraining from storing, processing, or passing the credit card information (name of cardholder, card number, expiration date, etc.) of a purchaser through an e-commerce site server.
(*2) PCI DSS	PCI DSS, or Payment Card Industry Data Security Standard, is a global security standard for the credit card industry created jointly by five international credit card brands: JCB, American Express, Discover, MasterCard, and Visa.
(*3) Token payment	The processing of payments through the use of tokens (randomly selected alphanumeric characters) in place of a credit card number so e-commerce operators are able to settle payments without touching on the credit card number of a customer who is making a purchase.
(*4) 3DSecure	A feature for verifying the identity of a cardholder at the time of payment, recommended by VISA, MasterCard, and JCB to prevent the wrongful use of credit cards in transactions on the Internet before they happen, as in identity fraud.
(*5) Security Codes	A method for verifying identity using the last three or four digits printed on the back of a credit card, information that is not contained magnetically and known only to the cardholder, making it possible to prevent wrongful uses by third parties such as forged cards.
(*6) Chargeback	Refers to a situation where a credit card company denies payment to a merchant when a cardholder does not agree to pay due to reasons such as illegal use by a third party.

【Related Links】

- GMO-PG URL: <http://corp.gmo-pg.com/en>

Press Inquiries

GMO Payment Gateway Inc.
Corporate Value Creation Strategy Division
TEL: +81-3-3464-0182
Email: ir@gmo-pg.com

Service Inquiries

GMO Payment Gateway Inc.
Innovation Partners Division
TEL: +81-3-3464-2323
Email: info@gmo-pg.com

GMO Internet Group
Group Public / Investor Relations
TEL: +81-3-5456-2695
Email: pr@gmo.jp

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