Implementation of Japan Credit Card Security Guidelines5.0

The Credit Card Security Guidelines in Japan were established by the Japan Credit Association (JCA), aiming to create a secure environment for credit card usage, combat the increasingly severe issue of credit card fraud, and prevent the leakage of credit card information and unauthorized use.

Background

The core requirement issued by METI stipulates that all online credit card transactions conducted in Japan must adopt EMV 3DS by **the middle of March 2025**.

Content

1. **The requirement applies to all Japan e-commerce credit card transactions except for some specific transactions listed below**, while transactions paid by physical cards will not be subject to this regulation.
2. **Some specific transactions might be exempt from using 3DS, including**:
   - Transactions paid by prepaid cards or debit cards;
   - Transactions processed through devices that do not support EMV 3DS authentication (such as game consoles and smart speakers);
   - Mail order/telephone order transactions (MOTO transactions);
   - Recurring payments made using the same card under the same consumer agreement following the initial purchase, also known as Merchant-Initiated Transactions (MIT). However, if any information in the agreement or on the card changes, consumers will need to complete 3DS authentication;
   - Internal transactions or B2B transactions in a dedicated environment, such as transactions using corporate cards only on certain websites;
   - Google Pay or Apple Pay transactions.
3. The Guidelines only applies to Japanese merchants (Japanese entities) and Japanese transactions.

For more information, please refer to:

https://www.meti.go.jp/press/2023/03/20240315002/20240315002.html