

Press release
January 21, 2019
PayPay Corporation

Cardholder Authentication - 3D Secure for PayPay

For even more secured system by
adding an authentication step of credit card password authentication

Effective today, PayPay Corporation installed 3D Secure (Cardholder Authentication Service) to the smartphone payment service, "PayPay."

Cardholder authentication, 3D Secure, prevents fraudulent use and spoofing of credit cards by requiring the cardholder authentication password registered with the credit card companies. PayPay Corporation set limits to the number of user entries of credit card information and the amount when paying by credit card*. The installation of 3D Secure will be enhancing our security, even more.

Effective today, when registering information on a 3D Secure supported credit card to PayPay, you will be directed to the credit card company's authentication page after entering credit card number, validity, and card verification value (CVV). The authentication would complete after entering the password registered with the credit card company.

With successful cardholder authentication, the credit card limit for the use of PayPay*1, which had been set since last year will change to JPY 250,000 (total for 30 days)*2*3. Cardholder authentication is only required once, and there is no need to enter passwords for every payment.

Authentication can be completed from the payment method setting screen of PayPay starting today for users who have at least one credit card supported by cardholder authentication system registered.

Please be informed that the balance top-up by Yahoo! JAPAN Card would also require cardholder authentication.

PayPay Corporation would like to reiterate the continued effort to provide our valued clients safe and secure service.

*1. When the payment total is JPY 20,000 in the past 24 hours and JPY 50,000 in the past 30 days (within 720 hours).

*2. Limit of credit card use is subject to change.

*3. Balance top-up from Yahoo! JAPAN credit card will be up to JPY 250,000 (for 30 days) once the cardholder authentication is completed.

*Limit will not apply to the users who selected PayPay balance charged from bank accounts or Yahoo! Money as their payment method.

- Cardholder Authentication Service (3D Secure) (Japanese)

<https://paypay.ne.jp/notice-static/20181227/3d/>