

Regional Updates



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AP Engagement Plan

A diagram showing three interconnected components of an AP Engagement Plan: Collaboration, Raise Awareness, and Training. The components are represented by overlapping circles in a horizontal sequence. The background features a network of white lines and dots on a teal gradient.

Collaboration

**Raise
Awareness**

Training

Japan Update



Cashless Payment Rates On the Rise



Trillion (JPY)

Source : Cashless Roadmap 2022 by Payment Japan Association

Cashless Rate

100

35%

32.5%
in 2021

90

30%

80

25%

70

20%

60

15%

50

10%

40

5%

30

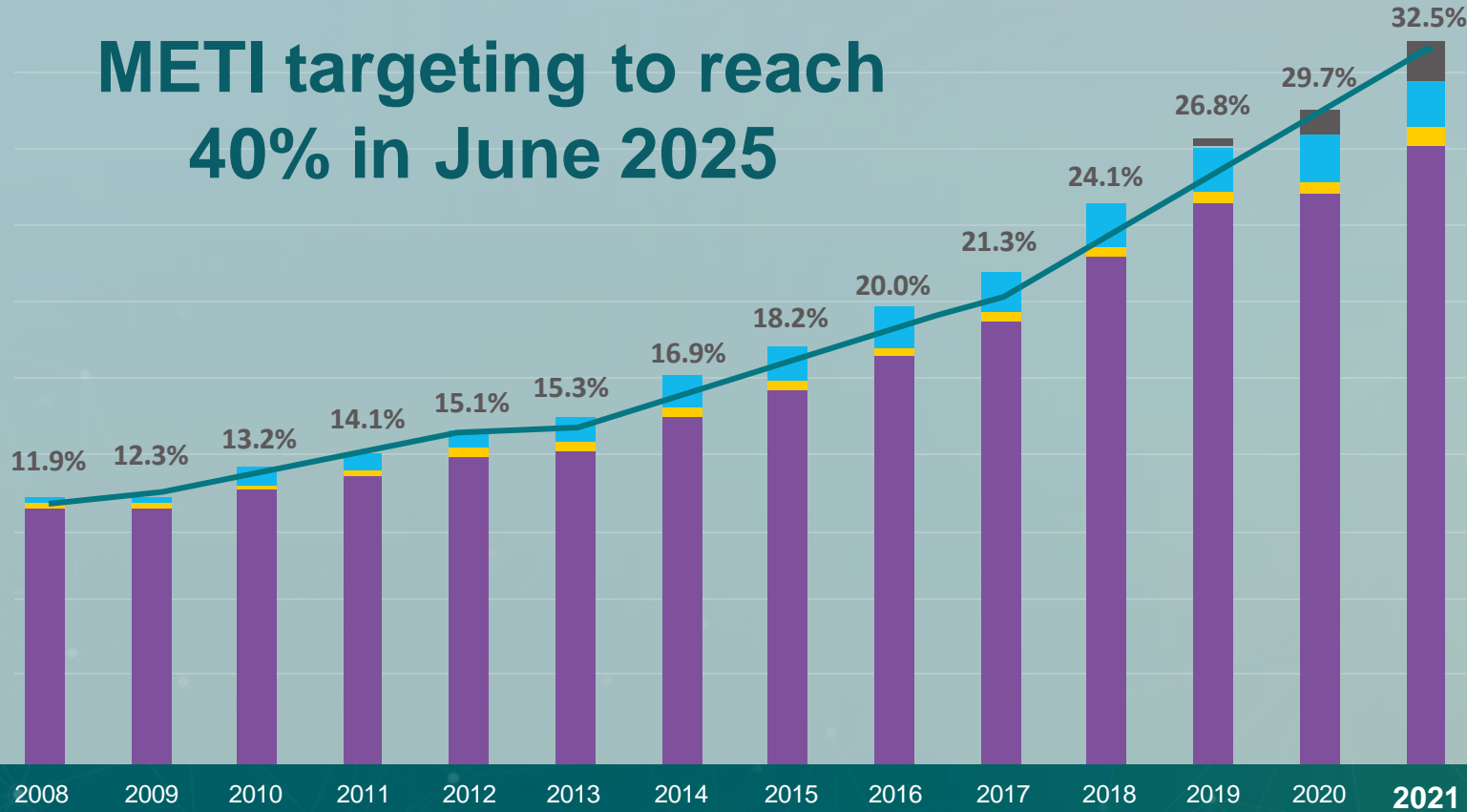
0%

20

10

0

**METI targeting to reach
40% in June 2025**



Credit Card Debit Card E-Money

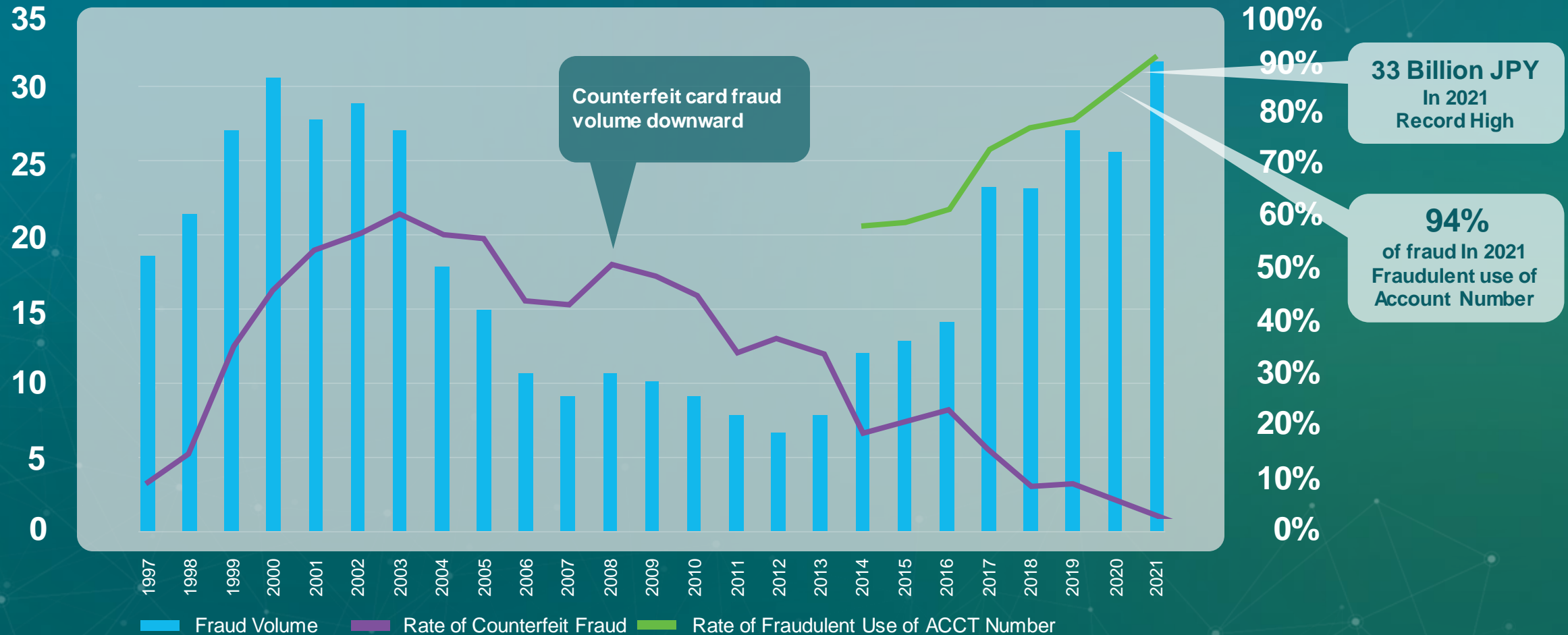
Total Credit Card Fraud Volume in Japan



Volume (billion JPY)

Source : Japan Consumer Credit Association (JCA)

Rate by fraud type



Data Security Activities in Japan



Credit Transaction Security Council

Merchants / Service Providers

Issuers / Acquirers

Payment Brands

Observers:



Requirements to adopt PCI DSS*

* Only for entities that store, process and/or transmit credit card data; the Installment Sales Act regulates credit card payment business.

PCI DSS Compliance Growing In Japan



251

Issuers
PCI DSS
Compliant

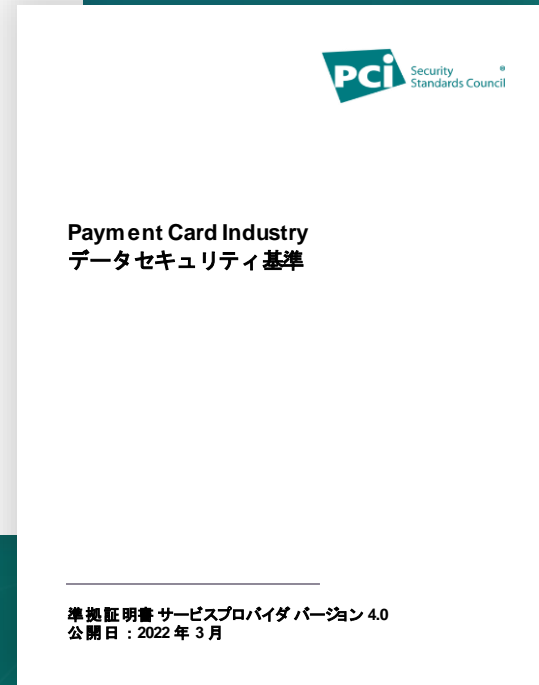
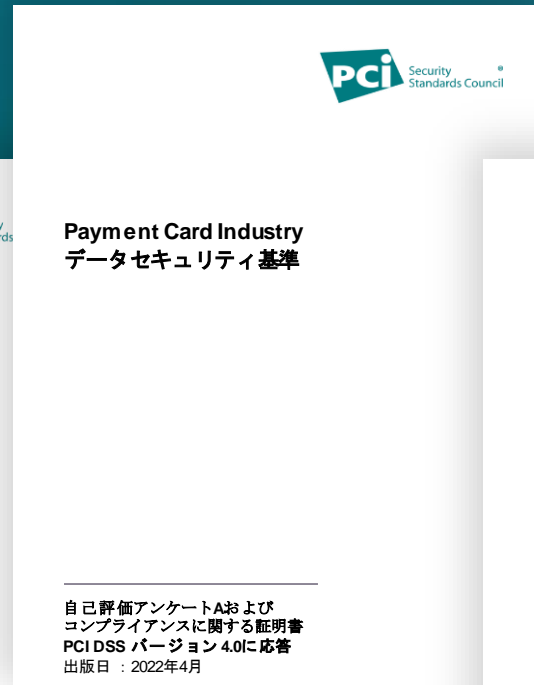
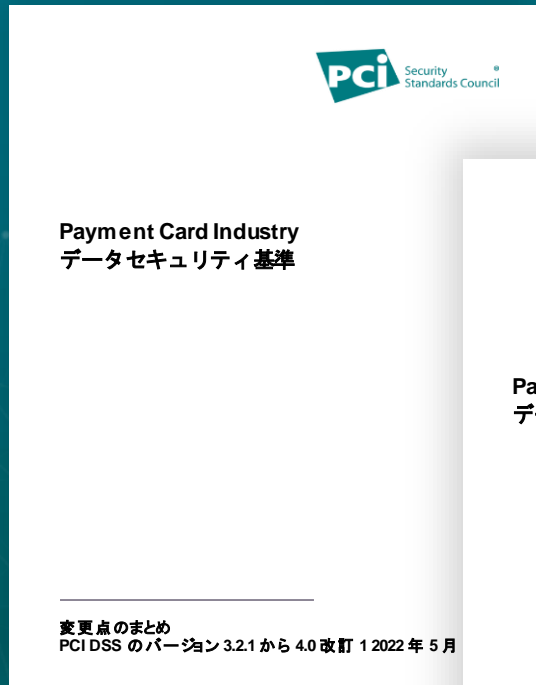
263

Acquirers & PSPs
PCI DSS
Compliant

67

Service Providers
PCI DSS
Compliant

Japanese Documents of PCI DSS v4.0 In Use



Collaboration with Local Stakeholders for PCI DSS v4.0 Japanese Documents



The Credit Transaction
Security Council

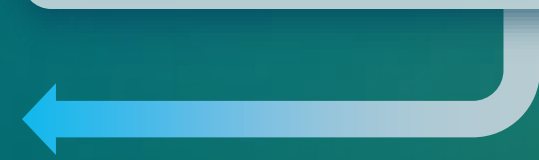
QSA Workshop

Japanese
Draft

Reviewed
Version



QSA Group Member



Document
Release

PCI SSC Key Involvements from Japan



Board of Advisor

Rakuten

2 GEAR members



20 Participating Organizations

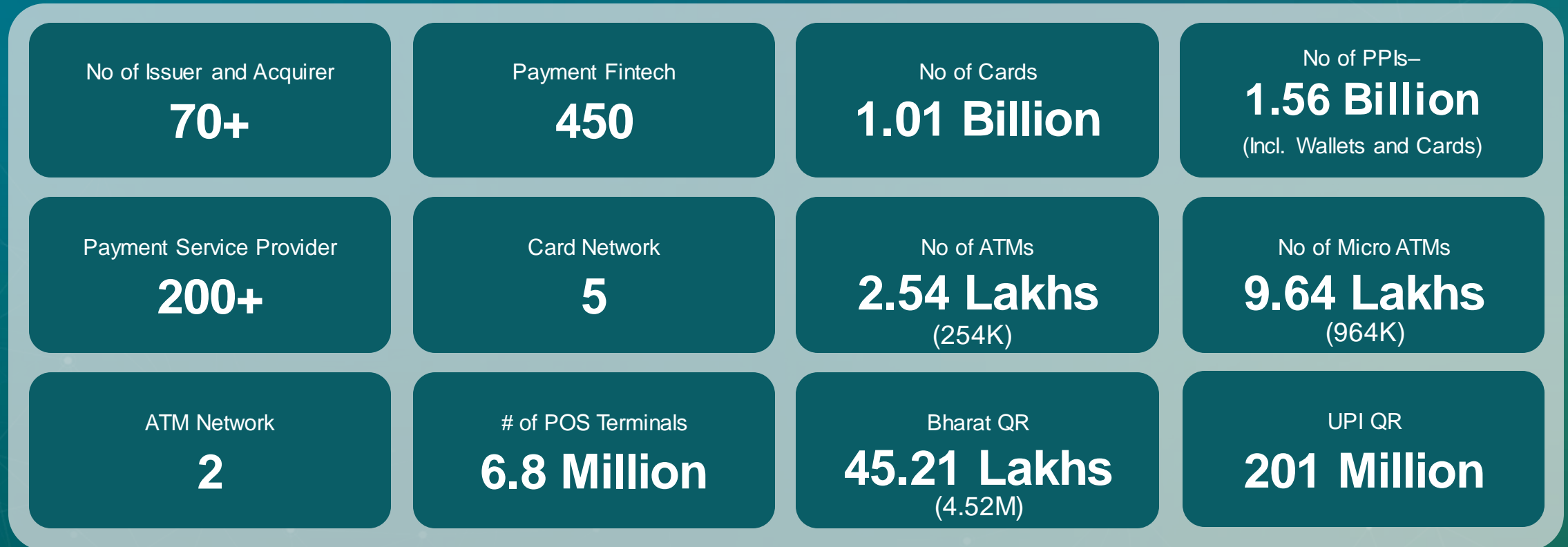
India Update



Digital Payment Landscape



Indian Scenario | Data as of Sep 2022



Future of Payments



Mobile Payments



Contactless Payments



QR Code

Data Breaches



31% Indians Lost Money To Cyber Attacks, 70% Faced Tech Support Scams: Microsoft Study

Number of phishing incidents has gone up, says government

More Than 1.5 Crore Social Media Phishing Attacks in Q2 In India: Report

India Ranks 10th In The World On Cyber Attacks; Small Businesses At Highest Risk: Report

70% of Indian firms hit by a ransomware attack in last 3 years: Report

Cyber crime losses rise to Rs 63 crore in FY20-21: Govt

Regional Involvement



Affiliate Member and Board of Advisor



Participation Organization

15

Qualified Security Assessors

29

GEAR Members

4

Internal Security Assessors

30

PO Global Presence

40

PCIP Professional

60

Education and Awareness

