

Initiatives for the Development of a Prosperous Society

Based on our “leading-edge service company” management philosophy, we contribute through the everyday operation of our businesses to resolving problems and moving society forward in ways only Credit Saison can by leveraging our unique know-how, management resources, and the experiences of each of our employees. Through our efforts we will help to create a sustainable society that is even more convenient and prosperous than it is today.

Realizing an even more secure, safe, and convenient cashless society

Building a variety of payment schemes

With the goal of realizing a cashless society, we are addressing the building of a variety of payment platforms that contribute to enhanced convenience for our customers. In addition to issuing plastic cards, including credit cards and prepaid cards, our efforts in recent years have also been focused on next-generation payment systems, including smartphone-based payment systems and QR code systems in cooperation with affiliated apps.



The appropriate management of personal information

We manage personal information in accordance with laws, regulations and other requirements, including guidelines and industry rules. We have also established internal corporate rules, and give our employees internal training and compliance-related education. Our efforts to raise awareness of information management include the use of the “personal information manager” qualification established by the Japan Consumer Credit Association, a qualification that is essentially compulsory for employees who handle personal information at Credit Saison. In terms of handling personal information, we are improving security through the use of dedicated lines, restricted access, the use of TLS/SSL (transport layer security/secure socket layer) cryptographic communications technology, and strict controls on entry to/exit from information terminal locations. In May 2006, Credit Saison was authorized to use the PrivacyMark, a certification given to businesses with appropriate systems for handling personal information, and we continue our efforts to maintain and enhance the protection level of personal information.

Preventing excess debt

Understanding the importance of maintaining a balance between the prevention of “multiple debtors” due to overuse and contributing to economic development through the enrichment of customers’ lives, we strive to properly manage personal information and work to prevent the occurrence of “multiple debtors” through carefully granting credit and conducting appropriate follow-up after credit is given.

Information / cybersecurity

For online systems storing important customer information, including the card applications and Net Answers, we use a cryptographic communication technology called TLS / SSL to protect that personal information.

Improving the accuracy of unauthorized use detection (AI)

We are providing a safe and secure payment environment by improving the accuracy of unauthorized use detection systems that use the latest technologies.

Providing financial services in Asia

We are contributing to the economic development and betterment of local people’s lives in emerging economies in Southeast Asia by providing financial infrastructure through tie-ups and mergers with local companies.



Donations by exchanging points and card payments

We contribute to local communities and society through research donations and the promotion of disaster recovery assistance through points exchanges and donations by card. We are also developing investment simulation services, such as the points management service, as well as support in life design and financial education, including by providing investment opportunities.



Promoting education for the next-generation and financial education

We have participated in Quest Education, an inquiry-based learning program at over 200 schools nationwide over the past ten years as part of our effort to provide financial education to students in Japan. Through these types of activities, employees become more deeply involved with society in general, which contributes to their own growth as it supports student learning.



SAISON TEACHER on-site classes

With the aim of helping children in the next generation acquire a proper level of financial knowledge and become independent consumers, Credit Saison offers on-site classes at schools around the country. Under the SAISON TEACHER Saison Financial Education Program, employees with a wide range of financial knowledge instruct children in how to make the most appropriate choices in a cashless society with an overabundance of different payment methods.



Support for sporting and cultural activities

With the desire to continue to grow alongside Japan’s national soccer team, we have been a supporting company to the team since 2001 and through a sponsorship agreement with the Asian Football Confederation (AFC) have supported the soccer community in Asia since 2014. We are also committed to supporting the dreams of children by providing valuable opportunities that are outside the realm of normal daily activities for those who will lead the next generation, including as part of our “High Touch Kids” program.



Credit Saison since 1999 has been a sponsor of performances in Japan by José Carreras, one of the members of world-renowned The Three Tenors, and makes donations to and supports the activities of the José Carreras Leukemia Foundation. We continue to contribute to society by providing support and donations to these kinds of sporting and cultural activities.



Environment conservation initiatives

We are working to reduce paper consumption by promoting online card statements and applications. We are also promoting paperless operations by using digital counters and accepting 95% of in-person card application on tablet devices.