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Smooth Spending in Japan: A Practical Payment Guide for Your Travels

I. Getting Started: Your Payment Plan Upon Arrival in Fukuoka

Upon arrival at Fukuoka Airport (FUK) on a Tuesday afternoon, a few key steps will ensure the two couples are well-equipped for their initial expenses and transportation to their hotel in Tenjin without undue complexity. The primary goals are to secure some Japanese Yen for immediate needs and to obtain a versatile IC card for local travel and small purchases.

- Currency Exchange/Cash Withdrawal:
  The first priority upon clearing immigration and customs should be to obtain Japanese Yen. Fukuoka Airport's International Terminal offers several options:
  - **Currency Exchange Counters:** Fukuoka Bank operates exchange counters in the International Terminal on both the 1st floor (arrivals) and 3rd floor (departures). These counters handle US Dollars (USD) and New Zealand Dollars (NZD), converting them to Japanese Yen (JPY).[1] The 1F counter is open from 7:30 to 21:00, and the 3F counter from 8:00 to 21:00. Yen exchange machines are also available at these locations.[1] While convenient for an initial amount, exchange rates at airport counters may sometimes be less favorable than those offered by ATMs.
  - **ATMs Accepting Foreign Cards:** A more cost-effective way to get cash can be through ATMs. Several ATM types at Fukuoka Airport are known to accept international cards:
    - A **Seven Bank ATM** is located on the 1st floor of the International Terminal.[3] Seven Bank ATMs are generally very reliable for foreign-issued cards and offer English language guidance.[4]
    - **AEON Bank ATMs** are also present at Fukuoka Airport, including one noted for Terminal 3 (which typically corresponds to the International Terminal).[5] Other AEON Bank ATMs are in the Domestic Terminal.[3]
    - **Japan Post Bank ATMs** are available in the Domestic Terminal [3] and are also known for good foreign card compatibility.[7] It is advisable to withdraw an initial sum, perhaps ¥30,000 to ¥50,000 per couple. This amount should comfortably cover airport transport, initial meals, and any small immediate purchases before an IC card is fully set up and loaded. Having

cash on hand immediately is important, as not all initial transport options or small vendors accept cards.

- Acquire an IC Card:
  An IC card is a rechargeable prepaid smart card essential for seamless travel on public transport and for making small purchases. The best approach depends on the type of mobile phones the travelers use:
  - **For iPhone Users (iOS 13 or later):** The most convenient option is the **"Welcome Suica Mobile" app**.[8] This app can be downloaded ideally before the trip or upon arrival (though app store region restrictions might apply until in Japan or if location services detect the user is outside Japan [9]). The digital Welcome Suica can be issued directly in the app and, crucially, loaded with funds using their US or NZ credit cards via Apple Pay.[8] This bypasses the need to find a physical card sales point and allows for easy reloading with a credit card throughout their trip, a significant advantage. The Welcome Suica Mobile is valid for 180 days from issuance.[8]
  - **For Android Users or Those Preferring a Physical Card:** Acquiring a physical IC card directly within the International Terminal's arrivals area at Fukuoka Airport presents some nuances. While the airport has ATMs and currency exchange, the immediate purchase of a *new* local physical IC card (like SUGOCA, Nimoca, or Hayakaken) or a tourist-focused physical card like the Welcome Suica is not straightforward.
    - **SUGOCA (issued by JR Kyushu):** This card is ideal for JR train travel in the region. However, the JR Kyushu Rail Pass Exchange Counter located in the International Terminal 1F *does not sell* SUGOCA cards; it is only for exchanging pre-purchased rail passes.[12] A SUGOCA card would typically need to be purchased from a JR Kyushu ticket machine or ticket office, for example, at Hakata Station, which is accessible via a short subway ride from the airport (the subway station is at the Domestic Terminal).
    - **Nimoca (issued by Nishitetsu Railways):** This card is useful for Nishitetsu trains and buses. The Nishitetsu Bus counter on the 1st floor of the International Terminal has Nimoca card *charging stations*.[13] However, it is not explicitly confirmed whether they *sell new Nimoca cards* to tourists at this specific counter.[13] If not, a Nimoca card would need to be acquired at a Nishitetsu train station, bus office, or from their ticket machines.
    - **Hayakaken (issued by Fukuoka City Subway):** This card is for the city's subway system. The Fukuoka City Subway station is directly connected to the Domestic Terminal.[14] To purchase a Hayakaken card, travelers would need to take the free shuttle bus from the International Terminal to the Domestic Terminal and then proceed to the subway station's ticket

machines. Information regarding Hayakaken purchase directly at the International Terminal is unavailable.[14]

  - **Welcome Suica (physical card):** This tourist-specific card (28-day validity, no deposit) is primarily sold at airports and major JR East stations in the Tokyo area (e.g., Narita, Haneda).[16] It is unlikely to be available for purchase at Fukuoka Airport. Given these points, non-iPhone users, or those who prefer a physical card, should be prepared for an extra step. This might involve taking the subway from the airport (Domestic Terminal) to Hakata Station to purchase a SUGOCA or Hayakaken, or visiting a Nishitetsu sales point for a Nimoca. This slight inconvenience underscores the significant advantage of the Welcome Suica Mobile app for iPhone users.

- Initial IC Card Load:
  Once a physical IC card is obtained, it should be loaded with an initial amount, for example, ¥3,000 to ¥5,000 per person. This is typically done using cash at the same ticket machines where the cards are purchased or at dedicated IC card charging machines.18 This initial load will cover transport to Tenjin and first few local journeys or small purchases.

By taking these steps – securing initial cash and an IC card – the travelers will be well-prepared for their first few days in Fukuoka and for the subsequent legs of their journey across Japan. The emphasis on these two payment methods lays a strong foundation for smooth and stress-free financial transactions.

II. Japanese Cash (Yen): Still Key for Many Transactions

While Japan is a technologically advanced nation, understanding its relationship with cash is crucial for a smooth travel experience. For many daily transactions, Japanese Yen (¥) remains not just an option, but a necessity.

A. Why You'll Still Need Cash: Understanding Japan's Cash Culture

Despite the increasing adoption of electronic payments, Japan retains a strong cash-based culture.[20] This preference is rooted in tradition, a perception of cash as highly reliable and secure, and practical considerations for smaller businesses.[20] Travelers will find that cash is indispensable in numerous situations:

- **Smaller Establishments:** Many local restaurants, family-owned shops, food market stalls, and independent businesses, particularly outside of major city centers or tourist hubs, may operate on a cash-only basis.[20] This is often to avoid credit card processing fees and the potential technical issues associated with card payments.[20]

- **Temples and Shrines:** Entrance fees, offerings, and purchases of amulets or fortunes at temples and shrines frequently require cash.[20]
- **Rural Areas:** When venturing into more rural locations or staying at traditional inns (ryokans), cash is often the primary, if not sole, accepted form of payment.[20]
- **Certain Attractions and Services:** Some smaller museums, local attractions, or even specific public transport services in remote areas might only accept cash.

Expecting to use credit cards for every single purchase can lead to inconvenience. Therefore, carrying a sufficient amount of cash is a fundamental aspect of preparing for a trip to Japan. It ensures access to a wider range of experiences, particularly the "hidden gems" that might not be equipped for electronic payments.[21]

B. An Illustrated Guide to Japanese Money

Familiarizing oneself with the local currency can greatly enhance the ease of transactions. The Japanese currency is the Yen, denoted by the symbol ¥.

Table 1: Japanese Yen Banknotes and Coins Currently in Use

Type	Denomination	Size (Banknotes) / Diameter (Coins)	Key Visual Features (Obverse/Reverse or Prominent Design)	First Issued (Current Series)
Banknote	¥10,000	76×160mm	Portrait of Fukuzawa Yukichi / Pair of pheasants [22]	November 1, 2004 [22]
Banknote	¥5,000	76×156mm	Portrait of Higuchi Ichiyo / "Kakitsubata-zu" (Irises) by Ogata Korin [22]	November 1, 2004 [22]
Banknote	¥2,000	76×154mm	Shureimon Gate (Okinawa) / Scene from The	July 19, 2000 [22]

			Tale of Genji and portrait of Murasaki Shikibu [22]	
Banknote	¥1,000	76×150mm	Portrait of Noguchi Hideyo / Mount Fuji and cherry blossoms [22]	November 1, 2004 [22]
Coin	¥500	26.5mm	Bicolor clad coin; Paulownia / Bamboo, Citrus tachibana [22]	2021 (new version) [22]
Coin	¥100	22.6mm	Cherry blossoms / Numeral "100" [22]	1967 [22]
Coin	¥50	21.0mm	Chrysanthemum (with central hole) / Numeral "50" [22]	1967 [22]
Coin	¥10	23.5mm	Byodoin Phoenix Hall / Evergreen tree, numeral "10" [22]	1959 [22]
Coin	¥5	22.0mm	Ear of rice, gear, water (with central hole) / Sprouting plant, "Japan" [22]	1959 [22]
Coin	¥1	20.0mm	Young tree / Numeral "1" [22]	1955 [22]

Note on the ¥2,000 Banknote: While officially in circulation [22], the ¥2,000 note is relatively uncommon in daily transactions. Travelers may encounter it, but it's not as prevalent as the other denominations. Its rarity means it's not a note to specifically seek out or expect regularly.

The ¥500 coin has a new bi-color clad version introduced in 2021, which has enhanced security features.[22] Both old and new ¥500 coins are valid. The ¥50 and ¥5 coins are distinctive for having a hole in the center.

C. Obtaining Japanese Yen

Accessing cash is straightforward throughout Japan, starting from the moment of arrival.

- 1. At Fukuoka Airport (Arrival):
  As detailed in Section I, currency exchange counters (Fukuoka Bank on 1F & 3F International Terminal 1) and ATMs accepting foreign cards (Seven Bank ATM on 1F International Terminal 3, AEON Bank ATMs 5, Japan Post Bank ATMs in Domestic Terminal 3) are available. ATMs generally offer more favorable exchange rates than physical exchange counters.
- 2. Throughout Your Trip (Reliable ATMs):
  Replenishing cash during the trip is convenient due to a widespread network of ATMs that accept foreign-issued cards:
  - **Seven Bank ATMs:** These are ubiquitously found in 7-Eleven convenience stores, which are on almost every corner in urban areas. They are highly recommended for their reliability with international cards and offer English-language menus and guidance.[4]
  - **Japan Post Bank ATMs:** Located in post offices across the country, these ATMs also widely accept foreign cards and provide English instructions.[7]
  - **AEON Bank ATMs:** Found in AEON malls and some Ministop convenience stores, these can also be an option. The prevalence of these ATM networks, particularly Seven Bank and Japan Post Bank, provides a significant "safety net," meaning travelers do not need to carry excessively large amounts of cash at all times. They can withdraw funds as needed, offering peace of mind.
- **3. Understanding Withdrawal Limits and Fees:**
  - **Withdrawal Limits:**
    - ATM operators in Japan set per-transaction limits. For instance, Seven Bank ATMs typically allow withdrawals up to ¥100,000 per transaction for cards with an IC chip, and ¥30,000 for older magnetic stripe cards.[4] Japan Post Bank ATMs may have a limit of around ¥50,000 per transaction for certain foreign cards.[7]
    - Additionally, the travelers' own banks in the US and New Zealand will likely

have daily withdrawal limits. It's advisable to check these limits before departure.

- **ATM Fees:**
    - The Japanese ATM provider (e.g., Seven Bank, Japan Post Bank) might charge a service fee for using a foreign card, typically around ¥110 to ¥220 per transaction.[7] (Seven Bank may waive fees for certain cards or during specific hours, but this is often for their own account holders or specific partner banks [24]).
    - The travelers' home banks are also likely to charge fees. These can include a foreign ATM withdrawal fee (a flat amount) and potentially a foreign transaction fee (a percentage of the withdrawn amount, typically 1-3%). It is prudent for the travelers to inquire with their respective banks about all applicable fees for international ATM withdrawals to avoid surprises. To minimize the impact of flat fees, making fewer, larger withdrawals (within limits) is generally more economical than frequent small withdrawals.

D. Tips for Using Cash Smoothly

A few simple practices can make handling cash in Japan more efficient and culturally considerate:

- **Carry a Mix of Denominations:** While ATMs often dispense ¥10,000 notes, it's helpful to break these into smaller denominations (¥1,000 notes and coins) as soon as possible, perhaps at a convenience store. Smaller vendors, taxis, or local shops may not always have ample change for large bills.[20]
- **Use a Coin Purse:** Japanese currency includes six denominations of coins (¥1, ¥5, ¥10, ¥50, ¥100, ¥500), and they accumulate quickly. A coin purse is very practical.
- **Payment Trays:** At many shop counters, a small tray is provided. Place your cash on this tray when paying, rather than handing it directly to the cashier. Change will also often be returned on the tray.
- **No Tipping:** Tipping is not customary in Japan for any service (restaurants, taxis, hotels) and can sometimes cause confusion or mild embarrassment if attempted.[21] Excellent service is standard and included in the price.
- **Patience:** Cash transactions, especially involving exact change or breaking large notes, can sometimes be meticulous. A little patience is appreciated.

III. Electronic Payments: Modern Conveniences for Your Trip

While cash remains vital, Japan offers several convenient electronic payment methods that can significantly streamline travel and daily purchases, especially for transportation and in more urban settings.

A. IC Cards (Prepaid Travel Cards): Your Essential Companion

For navigating Japan's extensive public transportation systems and for many everyday small purchases, an IC card is an indispensable tool.

- 1. What They Are and Why They're So Useful:
  IC cards (Integrated Circuit cards) are rechargeable prepaid smart cards. Their primary function is to pay for fares on trains, subways, and buses across Japan simply by tapping the card on a reader at the ticket gates or on board buses.25 This eliminates the need to calculate fares and purchase individual paper tickets for each journey, saving considerable time and hassle, especially in busy stations with complex route maps. Beyond transport, IC cards are widely accepted for purchases at convenience stores (like 7-Eleven, FamilyMart, Lawson), vending machines, station kiosks, coin lockers, and even some restaurants and shops that display the IC card logo.19
- 2. Nationwide Compatibility: One Card for Most Journeys:
  A significant advantage for travelers is that the ten major regional IC cards in Japan were made compatible with each other in 2013.26 This means a card obtained in one region, such as Fukuoka, can generally be used in other major urban areas the couples will visit, including Hiroshima, Osaka, and Tokyo, for transport and purchases where IC cards are accepted.26 This interoperability means they won't need to acquire a new card in every city, greatly simplifying their payment strategy. The main IC cards include Suica (JR East - Tokyo region), Pasmo (non-JR Tokyo), ICOCA (JR West - Kansai region), SUGOCA (JR Kyushu - Fukuoka region), Nimoca (Nishitetsu - Fukuoka region), and Hayakaken (Fukuoka Subway).26
- 3. Choosing the Right IC Card & Acquiring it:
  The general advice is to purchase the IC card that is most readily available in the first major city of arrival.26 For these travelers arriving in Fukuoka, the following are pertinent:
  - **Local Fukuoka IC Cards (for physical card users):**
    - **SUGOCA:** Issued by JR Kyushu, covering JR trains in Greater Fukuoka, Nagasaki, and other Kyushu areas.[26] As mentioned, it's not sold at the JR Pass Exchange counter at Fukuoka Airport's International Terminal [12] but can be bought from JR Kyushu ticket machines or counters, likely at Hakata Station.
    - **Nimoca:** Issued by Nishitetsu, for their trains and buses in Greater Fukuoka.[26] The Nishitetsu Bus counter at Fukuoka Airport International 1F

has charging stations [13], but it's unclear if they sell new cards.[13] If not, purchase is at Nishitetsu stations or offices.

    - **Hayakaken:** Issued by Fukuoka City Subway.[25] Purchase is from subway ticket machines. From the International Terminal, this requires a shuttle to the Domestic Terminal to access the subway station.[14] One of these local cards is a logical first choice if a physical card is preferred and the travelers are willing to make the slight detour required for purchase if not available directly in the International Arrivals hall.
  - **ICOCA (for Kansai Region - Hiroshima, Osaka):** Issued by JR West, this is the main card for the Kansai region (Osaka, Kyoto, Kobe) and also covers areas like Hiroshima.[25] If the travelers already have a SUGOCA, Nimoca, or Hayakaken from Fukuoka, it will work seamlessly here.
    - **Kansai One Pass:** This is a special version of the ICOCA card designed for foreign tourists, which additionally offers discounts at various attractions in the Kansai Region.[25] However, it's important to note that sales of the Kansai One Pass are scheduled to be discontinued sequentially as stock runs out after November 2025 [26], and the associated facility benefits will end after March 2027.[29] If their travel falls before this phase-out and they are interested in the discounts, it could be an option. It is purchased with cash only at specific JR West stations in Kansai, such as Kansai International Airport (if they were arriving there), Kyoto Station, or Shin-Osaka Station.[29]
  - **Suica or Pasmo (for Tokyo):** These are the primary cards for the Tokyo region.[25] Again, an IC card obtained in Fukuoka will function perfectly well in Tokyo.
  - **Tourist-Specific Options (especially Welcome Suica Mobile for iPhone users):**
    - **Welcome Suica (Physical Card):** This card is designed for short-term visitors, valid for 28 days from first use, requires no deposit, but any remaining balance is non-refundable.[16] It is primarily sold at Narita and Haneda Airports in Tokyo and major JR East stations in that area.[16] It is *unlikely to be available for purchase at Fukuoka Airport*.
    - **Welcome Suica Mobile App (iOS only):** This is a highly recommended option for any travelers in the group using an iPhone (iPhone 8 or later, with a compatible iOS version [9]).
      - *Acquisition:* Downloadable from the Apple App Store. It may be necessary to have location services enabled or be in Japan for full functionality, including initial setup and adding value, due to legal restrictions in some countries.[8]

- *Loading Funds:* This is a key advantage. Funds can be added using a credit card registered with Apple Pay (US or NZ cards should work if compatible with Apple Pay).[8] Cash can also be used to top up at station machines if preferred.[8]
- *Features:* The digital card is valid for 180 days from issuance, requires no deposit, and the balance is non-refundable.[8] It can be used for transport and shopping nationwide wherever IC cards are accepted. The app also allows for the purchase of some in-app day passes and can be used to board non-reserved seats on JR East area Shinkansen trains using the card balance.[8] The Welcome Suica Mobile app stands out due to its ease of acquisition (no physical queues), the convenience of credit card reloading (avoiding the need for cash for top-ups), and a longer validity period than the physical Welcome Suica. This makes it a superior choice for iPhone users.

- **Pasmo Passport (Tourist Pasmo):** Sales of this card have been discontinued.[32] Travelers should not attempt to find this card.

The landscape of tourist-specific physical IC cards is shifting, with Pasmo Passport gone and Kansai One Pass being phased out. This makes standard local IC cards or the Welcome Suica Mobile app the more reliable and future-proof choices.**Table 2: Recommended IC Card Strategy for Your Trip (Arrival in Fukuoka)**

Traveler Profile	Recommended First IC Card	Where to Purchase (Fukuoka Arrival Focus)	Key Features (Validity, Reloading)	Use Across Japan
iPhone User (iOS 13+, Apple Pay enabled)	**Welcome Suica Mobile App**	Download from Apple App Store (potentially before travel or upon arrival). Issue card within app.	180-day validity. Reload via Apple Pay (credit card) or cash at machines. Non-refundable balance. No deposit. [8]	Yes, nationwide compatibility. [8]
Android User / Prefers Physical Card	**SUGOCA** (JR Kyushu)	JR Kyushu ticket machines/counters (e.g., Hakata Station - subway from FUK	10-year validity from last use. Reload with **cash** at machines/conve	Yes, nationwide compatibility. [26]

		Domestic Terminal). Not at FUK Int'l JR counter. [12]	nience stores. ¥500 refundable deposit. [17]	
Android User / Prefers Physical Card	**Nimoca** (Nishitetsu)	Nishitetsu station/bus office ticket machines/counters. FUK Int'l Nishitetsu counter has charging; *new card sales unconfirmed*. [13]	10-year validity from last use. Reload with **cash** at machines/convenience stores. ¥500 refundable deposit. [26]	Yes, nationwide compatibility. [26]
Android User / Prefers Physical Card	**Hayakaken** (Fukuoka Subway)	Fukuoka City Subway ticket machines (at FUK Domestic Terminal subway station - shuttle from Int'l). [14]	10-year validity from last use. Reload with **cash** at machines/convenience stores. ¥500 refundable deposit. [26]	Yes, nationwide compatibility. [26]

- **4. How to Purchase and Reload Physical IC Cards:**
  - **Purchase:** Standard physical IC cards (like SUGOCA, ICOCA) typically cost ¥2,000. This price includes a ¥500 refundable deposit and ¥1,500 of initial usable credit.[17] They can be purchased from automated ticket vending machines at the respective railway company stations (most have English language options [15]) or from manned ticket counters.
  - **Reloading (Charging):** This is a crucial point: physical IC cards are predominantly reloaded (or "charged") using **cash**.[18] This can be done at:
    - Ticket vending machines in train and subway stations (look for a button that says "Charge," "Top Up," or "チャージ" - chāji).[18]
    - Convenience stores (7-Eleven, FamilyMart, Lawson) – simply ask the cashier to charge your IC card ("IC card charge, onegaishimasu") and hand over the cash amount.
    - Credit cards generally **cannot** be used to reload physical IC cards at station ticket machines.[19] This means that even when using an IC card, travelers will need to maintain a supply of cash specifically for topping up

their cards. The maximum balance that can be held on most IC cards is ¥20,000.[19]

- 5. Using IC Cards: Simple Taps for Travel and Shopping:
  Using an IC card is remarkably simple:
  - **Transportation:** At train or subway stations, tap the card flat on the illuminated reader panel at the entry ticket gate. A beep will sound, and the gate will open. At the destination station, tap the card again on the reader at the exit gate. The fare for the journey will be automatically deducted, and the remaining balance is often displayed.[18] For buses, the procedure usually involves tapping the card on a reader when boarding (often by the rear or middle door) and tapping again on a reader near the driver when alighting (usually by the front door).[18]
  - **Shopping:** When paying at a convenience store, vending machine, or participating shop, inform the cashier you wish to pay with your IC card (e.g., "IC card de" or point to the IC card logo). Then, tap the card on the designated payment terminal.[18]
- 6. Limitations:
  While incredibly versatile, IC cards have a few limitations:
  - **Shinkansen (Bullet Trains):** Standard IC cards generally cannot be used to directly purchase or ride Shinkansen trains without a separate, prior setup. This usually involves registering the IC card with an online Shinkansen booking service (like the Tokaido Sanyo Kyushu Shinkansen Online Reservation Service or Smart EX app) and linking it to a credit card.[26] For simplicity, it is often easier for tourists to purchase Shinkansen tickets separately using cash or a credit card at JR ticket offices or dedicated Shinkansen ticket machines. (The Welcome Suica Mobile app is an exception for non-reserved seats on JR East Shinkansen [8]).
  - **Travel Across Different Railway Company Operating Areas:** On very long journeys that cross the boundaries of different major JR companies (e.g., from a JR East area to a JR Central area) without exiting and re-entering a station, an IC card might not process the fare correctly at the final destination.[19] This is a rare occurrence for typical tourist travel patterns, which usually involve Shinkansen travel (ticketed separately) for such long distances or shorter local trips well within one company's zone.
  - **Insufficient Balance:** If the card balance is too low to cover a fare, the ticket gate will not open. The card will need to be topped up at a nearby fare adjustment machine ("norikoshi seisan機") or a regular charging machine before exiting.[19]

B. Credit Cards: For Larger Expenses and Card-Friendly Establishments

Major international credit cards are valuable tools for managing larger expenses during a trip to Japan.

- 1. Acceptance in Japan:
  Credit cards such as Visa, Mastercard, and American Express are widely accepted in Japan, particularly in establishments that cater to tourists or are larger in scale.20 This includes:
  - Most hotels
  - Department stores
  - Larger restaurants and chain restaurants
  - Major retail shops and shopping malls
  - Shinkansen (bullet train) ticket purchases
  - Airport shops and services JCB, being a Japanese credit card network, also enjoys widespread acceptance. While card acceptance is continually increasing, especially in urban and tourist-heavy areas [20], it is not universal. It is essential to always carry some cash as a backup, as smaller independent shops, local eateries, markets, and many sites in rural areas may still be cash-only.[20]
- 2. Important Considerations for Using Foreign Cards:
  Several factors should be kept in mind when using US or New Zealand-issued credit cards in Japan:
  - **PIN Requirement:** The use of a 4-digit Personal Identification Number (PIN) for credit card transactions is becoming increasingly standard in Japan, especially for cards equipped with an IC chip.[40] Japan's credit card industry has decided to phase out signature authentication for IC credit card payments, with PIN entry becoming the general rule from April 1, 2025.[40] While the couples' trip is before this official date, many terminals may already prioritize or require PIN. It is crucial for the travelers to **know the PIN for each credit card** they plan to bring. If any of their cards (particularly some US-issued cards that traditionally relied more on signatures) do not have an assigned PIN, or if they have forgotten it, they should contact their issuing bank *before their trip* to obtain or reset it. While some exemptions for foreign cards without PINs might currently exist at some terminals [43], relying on this is becoming increasingly risky. The clear trend is towards PIN-based authorization.
  - **Foreign Transaction Fees (FTFs):** When a credit card issued in one currency (USD or NZD) is used for a purchase in another currency (JPY), the

cardholder's bank may levy a foreign transaction fee. This fee is typically a percentage of the transaction amount, often ranging from 1% to 3%.[20] These fees can add up over the course of a multi-week trip. Travelers should check the terms of their credit cards to see if FTFs apply. If they possess any credit cards that explicitly waive foreign transaction fees, these would be the most economical cards to use for purchases in Japan.
    - **Dynamic Currency Conversion (DCC):** At the point of sale (either a physical terminal or an ATM), travelers might be offered the choice to complete their transaction in their home currency (USD or NZD) instead of the local currency (JPY). This service is known as Dynamic Currency Conversion (DCC).[45] It is **strongly recommended to ALWAYS DECLINE DCC and choose to pay in Japanese Yen (JPY)**.[44] While seeing the charge in one's home currency might seem convenient, the exchange rate used for DCC is almost invariably less favorable than the rate that the cardholder's own bank (Visa, Mastercard network) would apply.[45] DCC often includes additional markups or fees that are not transparent. Paying in the local currency ensures that the conversion is handled by the credit card network and issuing bank, usually resulting in a better rate. Seven Bank ATMs also present a DCC option when withdrawing cash with foreign cards; again, the choice should be to proceed with the transaction in JPY.[4] Politely insisting on being charged in JPY is perfectly acceptable.
- 3. Buying Shinkansen (Bullet Train) Tickets with Credit Cards:
  Purchasing tickets for Japan's high-speed Shinkansen is a common scenario where credit cards are very useful. Tickets can be bought at:
    - **JR Ticket Offices ("Midori no Madoguchi"):** Manned ticket counters found at all major JR stations.
    - **Designated Ticket Vending Machines:** Modern JR stations have multilingual ticket vending machines (often colored green and labeled "Midori no Shinkansen Kenbaiki" or similar, or blue machines specifically for Shinkansen tickets) that accept foreign credit cards.[41] A PIN will likely be required for card payment at these machines.[41]
    - **Online/App Purchases:** Services like the Smart EX app, the Tokaido Sanyo Kyushu Shinkansen Online Reservation Service, or platforms like Navitime allow for online booking of Shinkansen tickets with credit cards.[26] These can sometimes be linked to an IC card for ticketless travel. However, for first-time visitors seeking simplicity, purchasing tickets at the station a day or two in advance, or on the day of travel for less busy routes, using their credit card is a straightforward approach.

C. Mobile Payment Apps (e.g., PayPay, Line Pay, Rakuten Pay): An Overview

Travelers will likely observe QR code-based mobile payment systems like PayPay, Line Pay, and Rakuten Pay (Rpay) being widely used by locals in Japan.[36] While these are popular, their utility for short-term international tourists can be limited.

- 1. General Landscape:
  These apps facilitate payments by scanning a QR code displayed by the merchant or by the customer generating a QR code on their phone for the merchant to scan. They are increasingly common in convenience stores, restaurants, and various retail outlets.48
- 2. Setup Challenges for Tourists:
  The primary hurdle for tourists is that many of these Japanese mobile payment apps are designed with domestic users in mind. Setting them up often requires:
  - A Japanese phone number for verification texts.[20]
  - A Japanese bank account or a credit card issued in Japan for linking and funding the app wallet.[49]
  - Japanese identification (like a My Number Card or Japanese driver's license) for full identity verification and to unlock all features, such as linking a bank account.[49]
  - App store regional restrictions, meaning the app might not be downloadable outside Japan or without a Japanese app store account.[49] While some apps like PayPay or Line Pay might allow the registration of certain international Visa or Mastercard cards [49], the process can be cumbersome, and full functionality for in-store payments might not always be available or reliable for tourists. For example, Line Pay notes that credit cards other than specific Japanese-issued Visa cards can primarily be used for LINE-related merchant sites rather than general non-LINE merchants.[50] Rakuten Pay is most seamlessly integrated within the Rakuten ecosystem, and linking foreign cards for broad in-store QR payments as a tourist can be complex.[48]

  It's important to distinguish these dedicated Japanese QR payment apps from using Apple Pay or Google Pay with a foreign-issued credit card. If a merchant in Japan has a standard contactless credit card reader (NFC-enabled), then Apple Pay or Google Pay linked to a US or NZ Visa/Mastercard might work just as the physical card would. However, [36] notes that smartphone payment methods used overseas, such as ApplePay and GooglePay, *sometimes cannot be used in Japan*, which likely refers to situations where merchants are specifically set up for Japanese domestic QR systems rather than international NFC contactless payments, or where there are compatibility issues.
- 3. Recommendation for These Travelers:

Given the potential setup difficulties, the requirement for local credentials for full functionality, and the fact that the travelers are in their early 70s and on their first trip to Japan, it is generally recommended that they do not need to concern themselves with setting up these Japanese QR-based mobile payment apps. The combination of cash, an IC card (especially the Welcome Suica Mobile app for iPhone users, which uses Apple Pay for top-ups, a familiar system), and their existing international credit cards will provide a comprehensive and far simpler payment solution for their needs. The learning curve and potential frustration of trying to make these local apps work are likely to outweigh any marginal benefits for a short-term visit. They will see these apps being used, but they should not feel any pressure to adopt them, as robust alternatives are readily available for tourists.

IV. City-by-City Payment Insights for Your Itinerary

While the core payment strategy (IC card, credit card, cash) remains consistent, here are a few specific considerations for the cities on the travelers' itinerary:

A. Fukuoka & Nagasaki:

- **Fukuoka Arrival:** As outlined in Section I, the immediate priorities are obtaining Japanese Yen and an IC card (Welcome Suica Mobile for iPhone users, or a physical SUGOCA, Nimoca, or Hayakaken). Their hotel is in Tenjin, a major commercial district where credit card acceptance in shops and restaurants will be relatively high.
- **Local Transport:** The chosen IC card will be essential for Fukuoka's subway (to get to Tenjin from the airport via the Domestic Terminal station), buses, and local JR or Nishitetsu train lines for day trips.
- **Nagasaki Day Trip:** For travel to Nagasaki (likely by JR limited express train, tickets for which can be bought with a credit card), and for local transport within Nagasaki (trams, buses), their Fukuoka-issued IC card will be functional.
- **Cash Needs:** Cash will be important for smaller eateries, local markets (like Yanagibashi Rengo Market in Fukuoka if they visit), entrance fees to some historical sites or smaller museums in both cities (e.g., some of the sites related to the atomic bombing in Nagasaki, or smaller temples), and souvenir shops off the main tourist track.

B. Hiroshima & Day Trips (e.g., Miyajima Island):

- **Transport:** Their IC card will work seamlessly on Hiroshima's trams ("Hiroden"), buses, and local JR trains (e.g., to Miyajimaguchi for the ferry to Miyajima Island).

The ferry to Miyajima itself may also accept IC cards or require a separate cash ticket.

- **Attractions:** The Hiroshima Peace Memorial Museum entry fee is a key example where cash might be preferred or be the only option (it's always good to check current policy, but such public facilities often lean towards cash).
- **Cash Needs:** Similar to Fukuoka/Nagasaki, cash will be useful for smaller restaurants (especially for local specialties like Hiroshima-style okonomiyaki from smaller vendors), souvenirs, and any smaller sites on Miyajima Island.
- **Credit Cards:** Hotels, larger restaurants, and department stores in Hiroshima will accept credit cards.

C. Osaka & Day Trips (e.g., Kyoto, Nara):

- **Transport Hub:** Osaka has an extensive network of JR lines, private railways, and subways. An IC card is invaluable here. Their existing card from Fukuoka will continue to serve them well.
- **Kansai One Pass Consideration:** If the Kansai One Pass (tourist ICOCA) is still available during their travel dates (being phased out from Nov 2025 [29]) and they are keen on the specific tourist attraction discounts it offers, they *could* purchase one in Osaka or Kyoto. However, for transport alone, their existing IC card is sufficient.
- **Card Acceptance in Osaka:** Major commercial districts like Dotonbori, Shinsaibashi, Namba, and Umeda have high credit card acceptance in shops, department stores, and many restaurants.[20]
- **Cash Needs in Osaka:** Cash will be good for street food (common in Dotonbori), local markets like Kuromon Ichiba Market, and smaller, family-run establishments.
- **Day Trips to Kyoto and Nara:**
    - **Transport:** IC card for all trains and buses.
    - **Cash Essential:** Entrance fees for most temples and shrines in Kyoto and Nara (e.g., Kinkaku-ji, Fushimi Inari in Kyoto; Todai-ji in Nara) are typically cash-only. Small shops and restaurants around these sites also often prefer cash.

D. Tokyo:

- **Vast Transport Network:** An IC card is absolutely essential for navigating Tokyo's complex web of JR lines, metro lines (Tokyo Metro and Toei Subway), and private railways.
- **Credit Card Acceptance:** Tokyo, as a global metropolis, has very high credit card acceptance in hotels, department stores (Ginza, Shinjuku, Shibuya), upscale restaurants, and many chain stores.

- **Cash Still Relevant:** Cash remains useful for:
    - Many popular ramen shops and local izakayas (pubs).
    - Smaller independent shops and traditional craft stores (e.g., in areas like Yanaka Ginza or Asakusa's Nakamise-dori).
    - Entrance fees for some gardens, smaller museums, and temples/shrines.
    - Purchases from vending machines if not IC card compatible (though most modern ones are).

The consistent theme across all these locations is the utility of the three-tiered approach: IC card for daily local travel and quick convenience purchases, credit cards for significant planned expenses, and cash as the versatile backup for everything else. This strategy minimizes the need to learn new payment systems in each city and ensures they are prepared for most situations.

V. Final Recommendations: Stress-Free Payments in Japan

Navigating payments in a new country can sometimes feel daunting, but with a little preparation, managing finances during the several weeks in Japan can be smooth and stress-free. The key is to rely on a few simple, effective methods rather than trying to adopt every available option.

The most straightforward and highly recommended payment strategy for the two couples involves a three-pronged approach:

1. **Primary Reliance on an IC Card:**
    - **Action:** Upon arrival, prioritize obtaining an IC card.
        - For those with compatible iPhones (iPhone 8 or later, with Apple Pay set up), the **Welcome Suica Mobile app** is the top recommendation.[8] It can be issued in-app and loaded using a US/NZ credit card via Apple Pay, offering significant convenience for top-ups throughout the trip. It is valid for 180 days.
        - For those without iPhones or preferring a physical card, obtain a local IC card in Fukuoka (e.g., SUGOCA, Nimoca, or Hayakaken) from a relevant station ticket machine or counter, likely requiring a short trip from the International Terminal or a stop at Hakata Station.[12]
    - **Usage:** Use this IC card for all local transportation (subways, local trains, buses) in Fukuoka, Hiroshima, Osaka, Tokyo, and for day trips. It is also excellent for small purchases at convenience stores, vending machines, and many station kiosks.[26]
    - **Reloading:** Keep the IC card topped up. The Welcome Suica Mobile can be reloaded via Apple Pay.[8] Physical IC cards must be reloaded with **cash** at

station ticket machines or convenience stores.[18]

2. **Strategic Use of Credit Cards:**
    - **Action:** Bring major international credit cards (Visa, Mastercard, American Express from the US and NZ).
    - **Usage:** Use these for larger, planned expenses such as hotel bills, Shinkansen (bullet train) tickets, department store shopping, and meals at more upscale or chain restaurants where card acceptance is common.[20]
    - **Crucial Reminders:**
        - **Know Your PINs:** Ensure both travelers know the 4-digit PIN for each credit card they bring. PINs are increasingly required for transactions in Japan, and will become the standard from April 2025.[40]
        - **Decline Dynamic Currency Conversion (DCC):** If offered the choice to pay in USD/NZD or JPY, **always choose to pay in Japanese Yen (JPY)** to get a better exchange rate from the bank/card network.[45]
        - **Check for Foreign Transaction Fees (FTFs):** Be aware that the home bank may charge FTFs.[44] If cards with no FTFs are available, prioritize using those.
3. **Essential Role of Japanese Yen (Cash):**
    - **Action:** Obtain a reasonable amount of Yen upon arrival at Fukuoka Airport and replenish as needed from reliable ATMs.
    - **Usage:** Cash is indispensable for smaller restaurants, local markets, street food, temple/shrine entrance fees, cash-only shops, and for reloading physical IC cards.[20]
    - **Reliable ATMs:** Use Seven Bank ATMs (in 7-Eleven stores) or Japan Post Bank ATMs (in post offices) for withdrawals with foreign cards, as these are widely available and generally offer English guidance.[4]

Additional Practical Advice:

- **Inform Banks:** Before departing, notify all banks (for both debit/ATM cards and credit cards) of the travel dates and destinations. This helps prevent cards from being mistakenly blocked for suspected fraudulent activity.
- **Carry Multiple Cards:** It's wise for each couple (and perhaps each individual) to carry more than one credit card, ideally from different payment networks (e.g., one Visa and one Mastercard, or a Visa and an American Express). This provides a backup if one card is not accepted or encounters an issue. Keep them stored separately for security.
- **Avoid Unnecessary Complexity:** There is no need to engage with Japanese domestic QR-code-based mobile payment apps like PayPay, Line Pay, or Rakuten Pay. The combination of an IC card, credit cards, and cash will cover virtually all

payment needs effectively and with far less complexity for short-term visitors.[20]

By following these recommendations, the travelers can approach their financial transactions in Japan with confidence, allowing them to focus on enjoying their well-deserved and exciting journey through a fascinating country. The payment systems, while having their unique aspects, are quite manageable with this straightforward strategy.

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