

# CORPORATE PROFILE

2017-2018



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**JCB CO., LTD.**

209286-010-1706 (6.0) TC

**JCB**  
Uniquely Yours



Uniquely Yours

Service that speaks for hospitality.

We take pride in our work, and this pride is the foundation of our brand.

As the only Japan based international payment brand,

we provide an unparalleled experience for our partners and their customers.

Our flexible approach with our partners allows us to exceed expectations,

which in turn, helps customers achieve their aspirations.

Uniquely Yours  
JCB

**JCB**  
Uniquely Yours

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## Message from the CEO

The payments industry is evolving faster than ever with diversifying consumer needs and advances in technology. New technologies are accelerating the development of innovative payment solutions which will create brand new experiences for consumers. The payments industry is fulfilling an increasingly important role in economic development, and making payment solutions accessible to as many people as possible to broaden financial inclusion.

Ever since JCB spread the use of a credit card among Japanese consumers over fifty years ago, we have been meeting the ever-changing needs and expectations of our customers with convenient and attractive products and services. In 1981, JCB became the first Asian payments network to go global. Since then, the brand has grown and diversified to become a leading name in the global payments industry.

For the future, we remain committed to expanding our Asian market business together with all our partners, stakeholders, and customers.

We seek to open new doors by leveraging the latest technologies as well as demonstrating flexibility to emerging opportunities in order to provide innovative products and services that will meet the rapidly evolving needs of our customers.

*Ichiro Hamakawa*

President, Chief Executive Officer, JCB Co., Ltd.,  
Chairman and Chief Executive Officer, JCB International Co., Ltd.

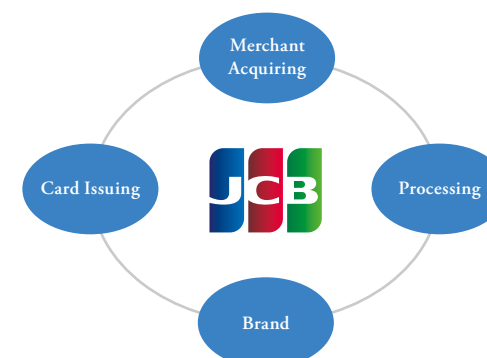


(From left)  
Koremitsu Sannomiya, Board Member, Senior Executive Officer, JCB Co., Ltd., Deputy Chairman, JCB International Co., Ltd.  
Ichiro Hamakawa, President, CEO, JCB Co., Ltd., Chairman & CEO, JCB International Co., Ltd.  
Kimihiya Imada, Senior Executive Officer, JCB Co., Ltd., President & COO, JCB International Co., Ltd.

## Mid-Term Plan

### Mid-Term Plan "Plan 2020": Significance

Period for putting JCB on a new sustained growth track while reinforcing and evolving businesses



### Basic Strategies

- Reinforce revenue base strategically
- Take on the challenge of business evolution and transformation
- Make business base leaner and more efficient, and adaptable

### Basic Corporate Strategy

- Reinforce revenue base in Japan by promoting cashless payment
- Reinforce international revenue base centering on Asia
- Evolve business models, products, and services through business design from the customer's perspective
- Build administrative and information and communications technology (ICT) infrastructure that supports business evolution
- Build resilient systems responsive to change



## JCB is the Only International Payment Brand Based in Japan

JCB has always been leading the competition as a pioneer in the Japanese payment industry. Our independent international expansion has established JCB's firm position as a major international brand.

### International expansion with a great ambition

Since its establishment in 1961, JCB has led the payment industry in Japan by offering the latest creative products and services. Our business grows each year to provide our customers with the safest and easiest payment system possible.

With the aim of further expanding the acceptance of JCB Cards, JCB decided to go international on its own in 1981, and is increasing JCB Card acceptance globally with this pioneering and challenging spirit. We have developed relationships with a number of the world's most distinguished financial institutions. JCB holds the position of the first international payment brand based in Asia, and is recognized as one of the few brands accepted around the world.



### Widely accepted in the world

In 1981, JCB started building its merchant network outside Japan by acquiring merchants by itself at popular destinations for Japanese tourists. As the cardmember base grew, JCB shifted to acquiring license partnerships with local banks and financial institutions.

These partnerships have flourished over the past 30 years and today JCB Cards are accepted at merchants and ATMs in the world.

The JCB Card acceptance network has been growing significantly through partnerships with not only local banks, but also with central banks, and national payment schemes in some countries.

JCB is working to provide a safer and more secure payment environment for JCB cardmembers, whether traveling abroad, shopping in their local neighborhood, or shopping online.



### Various JCB Cards issued in 23 countries and territories around the world



In 1984, JCB decided to expand its cardmember base outside Japan to provide more business opportunities to the growing number of merchants around the world.

Since then, JCB has been moving forward on card issuing programs in markets around the world in partnership with local financial institutions. Currently JCB Cards are issued in 23 countries and territories, for a total of more than 100 million cardmembers. The number of JCB cardmembers is

increasing especially in the Asia-Pacific region, where economic growth is driving the shift to cashless payment. JCB will continue to flexibly support the special characteristics of each local market and the individual needs of each partner, providing high quality service to our customers in order to expand the number of JCB cardmembers worldwide.

JCB expects to further increase brand presence significantly through partnerships with more banks and financial institutions around the world.

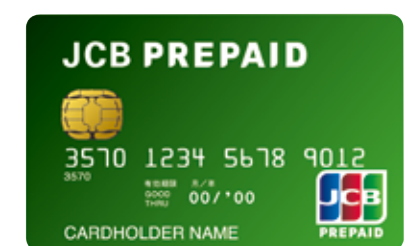
### JCB Card Product Types



Credit cards



Debit cards



Prepaid cards

JCB provides credit, debit and prepaid payment product types to meet the requirements and needs of its partners.

JCB Credit is a product which enables shopping and cash advance up to a certain credit limit. Cardmembers can choose from a wide lineup of cards with more variety in privileges and loyalty programs than other types of product. JCB Debit is a secure and convenient payment product which helps cus-

tomers to manage their expenses more simply, as the funds come straight out of a bank account. JCB Prepaid is widely available for students, seniors and other customers who would like to take firm control of spending.

These payment product types allow card issuers to create a full product lineup for their various target markets.



## JCB contactless payment products

JCB believes that investing in new technology is key to developing products and programs that will ultimately serve our customers in the most efficient way possible.

### J/Speedy™

Based on the EMV™ Contactless Communication Protocol, J/Speedy, the global standard for contactless payment, provides a fast, convenient and secure way to pay. Perfect for environments where throughput speed is critical, such as supermarkets, convenience stores, and fast food restaurants, consumers simply tap their card or mobile phone on a reader to pay. The speed, ease and simplicity of payment give J/Speedy a significant advantage over conventional card payments. JCB leverages this advantage to encourage card payment in markets dominated by cash, and strengthen our competitive edge.

Since the first introduction of J/Speedy in Taiwan in 2007, JCB has been actively expanding its global implementation in countries such as Australia, China, Thailand, the Philippines, Russia and many other countries and territories in various regions.

# J/Speedy



\* EMV™ is a trademark owned by EMVCo LLC.

### QUICPay™

JCB developed the contactless payment product QUICPay with the aim of faster, more convenient payment for the Japanese market. QUICPay does not require topping-up, as it is linked to your credit card. Consumers can use QUICPay at major convenience stores, gas stations, supermarkets, and a wide variety of other shopping venues in Japan. JCB is further expanding contactless chip payment, as well as addressing new payment schemes in line with the market.



QUICPay Card



QUICPay Mobile



QUICPay Key Fob

## JCB brand payment with Apple Pay in Japan

JCB was the first payment brand in Japan to offer cardmembers Apple Pay. After adding the JCB brand card to the Apple Pay wallet on their iPhone 7 or Apple Watch Series 2, cardmembers can pay easily and securely at any merchant showing the QUICPay mark in Japan. As of July 2017, 21 card issuing companies are using QUICPay for Apple Pay, more than any other contactless payment product in the market. JCB continues to expand its wide range of convenient, secure and reliable payment services for consumers.

\* Apple Pay is a registered trademark of Apple Inc. in the USA and other countries.



## Multiple approaches to protect partners and customers

Payment security is always the highest priority for JCB. Understanding that reliability means everything to our brand name, JCB does its part to uphold the health of the industry by developing security products and engaging in security standardization activities.

### Taking initiative in EMV™ migration

In order to ensure higher security in the ongoing fight against payment card fraud and counterfeiting, JCB launched the J/Smart™ EMV compliant application for smart cards in 1999, and has been implementing an efficient migration in alliance with business partners worldwide so that JCB cardmembers will be able to take full advantage of the higher security that smart card technology offers. To accelerate EMV migration, JCB acquired ownership in EMVCo in 2004. EMVCo, the technical standards body currently owned by American Express, Discover, JCB, Mastercard, UnionPay and Visa, facilitates worldwide interoperability and acceptance of secure payment transactions by managing and evolving the EMV specifications and related testing processes.



### Mobile payment initiatives

JCB is continuously working to develop a mobile payment service which gives customers a convenient payment experience with greater security by leveraging today's up-to-date technologies such as Software-Based-Payment\*1, and Tokenization\*2.

\*1 Software-Based-Payment is a cloud-based technology that allows a mobile device to emulate a payment card, enabling users to make transactions.

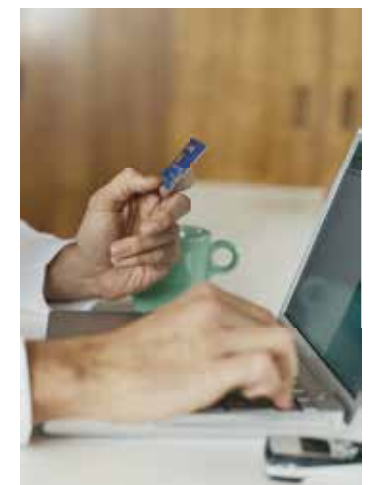
\*2 Tokenization is a process to replace a card number with a surrogate value called a payment token. The payment token can be used only for a specific domain or device, promoting increased security.

### Industrywide security standards (PCIDSS)

JCB is continuously working together with American Express, Discover, Mastercard and Visa to create a safer payment environment by standardizing and sharing common specifications and infrastructure. In 2006, JCB and other major payment brands founded the Payment Card Industry Security Standards Council (PCISSC) that is responsible for the development, management, education, and awareness of the PCI Data Security Standard (PCIDSS) and other security standards. JCB is promoting PCIDSS in the JCB Data Security Program among its partners to protect cardmember data and transaction data.

### J/Secure™ online shopping authentication service

J/Secure, JCB's payer authentication program, has been protecting JCB cardmembers from identity theft. J/Secure makes online commerce more secure by adding an important password identification step which enables cardmembers to directly authenticate their card with the issuer when shopping online.



## Offering a comprehensive range of brand services

### Your personal concierge, JCB PLAZA

JCB Plaza is a staffed service counter for JCB cardmembers located in popular destinations around the world. JCB Plaza staff help customers with information about the local area, make reservations at JCB merchants, give assistance in an emergency and answer travel-related questions. JCB also operates JCB Plaza Lounge, providing a relaxing lounge space in addition to JCB Plaza services.



JCB PLAZA Lounge Honolulu



JCB PLAZA Lounge Guam

### International travel support tools

JCB provides many travel support tools that make international travel more pleasant for JCB cardmembers. JCB Plaza Web has online information about special offers at restaurants, shops, spas, golf courses and more, all carefully selected by JCB and presented by region. International visitors to Japan can access a wide array of special offers, tourist and other useful information on the handy JCB Japan Guide free smartphone app.



JCB PLAZA Web



JCB Japan Guide App

### Hawaii Trolley free rides

JCB cardmembers can enjoy riding the Hawaii Waikiki Trolley Pink Line linking popular areas for free.



Hawaii / Waikiki Trolley

## JCB welcomes foreign tourists to Japan

### Special Offers and Benefits

JCB cardmembers enjoy exclusive benefits when they visit Japan, including discounts on airport limousine bus tickets, special offers or discounts at popular sightseeing spots and many other attractive and money-saving offers.



Airport Limousine



Hato-Bus



Tokyo Tower

### JCB PLAZA in Tokyo & Kyoto

JCB PLAZA Tokyo and JCB PLAZA Kyoto offer many services for JCB cardmembers visiting Japan from abroad, including reservations and sightseeing information in English, Chinese and Japanese. Enjoy free use of computer and internet facilities, free wifi and free mobile recharging. Guidebooks and information magazines are available for you to read. JCB also offers complimentary one-day luggage storage service.



JCB PLAZA Kyoto

### TRAVEL JAPAN Wi-Fi

The TRAVEL JAPAN Wi-Fi app offers free Wi-Fi connectivity to international visitors to Japan, with useful information about sightseeing spots, shopping facilities and restaurants. JCB gives cardmembers a premium code for free access at more than 200,000 hotspots in Japan, in addition to the basic service at 60,000 hotspots.



TRAVEL JAPAN Wi-Fi

### JCB Sponsorship Activities

Through a variety of sponsorship programs and alliances with well-known players and popular brands in the travel and entertainment industry, JCB gives more satisfaction and increases benefits to customers.



\*JCB is an official sponsor of KidZania Tokyo and KidZania Koshien.



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TM & © Universal Studios. All rights reserved. CR17-1939

(As of July 2017)





## JCB Offers High-quality and Value-added Cards to Benefit Every Customer

As one of Japan's largest payment card companies, JCB has been leading the industry since 1961 with high-quality, high-added-value card products. JCB develops basic card functions and added services from a customer-oriented standpoint in order to provide products that meet diverse consumer needs and lifestyles.

### Hundreds of cards to choose from

#### Proprietary card lineup in Japan

As a pioneer in the Japanese payment market, JCB has led the industry with the support of our customers, offering attractive payment card products responding to evolving customer preferences and lifestyles over the years. The JCB Original Series comes with a full range of services and is the result of our expertise built over many years of providing payment services to discerning consumers.



JCB Gold 'The Premier'



JCB Gold



JCB Gold Extrage



JCB Standard



JCB Card Extrage

#### Premium cards

For greater customer satisfaction, JCB The Class and JCB Gold Cards provide high added-value services including dedicated service desks and free travel insurance. These premium cards provide assured quality, confidence, reliability, and financial flexibility.

JCB The Class is invitation-only. It is the most prestigious JCB Card, affording special status and exclusive services and support to a select group of JCB cardmembers.



JCB The Class

#### Corporate cards

JCB provides a wide range of corporate cards with high grade services and versatile solutions in response to the needs and preferences of management executives, sole proprietors and large scale companies.



JCB Platinum Corporate Card



JCB Express Business Card

## Prepaid Cards

### JCB Premo Card

JCB provides the JCB Premo Card, a reloadable non-personalized prepaid card available in Japan for customers' gift-giving needs. The card can be used for shopping at acceptance locations participating in the JCB Premo Card program, including both face-to-face and online merchants.



### Closed-loop Prepaid Card

JCB issues closed-loop prepaid cards and supports companies aiming for securing customer loyalty.



KFC Holdings Japan, Ltd.



Komeda Co., Ltd.



UNIQLO CO., LTD.

### Benefits and privileges for cardmembers

#### Oki Doki Point Program

Loyalty point program for cards issued by JCB. Points can be redeemed for a rich variety of rewards including character products and hotel and restaurant vouchers. Oki Doki points may be used instantly at Amazon.co.jp.



#### MyJCB

MyJCB online account service provides account information such as statement and reward point balances, as well as promotion enrollment, payment option updates and registration for a wide range of online services.



#### JCB STAR MEMBERS

JCB cardmembers who spend over a certain amount in a year become JCB STAR MEMBERS, eligible for extra Oki Doki points, more chances in lucky draws and other special perks during the following year.





### JCB's Leading Nationwide Acceptance Network

JCB stands out from the crowd as the largest merchant acquirer in Japan. Leveraging this strength, JCB extends the payment card market further, and offers business partners and individual customers unique solutions and services not available from any other player in the industry.

### Merchant network in a variety of areas in Japan



Utilities / Tax



Real Estate



University / Education



Hospital

JCB has built a wide network of merchants in Japan. Also with the aim of seeking for new potential in the payment market, it is expanding the base for card payment not only for shopping but also for utilities and real estate.

### A full lineup

JCB meets diversified payment needs and does acquiring operations for other payment brands and schemes in Japan. This achieves diversification of payment methods at merchants and obtains efficiency in payment operations.

Global payment brands	    
JCB payment products	   Credit Debit Prepaid
Contactless payment schemes	  
E-money brands	           
Other products	    JCB PREMO Card JCB Gift Card Taxi Ticket J-Debit

(As of June 2017)

### Services that benefit merchants

#### Ok! Doki Land

Earn more loyalty points when shopping online, answering a questionnaire, and watching videos through the portal. This allows JCB merchants to reach JCB cardmembers with extra loyalty point offers.



#### PULSE mile and point scheme

JCB offers the PULSE mile and point scheme to airlines, travel agencies and other partner companies. JCB provides comprehensive support for recruiting, managing and creating billing data for participating merchants. The PULSE mile and point scheme helps partner companies recruit more cardmembers, increase card use and promote merchant sales.

#### Poichi point service for multi-merchant point programs

JCB provides a service that lets cardmembers earn and use different kinds of multi-merchant points at JET-S credit card payment terminals. The service can be adopted at low cost, and cardmember purchase history can be used for marketing.



#### J-COMPASS

Service using direct mail and email to JCB cardmembers in Japan, which supports and streamlines JCB merchant marketing by advertising their offers and services.

### Supporting merchant infrastructure

#### Japan Card Network: Advanced network operations changing the future of card payment

Japan Card Network, a JCB associated company, manages an information processing center which is responsible for relaying sales data between card companies and merchants. JCB is actively working on improving and expanding the payment infrastructure including promoting widespread use of terminals for different payment methods which arise from market needs.



#### JMS: Acquiring operations for unified payment processing

JMS, a JCB associated company, is rolling out an integrated service for JCB and other major payment card brands. It achieves reduction in operational loads at merchants by sending and receiving bank transfer and sales data for all the brands at one time.

JMS

#### J&J Business Development: "J-TaxFree" Solution

J&J Business Development, a joint venture of JCB and JTB, provides the "J-TaxFree" system to shops licensed for duty free sales in Japan. The solution streamlines the paperwork required for duty free sales and is designed to meet increasing market need as the number of international visitors to Japan continues to grow.





## JCB Offers Advanced, Versatile Payment Solutions

JCB is evolving faster into a comprehensive payment solution provider. Beyond the bounds of the conventional payment card, JCB caters to emerging market demand by leveraging its knowledge, advanced technologies, and integrating multifaceted services to meet customer needs.

## Processing business for corporations in Japan

JCB's processing business serves payment card operators by leveraging JCB systems and other infrastructure. JCB caters to customer needs flexibly by providing professional solutions and expertise in line with customer demand for full or selected operational services, including debit cards, prepaid cards and other payment schemes in addition to credit cards. We will expand our processing business and continue to improve services that customers need for low cost, high quality and efficiency.



## JCB as an operational provider

JCB brand, acquiring, card issuing and processing businesses are supported by advanced systems and a high quality operational base. Multiple offices provide operations focusing on productivity, efficiency and quality and serve as back up in the event of a disaster.



JCB Card Center



JCB Tottori Solution Center

## Bringing versatile products and services to market

\*The following services are currently available for Japan-based customers only.

### Gift certificates

JCB Gift Card is a gift certificate accepted at over a million merchants in Japan. JCB provides gift card issuing services for large-scale retailers as well as mailing services to send gift cards as campaign incentives to large numbers of customers. JCB-QUO card allows original designs for sales promotions.



JCB Gift Card



JCB-QUO Card

### Travel agency

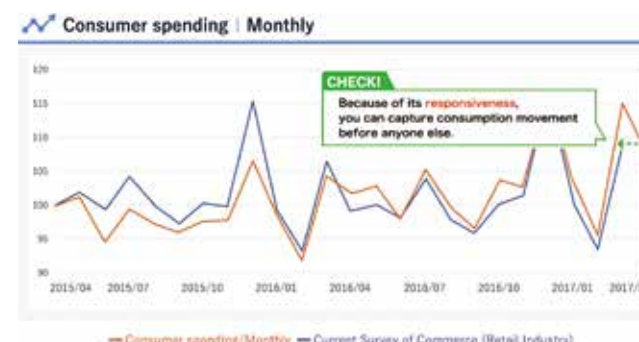
Backed by JTB Group expertise, JCB Travel Co., Ltd. provides high-quality, unique travel services and is constantly developing new services beyond simple travel packages to respond to the diverse demands of JCB cardmembers.

### Credit guarantee

JCB leverages its expertise in credit to provide credit guarantees for personal no-collateral loans sold by banks and other financial institutions. JCB has implemented an integrated management system leveraging cloud computing for fast, accurate credit screening and guarantees to help banks expand their customer base.

### JCB Consumption NOW

JCB Consumption NOW is developed from JCB credit card transaction data using Nowcast's advanced big data analysis technology. It is a new credit card consumption tracker that shows retail consumption trends on a real-time basis. JCB Consumption NOW brings two benefits. One is the index by merchant category which has not been common until now. The other is timeliness. Updates are shown within 15 business days.



### Insurance agency

JCB provides a variety of insurance services for JCB cardmembers. Insurance sales are primarily via internet, mail and telephone order, with convenient payment by JCB Cards.

### Collection services

JCB provides collection services to corporations and other organizations for ongoing payment due from their customers. Clients can collect all funds via direct debit from customer's accounts for more streamlined operations as well as provide an easy payment method to customers. In addition, JCB offers 24/365 payment service at convenience stores for customers, and transfers the accumulated funds to the corporation or other organization.

### Payment solution for corporations

#### Flight Management System

Flight Management System combines invoices from multiple travel agents into one, and summarizes passenger name, itinerary and amount in a single report. Information is provided in the most appropriate format for corporate accounting operations.

#### Purchasing Service

JCB's purchasing services centralize supplier invoicing and payment operations, helping to significantly improve operational efficiency and reduce costs.





Each JCB Card offers a complete range of high-value-added services and features along with proprietary services offered by each card issuing partner.

\* Card examples are shown below.

## Credit Cards



JCB The Class  
Japan



JCB Gold The Premier  
Japan



JCB Gold  
Japan



JCB Gold Fujisan Card  
Japan



JCB Standard  
Japan



JCB Platinum Corporate Card  
Japan



AEON BANK, LTD.  
Japan



ALL NIPPON AIRWAYS  
CO., LTD.  
Japan



APLUS Co., Ltd.  
Japan



Cedyna Financial Corporation  
Japan



Credit Saison Co., Ltd.  
Japan



Delta Air Lines, Inc.  
Japan



Honda Motor Co., Ltd.  
Japan



JACCS CO., LTD.  
Japan



Japan Airlines Co., Ltd.  
JALCARD, INC.  
Japan



JXTG Nippon Oil & Energy  
Corporation  
Japan



KOMERI CAPITAL Co., Ltd.  
Japan



Nissenren Co., Ltd.  
Japan



Orient Corporation  
Japan



POCKET CARD CO., LTD.  
Japan



Rakuten Card Co., Ltd.  
Japan



TOYOTA FINANCE  
CORPORATION  
Japan



United Airlines, Inc.  
Japan



Viewcard Co., Ltd.  
Japan



card complete Service  
Bank AG  
Austria



CrediMax B.S.C.  
Bahrain



Prime Bank  
Bangladesh



Bank of China Ltd.  
China



Industrial and Commercial  
Bank of China Ltd.  
China



China CITIC Bank  
China



Bank of Shanghai Co., Ltd.  
China



China Merchants Bank  
China



Ping An Bank Co., Limited  
China\*



China Minsheng  
Banking Corp., Ltd.  
China



Shanghai Pudong Development  
Bank Co., Ltd.  
China



China Construction Bank  
China



China Everbright Bank  
Co., Ltd.  
China



AEON Credit Service (Asia)  
Co., Ltd.  
Hong Kong



The Bank of East Asia, Limited  
Hong Kong



PT. Bank CIMB Niaga Tbk  
Indonesia



PT. Bank Negara Indonesia  
(Persero) Tbk  
Indonesia



PT. Bank Maybank  
Indonesia Tbk  
Indonesia



BC Card Co., Ltd.  
Korea



KB Kookmin Card Co., Ltd.  
Korea



KEB Hana Card Co., Ltd.  
Korea



Lotte Card Co., Ltd.  
Korea



National Agricultural  
Cooperative Federation  
Korea



Shinhan Card Co., Ltd.  
Korea



Woori Card Co., Ltd.  
Korea



Banque Pour Le Commerce  
Extérieur Lao Public  
Laos



Phongsavanh Bank Limited  
Laos



CSCBank SAL  
Lebanon



Ayeayawady Bank  
Myanmar



BDO Unibank, Inc.  
Philippines



RCBC Bankard Services Corp.  
Philippines



Gazprombank Joint  
Stock Company  
Russia



United Overseas Bank Limited  
Singapore



Taishin International Bank  
Taiwan



Taiwan Shin Kong  
Commercial Bank Co., Ltd.  
Taiwan



E. Sun Commercial  
Bank, Ltd.  
Taiwan



Krungsriyudhya Card  
Co., Ltd.  
Thailand



Krungthai Card  
Public Company Limited  
Thailand



JCB International Credit  
Card Co., Ltd.  
U.S.A.



Vietnam Joint Stock Commercial  
Bank for Industry and Trade  
Vietnam



Joint Stock Commercial  
Bank for Foreign Trade of Vietnam  
Vietnam



Sai Gon Thuong Tin Commercial  
Joint Stock Bank  
Vietnam

## Debit Cards



AEON Bank, Ltd.  
Japan



The Akita Bank, Ltd.  
Japan



The Chiba Bank, Ltd.  
Japan



The Ehime Bank, Ltd.  
Japan



The Bank of Fukuoka, Ltd.  
Japan



The Kiyo Bank, Ltd.  
Japan



Mizuho Bank, Ltd.  
Japan



The Ogaki Kyoritsu Bank, Ltd.  
Japan



Rakuten Bank, Ltd.  
Japan



Seven Bank, Ltd.  
Japan



The Toho Bank, Ltd.  
Japan



The 77 Bank, Ltd.  
Japan



The Hokuriku Bank, Ltd.  
Japan



The Nishi-Nippon  
City Bank, Ltd.  
Japan



North Pacific  
Bank, Ltd.  
Japan



The Yamaguchi Bank, Ltd.  
Momiji Bank, Ltd.  
The Kitakyushu Bank, Ltd.  
Japan



Prime Bank  
Bangladesh



State Bank of Mongolia  
Mongolia



Co-Operative Bank  
Myanmar



The Bank of Khyber  
Pakistan



NRSP Microfinance Bank  
Pakistan



Sviaz Bank  
Russia



Hua Nan Commercial Bank Co., Ltd.  
Taiwan



Vietnam Export Import Commercial  
Joint Stock Bank  
Vietnam

## Prepaid Cards



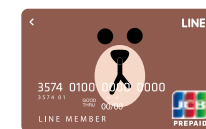
JTB Corp.  
Japan



KOMERI CAPITAL Co., Ltd.  
Japan



Lawson, Inc.  
Japan



LINE Pay Corporation  
Japan



Rakuten Bank, Ltd.  
Japan



ALL NIPPON AIRWAYS CO., LTD.  
Japan



PayCenter  
Germany



Asia Commercial Bank  
Vietnam





## JCB Commits to Corporate Social Responsibility Toward the Development of a Sustainable Society

At JCB, we are your neighbor as well as your payment provider. We are keenly aware of our social responsibility to make our corner of the world better, and we fully support our employees in their community service volunteer programs.

### JCB General Principles

JCB General Principles are implemented through an integrated corporate-wide structure led by the CSR Committee, to ensure socially responsible decision-making.  
\* Some clauses in the JCB General Principles may differ depending on the country or territory in which the JCB Group company resides.

#### JCB General Principles

The JCB Group (JCB Co., Ltd., brand owner of the only international credit card based in Japan, JCB International Co., Ltd., and their subsidiaries) are committed to performing our corporate social responsibility (CSR) from a global perspective in every aspect of management, toward the development of a sustainable society. The JCB Group will make constant efforts in accordance with the following principles, recognizing that our business is based upon the continuous trust of our cardmembers and customers, and so accordingly will:

1. Comply with laws and rules of society and conduct business in a fair and honest manner, while maintaining a healthy respect for human rights in the execution of business and operations.
2. Comply with all promises (covenants and agreements) with our cardmembers, merchants, customers and partners.
3. Provide excellent functionalities and services so that we gain the satisfaction and trust of cardmembers and customers, thereby making our contribution to society.
4. Value the personality and capability of each employee, and provide a safe and comfortable work environment.
5. Respect consumer rights and the dignity of individuals, and protect their personal data and information.
6. Contribute to the global and local communities while respecting diverse cultures and values, and develop new functionalities and services to support their progress.
7. Engage in protecting the global environment, and endeavor to build an affluent and livable society.
8. Engage in communications with society, including our shareholders, and assume rightful accountability.
9. Take a firm stand against anti-social forces that threaten the orderliness or safety of civil society.
10. Take measures to prevent money laundering and financing of terrorism.

### Full Compliance and Improvement of Information Security

In keeping with its social responsibility, JCB always complies with all laws, rules of society and eliminate deals with anti-social forces without exception.  
JCB is working hard to improve information security by implementing organizational, personnel, material, and technological security measures to protect the customer information entrusted to us.



JCB Compliance Book



IS97519/ISO27001

### Fulfillment of Customer Satisfaction

#### Voice of the customer

JCB considers the opinions and requests of our customers to be valuable assets, and shares them throughout the company. The JCB Customer Satisfaction Promotion Committee, headed by JCB President and CEO, aims to increase customer satisfaction through activities targeting how to improve quality and service.



Customer Satisfaction Slogan Giving  
shape to each and every voice of the customer

#### JCB Sign Language Service Desk

JCB has a sign language service desk to improve services for hearing impaired customers. The desk enables customers to communicate with operators smoothly by using sign language through internet video calling.



### Society and Cultural Activities

#### JCB's CSR Activities in Priority Areas

JCB has selected priority areas that we should address to carry out our corporate social responsibility and to answer the expectations of our stakeholders and society. The priority areas are education, the environment, international support and disaster recovery support. JCB does activities such as supporting the Honolulu Museum of Art in Hawaii for collecting and preserving Asian art works, Indonesia forest conservation for planting mangroves, and constructing schools in Myanmar.



Honolulu Museum



Forest conservation in Indonesia



School building construction in Myanmar

#### Helping in the recovery from the Great East Japan Earthquake

JCB provides a long-term scholarship fund for children who lost their parents in the earthquake disaster. JCB also has a program that allows JCB cardmembers to make contributions by card payment or donate their points to the scholarship fund or other charitable organizations.

JCB donates 1 yen for every JCB Card transaction in Japan on the 5th, 15th or 25th of specified months to organizations involved in disaster recovery.



#### Contribution to preservation of cultural heritage in France

JCB International is a sponsorship partner of the Centre Des Monuments Nationaux (CMN), which conserves and restores historic monuments in France. CMN is a public administration that manages more than 100 important historical monuments including the Arc de Triomphe and the Abbey of Mont-Saint-Michel. JCBI's patronage assists CMN in its important mission to conserve these monuments as cultural assets not only for France but also for the world at large.



At the signing ceremony with CMN

#### JCB CSR Activities Program

JCB encourages all employees to participate in CSR activity programs one or more times a year. The programs include parenting support, disaster recovery, and assistance at facilities for the elderly. In addition to making a contribution to society, employees can increase their understanding of social needs.



Sorting foreign currency coins



First aid - CPR - AED





**JCB International is JCB's Partner for Global Expansion**  
JCB and JCB International seek to develop quality products and services adapted to the rapidly changing demands of the global payment market.

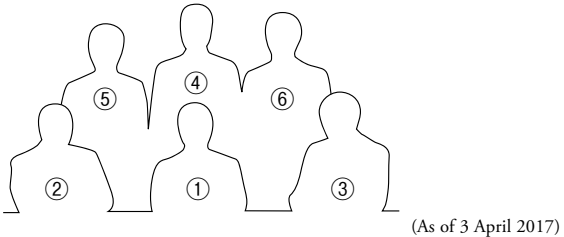
JCB International Co., Ltd. was established by JCB Co., Ltd. in 1981 as a wholly owned subsidiary to carry out JCB international operations. Currently JCB International has subsidiaries and offices in approximately 32 locations in 24 countries and territories and is planning to further expand and strengthen the network. Our highly experienced and skilled senior management team, including Ichiro Hamakawa (Chairman and Chief Executive Officer), Koremitsu Sannomiya (Deputy Chairman), Kimihisa Imada (President and Chief Operating Officer) and continues to work together with JCB Co., Ltd. to increase the value and stature of JCB as an international payment brand.

Looking forward, JCB International will not only continue developing alliances with partner banks, corporations and other institutions worldwide, but will also focus on building strategic partnerships with key regional players around the world.

JCB International Co., Ltd. Board of Directors



- |                                       |                     |   |
|---------------------------------------|---------------------|---|
| Chairman and Chief Executive Officer  | Ichiro Hamakawa     | ① |
| Deputy Chairman                       | Koremitsu Sannomiya | ② |
| President and Chief Operating Officer | Kimihisa Imada      | ③ |
| Board Director                        | Toshifumi Ooka      | ④ |
|                                       | Masayuki Tajima     | ⑤ |
|                                       | Kunimasa Kawase     | ⑥ |



JCB International Co., Ltd. Organization Chart



(As of 3 April 2017)

## Asia/Pacific

**1 JCB International Business Consulting (Shanghai) Co., Ltd.**  
Room 131, 13th Floor, Hang Seng Bank Tower, 1000 LujiaZui Ring Road, Pudong New Area, Shanghai, China  
Tel: 86(21)6841-3188 Fax: 86(21)6841-3003

**2 JCB International Business Consulting (Shanghai) Co., Ltd. Beijing Branch**  
Room A01 8th Floor, Tower AB Office Park, No.10, Jintong West Road, Chaoyang District, Beijing, 100020 China  
Tel: 86(10)8590-6860 Fax: 86(10)8590-6770

**3 JCB International Co., Ltd. Beijing Representative Office**  
Room06 20th Floor, The Exchange Beijing, B-118, Jian Guo Road, Chaoyang District, Beijing, China  
Tel: 86(10)6567-5595 Fax: 86(10)6567-5655

**4 JCB International (Asia) Ltd.**  
Room 1207, 12/F, Tower1, Silvercord, 30 Canton Road, Tsimshatsui, Kowloon, Hong Kong  
Tel: 85(2)2366-8013 Fax: 85(2)2721-2092

**5 JCB International (Taiwan) Co., Ltd.**  
6th Fl., D, Shing Kong Chung Shan Bldg., No.44, Sec.2, Chung-Shan North Road, Taipei, Taiwan  
Tel: 886(2)2531-0055 Fax: 886(2)2511-3795

**6 JCB Card International (Korea) Co., Ltd.**  
6F, Seoul Center Bldg. 91-1, Sogong-Dong, Jung-Gu, Seoul, 100-070, Korea  
Tel: 82(2)757-3068 Fax: 82(2)757-3061

**7 JCB International Asia Pacific Pte. Ltd.**  
230 Orchard Road, #10-234/236 Faber House, 238854 Singapore  
Tel: 65-6738-0321 Fax: 65-6738-4239

**8 JCB International Asia Pacific Pte. Ltd. Manila Branch**  
2/F, 6788 Ayala Avenue, Oledan Square 1226 Makati City, Philippines  
Tel: 63(2)845-3475 Fax: 63(2)845-3479

**9 JCB International Asia Pacific Pte., Ltd. Malaysia Branch**  
Suite 8-1 & 8-2, Level 8, Menara CIMB, No.1, Jalan Stesen Sentral 2, Kuala Lumpur Sentral, Kuala Lumpur, 50470, Malaysia  
Tel: - Fax: -

**10 JCB International Holding (Thailand) Co., Ltd.**  
9th Fl. Unit 3 500 Ploenchit Rd. Lumpini, Pathumwan, Bangkok 10330, Thailand  
Tel: 66(2)256-9151 Fax: 66(2)252-2285

**11 JCB International (Thailand) Co., Ltd.**  
9th Fl. Unit 3 500 Ploenchit Rd. Lumpini, Pathumwan, Bangkok 10330, Thailand  
Tel: 66(2)256-9151 Fax: 66(2)252-2285

**12 JCB International (Thailand) Co., Ltd. Yangon Branch**  
#405, Yuzana Hotel 4th floor, No.130, Shwe Gon Taing Road, Bahan Township, Yangon, Myanmar  
Tel: +95-1-8603397 Fax: -

**13 The Representative Office of JCB International (Thailand) Co., Ltd. in Hanoi**  
Unit 405, 4th floor, Corner Stone Building, No.16 Phan Chu Trinh, Hoan Kiem District, Ha Noi, Vietnam  
Tel: 84-4-3939-2505 Fax: 84-4-3939-2502

**14 The Representative Office of JCB International (Thailand) Co., Ltd. in Ho Chi Minh City**  
Suite 24, 31st floor, Saigon Trade Center, 37 Ton Duc Thang Street, Ben Nghe Ward, District 1, Ho Chi Minh City, Vietnam  
Tel: 84(0)8-3910-1846 Fax: -

**15 PT. JCB International Indonesia**  
Wisma Nusantara International 4th Floor Jl. M. H. Thamrin No.59, Jakarta, 10350, Indonesia  
Tel: 62(21)3193-8104 Fax: 62(21)3193-6846

**16 JCB International (Oceania) Pty Ltd.**  
Level 18, 44 Market Street, Sydney NSW 2000, Australia  
Tel: 61-2-9263-8000 Fax: 61-2-9263-8050

**17 JCB CARD INTERNATIONAL (SOUTHASIA) Pte. Ltd.**

- **East Japan Regional Office**  
1-114-1, Miyacho, Ohmiya-ku, Saitama-shi, Saitama 330-0802, Japan
- **Tokai Regional Office**  
2-16-26, Nishiki, Naka-ku, Nagoya-shi, Aichi 460-0003, Japan
- **Osaka Regional Office**  
4-33, Kitahamagishi, Chuo-ku, Osaka-shi, Osaka 540-8606, Japan
- **Chugoku & Shikoku Regional Office**  
13-11, Noboricho, Naka-ku, Hiroshima-shi, Hiroshima 730-0016, Japan
- **Kyushu Regional Office**  
1-6-8, Tenjin, Chuo-ku, Fukuoka-shi, Fukuoka 810-8627, Japan
- **Matsue Branch**  
55, Hokuryo-cho, Matsue-shi, Shimane 690-0816, Japan

### JCB Co., Ltd.

- ★ **Tokyo Head Office**  
5-1-22, Minami Aoyama, Minato-ku, Tokyo 107-8686, Japan
- **JCB Card Center**  
7-5-14, Shimorenjaku, Mitaka-shi, Tokyo 181-8001, Japan
- **JCB Tottori Solution Center**  
6-1-1, Wakabadai-Kita, Tottori-shi, Tottori 689-1111, Japan
- **Takadanobaba Office**  
3-8-2, Okubo, Shinjuku-ku, Tokyo 169-0072, Japan
- **Hokkaido Regional Office**  
Nishi1-1, Minamichijou, Chuo-ku, Sapporo-shi, Hokkaido 060-8623, Japan
- **Tohoku Regional Office**  
2-9-27, Chuo, Aoba-ku, Sendai-shi, Miyagi 980-0021, Japan

★ **JCB International Co., Ltd.**  
5-1-22, Minami Aoyama, Minato-ku, Tokyo 107-8686, Japan  
Tel: 81-3-5778-5483 Fax: 81-3-5778-8377

## Americas

**19 JCB International Credit Card Co., Ltd. U.S. Head Office**  
800 West Sixth Street, Suite 200  
Los Angeles, CA 90017, USA  
Tel: 1(213)629-8111 Fax: 1(213)629-3745

**20 JCB International Credit Card Co., Ltd. Los Angeles Branch**  
6801 Hollywood Blvd., Suite 217,  
Los Angeles, CA 90028, USA  
Tel: 1(323)817-6340 Fax: 1(323)817-6349

**21 JCB International Credit Card Co., Ltd. New York Office**  
Tower 56, 126 East 56th Street, 10th Floor,  
New York, NY 10022, USA  
Tel: 1(212)486-0484 Fax: 1(212)759-7895

**22 JCB International Credit Card Co., Ltd. Silicon Valley Office**  
640 West California Ave., Suite 213, Sunnyvale CA 94086  
Tel: 1(408)769-6110 Fax: -

**23 JCB International Credit Card Co., Ltd. Honolulu Branch**  
2nd Floor, Waikiki Shopping Plaza, 2250 Kalakaua Ave., Suite 207A, Honolulu, HI 96815, USA  
Tel: 1(808)971-8111 Fax: 1(808)971-8121  
Sales office Tel: 1(808)931-1000 Fax: -

**24 JCB International (Micronesia) Ltd.**  
Comete Building 2F, 1245 Pale San Vitores Road Tumon, Guam 96913, USA  
Tel: 1(671)646-0993 Fax: 1(671)646-0994

**25 JCB International do Brasil Administradora de Cartões de Pagamento Ltda.**  
Av. Engenheiro Luiz Carlos Berrini, 1748 cj. 905/907 Brooklin Novo 04571-000 Sao Paulo SP Brasil  
Tel: 55-11-3385-1333 Fax: 55-11-3385-1339

(As of June 2017)

## Europe

**26 JCB International (Europe) Ltd. EMEA Head Office**  
Part Ground Floor, 30 Eastbourne Terrace, London, W2 6LA, United Kingdom  
Tel: 44(20)7087-4700 Fax: 44(20)7087-4701

**27 JCB International (Europe) Ltd. Branch in Frankfurt**  
Kaiserstrasse 9  
60311 Frankfurt am Main, Germany  
Tel: 49(69)9203-86500 Fax: 49(69)9203-86599

**28 JCB International (Europe) Ltd. Branch in Paris**  
10 rue de la Paix, 75002 Paris, France  
Tel: 33(1)4244-1080 Fax: 33(1)4244-1099

**29 JCB International (Italy) S.p.A.**  
2nd Floor, Via Barberini 47, 00187 Rome, Italy  
Tel: 39(06)481-4405 Fax: 39(06)482-8876

**30 JCB International (Europe) Ltd. Branch in Madrid**  
c/Caledula, 93-Miniparc III-Edif. E, El Soto de la Moraleja, 28109 Alcobendas, Madrid, Spain  
Tel: 34-91-791-29-73 Fax: 34-91-559-31-71

**31 JCB International (Europe) Ltd. Branch in Vienna**  
Fischhof 3/6, A-1010 Vienna, Austria  
Tel: 43(0)1-74040-6150 Fax: -

## Middle East/Africa

**18 JCB International Co., Ltd. Dubai Representative Office**  
PO Box 500621,  
Dubai Internet City Building No.17 Office No.152,  
Dubai, UAE  
Tel: 971(4)374-6700 Fax: 971(4)374-6702

## Russia/CIS

**32 JCB International (Eurasia) LLC**  
121059, Moscow, Kievskaya st., 7, entrance 7, floor 12, Russian Federation  
Tel: 7(495)647-1036 Fax: -



Corporate Overview of JCB Co., Ltd.

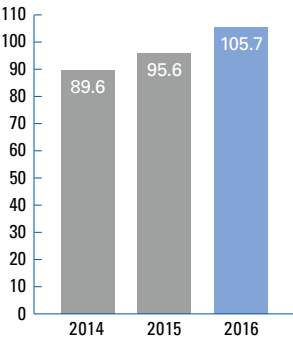
Company Name	JCB Co., Ltd.
Established	January 25, 1961
Capital	¥10,616.1 million Approximately US\$94.63 million*1
President & Chief Executive Officer	Ichiro Hamakawa
Employees	4,420
Major Business Areas	Credit card operations Providing credit card operation services Financing Credit guarantee Collections Gift card and certificate issuing and sales
Headquarters	5-1-22, Minami Aoyama, Minato-ku, Tokyo 107-8686, Japan
Major Shareholders	JCB Employee Shareholding Association The Bank of Tokyo-Mitsubishi UFJ, Ltd. Taiyo Life Insurance Company Sumitomo Mitsui Banking Corporation Toyota Financial Services Corporation ORIX Corporation TIS Inc. and others.
Affiliated Companies	JCB International Co., Ltd. JCB Service Co., Ltd. Japan Card Network Co., Ltd. JMS Co., Ltd. JCB EQSe Co., Ltd.

Board Members

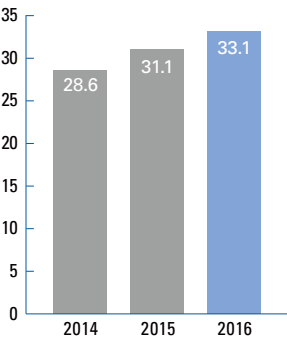
Chairman	Takao Kawanishi
President & Chief Executive Officer	Ichiro Hamakawa
Board Members, Senior Executive Officers	Yasuhiro Maeda Tsuyoshi Hamaguchi Hiroshi Aketa Koremitsu Sannomiya Katsumi Iwai
Board Members, Executive Officers	Akira Umezawa Akira Saito Masaaki Okazaki
Board Members	Katsunobu Katayama Akihiro Harui Atsushi Miyata
Auditors	Masahiko Kashimura Kiyohisa Fuku Shintaro Yasuda Nobutoshi Giga
Senior Executive Officers	Kimihisa Imada Teiichi Fujii
Executive Officers	Toshifumi Ooka Ichiro Kubo Hajime Kumata Yukihiko Ohya Masaki Fukui Takahiko Endo Masayuki Tanabe Masamitsu Yoshimura Makoto Takita

Key Operational Statistics

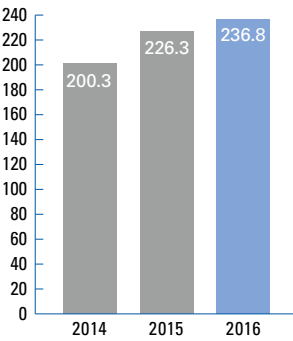
JCB Cardmembers  
(Units: millions)



JCB Merchants\*2  
(Units: millions)



Annual Transaction Volume\*1  
(Units: US\$ billions)

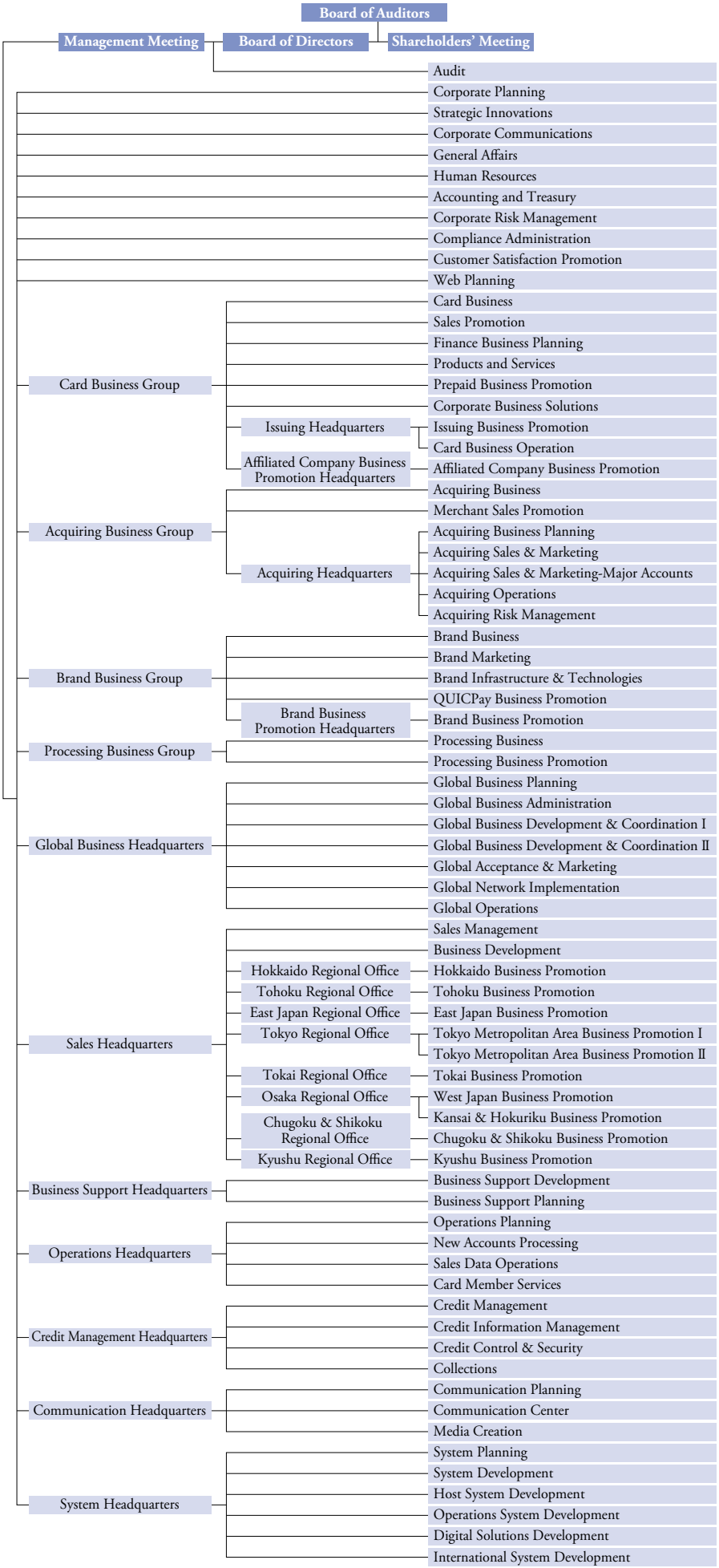


\*1 \$1=¥112.19, exchange rate of March 31, 2017

\*2 Total number of contracts including other payment related services

Note: Board of Directors are as of 28 June 2017. Other corporate overview information is as of the end of March 2017.

Organization Chart



Head office in Japan

(As of 1 June 2017)

- 1961 ▶ Japan Credit Bureau (JCB) established  
▶ Osaka Credit Bureau (OCB) established

**JCB established**

JCB was established in January 1961 and two months later issued Japan's first credit card, compatible with the ISO standard. In May 1961 JCB also became the first private company in Japan to offer customers convenient automatic bank draft payment for credit card bills.



The first JCB credit card

- 1968 ▶ JCB and OCB merged  
1972 ▶ JCB cardmembers reach 1 million  
1978 ▶ Name changed to JCB Co., Ltd.  
▶ Credit card point program launched

**First credit card point program in Japan**

JCB's groundbreaking Joy Joy point reward program drew the attention of the entire industry. The program started with 1 point per card transaction plus 1 point for every 10,000 yen spent. Customers received point stamps with their credit card bill to collect and exchange for rewards such as the Sony Walkman.



Joy Joy point reward advertisement

- 1980 ▶ JCB Travel Co., Ltd. established  
▶ JCB gift certificate services commenced  
1981 ▶ Started international operation  
▶ JCB International Co., Ltd. established in Tokyo  
▶ JCB International (Asia) Ltd. established in Hong Kong

**JCB as a global payment brand**

As more and more Japanese tourists traveled abroad, Japan's credit card companies started issuing cards with US-based international brands to secure acceptance abroad. JCB was the only one to decide to establish its own global acceptance and service network. The only global payment brand based in Japan was born from this decision to prioritize JCB brand independence.



Duty Free Shoppers in Hong Kong, the first JCB overseas merchant

- 1982 ▶ JCB Gold card issuance commenced  
▶ Started issuing cards with magnetic stripe  
▶ Franchisee card business commenced  
1983 ▶ JCB cardmembers reach 5 million  
1984 ▶ First JCB Card issued outside Japan in Hong Kong  
1987 ▶ JCB cardmembers reach 10 million  
▶ JCB International Credit Card Co., Ltd. established in USA  
1988 ▶ Launched no-signature acceptance, the first in the industry in Japan  
▶ JCB International (Europe) Ltd. established in UK  
1989 ▶ JCB Shopping and Dining Passport (current *JCB Special Offers Guide*) published  
▶ JCB Cards issued in USA  
1990 ▶ JCB Plaza services commenced (Paris)  
▶ JCB International (Italy) S.p.A. established  
▶ JCB International (Oceania) Pty Ltd. established in Australia  
▶ JCB International (Micronesia) Ltd. established in Guam  
▶ JCB Cards issued in UK and Thailand  
1991 ▶ JCB International Asia Pacific Pte. Ltd. established in Singapore  
1993 ▶ JCB International (Taiwan) Co., Ltd. established  
▶ JCB Cards issued in Korea  
1994 ▶ JCB Cards issued in Taiwan  
1995 ▶ Japan Card Network Co., Ltd. established  
▶ JCB Cards issued in Germany, Singapore and Australia  
1996 ▶ JCB Cards issued in Indonesia and Philippines  
1997 ▶ JCB Cards issued in Netherlands, Switzerland and Spain  
1999 ▶ JCB cardmembers outside Japan reach 1 million  
▶ Launched J/Smart™ EMV compliant payment application  
▶ JCB Cards issued in New Zealand  
2000 ▶ Announced acquiring partnership with American Express  
▶ JCB became a Corporate Marketing Partner of UNIVERSAL STUDIOS JAPAN®  
▶ JCB Cards issued in Malaysia  
2001 ▶ J/Smart card issuance commenced  
▶ JCB International (Thailand) Co., Ltd. established

- 2004 ▶ Acquisition of ownership in EMVCo  
▶ Rollout of J/Secure™ payer authentication program  
2005 ▶ Launched QUICPay™ contactless payment  
▶ JCB Cards issued in Bahrain and Bulgaria  
▶ JCB Cards issued in China  
▶ Certified with BS7799  
2006 ▶ Launched Diners Club Card acquiring operation in Japan  
▶ J&J Business Development Corp., JCB Travel Co., Ltd., J&J Gift Co., Ltd. established with JTB  
▶ Alliance with Discover Financial Services  
▶ Foundation of PCI Security Standards Council, LLC. with 4 other payment brands  
▶ Launched UnionPay card acceptance by JCB's ATM network in Japan  
2007 ▶ New JCB Brand Emblem is announced

**JCB conveys trust and delivers expectation**



Old JCB Emblem



New JCB Emblem

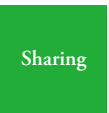
The JCB emblem consists of stylized 'S' characters in 3 colors representing Support, Strength and Sharing.



Support



Strength



Sharing

- ▶ First commercial rollout of J/Speedy™, the JCB contactless payment program

**J/Speedy™**

JCB launched J/Speedy™, global contactless payment service using NFC technology, global standards for proximity communication, and the EMV chip technology.



J/Speedy

- 2008 ▶ JCB Cards issued in the UAE

- 2009 ▶ JCB Original Series Card issuance commenced  
▶ JCB Card International (Korea) Co., Ltd. established  
▶ JCB cardmembers outside Japan reach 5 million  
2010 ▶ JCB International Business Consulting (Shanghai) Co., Ltd. established  
▶ JCB overseas purchase protection service commenced  
▶ Launched merchant acquiring operation in Japan with UnionPay International  
2011 ▶ JCB's 50<sup>th</sup> anniversary  
▶ PT. JCB International Indonesia established  
▶ JCB Cards issued in Vietnam  
▶ JCB cardmembers outside Japan exceed 10 million  
2012 ▶ JCB International do Brasil Representação Comercial Ltda.(current *JCB International do Brasil Administradora de Cartões de Pagamento Ltda*) established  
2013 ▶ JCB cardmembers outside Japan exceed 15 million  
2014 ▶ JCB International (Eurasia) LLC established in Russia  
▶ JCB Tottori Solution Center (JCB EQSe Co., Ltd.) established  
▶ JCB Cards issued in Laos  
▶ JCB Cards issued in Bangladesh  
2015 ▶ JCB Cards issued in Austria  
▶ JCB Cards issued in Russia  
▶ JCB cardmembers outside Japan exceed 20 million  
▶ JCB Plaza Kyoto opened

**JCB Plaza Kyoto**

JCB Plaza Kyoto was opened at Kyoto station as the second JCB Plaza in Japan to provide unique JCB hospitality and travel support to the increasing number of visitors coming to Japan.



- ▶ New brand message "Uniquely Yours" is announced

- 2016 ▶ JCB Cards issued in Pakistan  
▶ JCB Cards issued in Germany  
▶ JCB Cards issued in Myanmar  
▶ JCB Cards issued in Mongolia  
2017 ▶ JCB CARD INTERNATIONAL (SOUTHASIA) Pte. Ltd. established in India