



JCB

Corporate Profile 2013-2014



Message from the CEO

Ever since JCB was established in 1961 as a pioneer introducing credit card payment to the Japanese consumer, we have been committed to proactively meeting the emerging needs and expectations of our customers with innovative and attractive products and services. In 1981, the JCB international brand was launched as the first Asian payment brand to go global, and since then, our business has grown and diversified worldwide.

Now the global payment marketplace is changing faster and more drastically than ever before. In Japan, more markets are shifting from cash to card payment and e-money payment is gaining its traction. And in the rapidly growing economies of other countries, increasing consumer needs are driving demand for a wide variety of payment schemes, including credit, debit and prepaid. As a leader in the payment industry, JCB is deeply involved in addressing these changes, as well as continuing to ensure the stability of the payment network as part of the social infrastructure by improving data security and disaster and other risk management.

JCB is steadily developing business as a global brand and as an issuer and acquirer in Japan, and utilizing that expertise and experience to expand our processing business. At the same time, JCB is working to make the payment environment more stable and more secure around the world. We are making JCB a global brand selected and supported by customers, partners and all of our stakeholders.

We are looking forward to continuing to grow with our partners.

T. Kawanishi
Takao Kawanishi
 President & Chief Executive Officer,
 JCB Co., Ltd.,
 Chairman & Chief Executive Officer,
 JCB International Co., Ltd.



Takao Kawanishi (center), President & CEO, JCB Co., Ltd., Chairman & CEO, JCB International Co., Ltd.
 Koremitsu Sannomiya (left), Board Member, Senior Executive Officer, JCB Co., Ltd., President & COO, JCB International Co., Ltd.
 Kimihisa Imada (right), Executive Officer, JCB Co., Ltd., Deputy President, JCB International Co., Ltd.

Mission statement

The mission of JCB is to delight our customers by creating and providing unique value through high quality payment products, a reliable infrastructure and world class services.

JCB recognizes it is our corporate responsibility from a global perspective to ensure our products and services contribute to the betterment of the constituencies we serve.

Vision

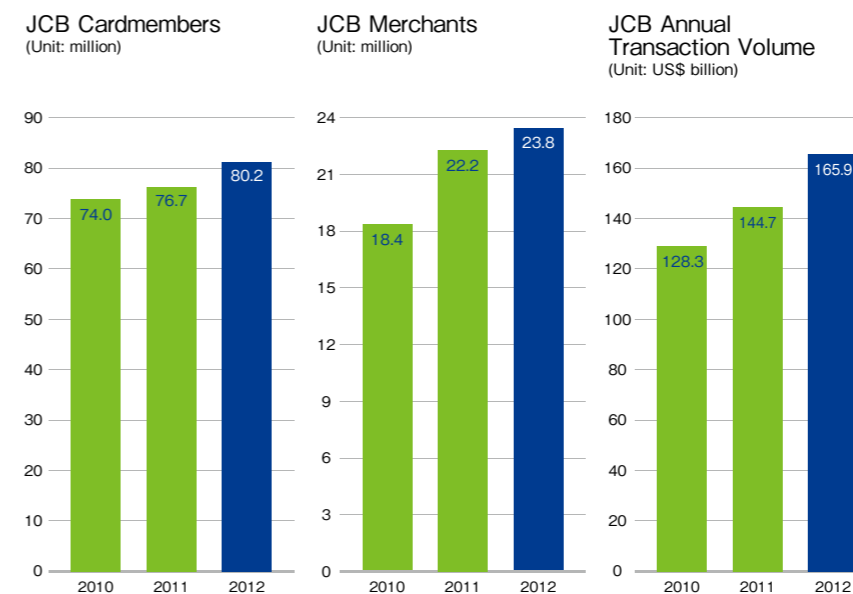
As the only international payment brand originating in Japan, our vision is to be a leader in global payments by using innovation to adapt to the rapidly changing global payments landscape.

We continually strive in our efforts to be a unique payment brand that adds value to every aspect of the daily lives of our customers.

Corporate structure



Key Statistics



* JCB's official annual transaction volume is based on Japanese yen, and has been converted to US dollar with the exchange rate of March 29, 2013, which is \$1=¥94.05.

JCB Figures

(Unit: US\$ million*)

	Year ended March 31, 2013
Operating Revenue	\$2,362
Operating Expense	\$1,986
Operating Net Income	\$376
Ordinary Net Income	\$382
Net Income (recurring profit)	\$235

*\$1=¥94.05, exchange rate of March 29, 2013

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JCB is the Only International Payment Brand

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.

Based in Japan

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 widens each year to provide our customers with the safest and easiest payment system possible. This commitment is our top priority in every aspect of our unique and diverse business model as Japan's leading credit card issuer, acquirer, processor, payment solutions provider, and also as an international brand.

With the aim of further expanding the acceptance of JCB Card worldwide, JCB decided to go international on its own in 1981, and the pioneering and challenging spirit has expanded JCB Card acceptance globally. Over the past 30 years we have developed relationships with more than 350 of the world's most distinguished financial institutions. JCB still holds the position of the first international payment brand originated in Asia, and is recognized as one of the few brands accepted around the world. Our success can be directly attributed to our commitment to developing the highest quality services and products.



Various JCB Cards issued in 16 countries & territories around the world

JCB determined in 1984 to expand the cardmember base outside Japan to provide more business opportunities to the growing number of merchant acquiring partners around the world. Beginning with the first JCB Card issuance outside Japan partnering with bank in Hong Kong, today JCB Cards are issued worldwide in 16 countries and territories including Japan, and the total number of cards exceeded 14 million.

In Asia Pacific, the fastest-growing region in plastic card payment, JCB has actively expanded relationships with card issuing partners to further increase the cardmember base in the region. In China, where JCB is building the card base through 10 major banks, over 6 million cards have been issued to date and it is even growing more rapidly than any other countries. In Korea, where JCB has had a presence since 1993, 6 banks launched JCB Cards and have issued more than 4 million cards. JCB entered into the Vietnam market to expand JCB Card acceptance in 1991, and now 3 banks issue JCB Cards in this market. In Baccor, Philippines, JCB launched its first prepaid card coupled with city identification card.

In Europe, the German Banking Industry Committee (GBIC), which is operating the leading German debit card system "girocard," and JCB formed their alliance for the issuing of JCB and girocard co-badged cards in Germany. JCB expects to increase brand presence significantly in the region.



At launching ceremony with Industrial Commercial Bank of China Limited



At launching ceremony with China CITIC Bank



At launching ceremony with PVB Card Corporation, and City Baccor



At launching ceremony with Sai Gon Thuong Tin Commercial Joint Stock Bank

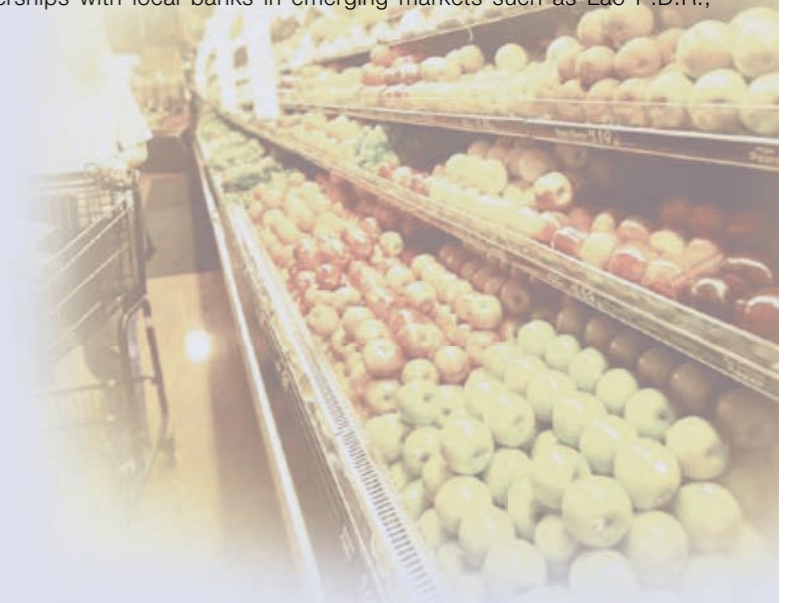
JCB Cards widely accepted in 190 countries and territories worldwide

JCB International started its global operation in 1981 by acquiring JCB merchants by itself at popular destinations among Japanese tourists. As the cardmember base grew, JCB started its expansion strategy into building more comprehensive merchant network by entering into merchant acquiring license business with local banks and financial institutions. Through over 30 years' business with our partners, today JCB Cards are accepted at 24 million merchant locations and more than a million ATMs in 190 countries and territories.

In the USA, one of the top destinations for JCB cardmembers around the world, JCB Card acceptance locations are increasing at a rapid pace through the alliance with Discover Financial Services surpassing 5.5 million in 2012. In Brazil, under a newly expanded partnership with Cielo, the largest merchant acquirer in Latin America, the number of merchants accepting JCB Cards has now expanded to over 1 million. In addition, JCB has new partnerships with local banks in emerging markets such as Lao P.D.R., Cambodia, Bangladesh, Nepal, and Kenya.



At macy's, Downtown LA



Japanese characters bringing advantages globally

JCB is improving brand recognition with world-famous Japanese characters in those markets with deep interest in Japan. In Taiwan, Doraemon is the JCB image character. Doraemon is popular across all age groups, and stickers featuring Doraemon greet customers in JCB shops and restaurants to increase brand recognition. In addition, there are JCB cards with Hello Kitty and ONE PIECE designs and Japanese "lucky cat" figures with JCB logo for merchants that are helping more people recognize the JCB brand around the world.



Credit Card with Hello Kitty Design



Credit Card with ONE PIECE Design



©1970-2013 Fujiko Pro Doraemon-JCB Sticker



Japanese Lucky Cat Figure

JCB Places Priority on Making Payment

JCB constantly monitors the changes and challenges that we face in keeping our customers up to date with the most current secure and convenient solutions.

Easier and More Secure

JCB contactless payment for better customer lifestyles

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, the global standard for contactless payment, J/Speedy provides a simple, fast, and convenient 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 without the need to swipe a card or a signature give J/Speedy a significant advantage over conventional card payments for smaller amount transactions. JCB leverages this advantage to encourage card payment in markets dominated by cash, and strengthen our competitive edge.



J/Speedy

QUICPay™

JCB developed the contactless payment product QUICPay with the aim of faster, more convenient, payment for the Japanese market. QUICPay is not needed to top-up as it is linked to your credit card. Nearly 4 million consumers use QUICPay at 290,000 terminals at major convenience stores, gas stations, supermarkets, and a wide variety of other shopping venues in Japan. Contactless technology has become a popular payment style in Japanese urban life. With QUICPay, JCB cardmembers now have more options for small-value payments. JCB is promoting QUICPay further to expand the boundaries of the credit payment market.



QUICPay Mobile

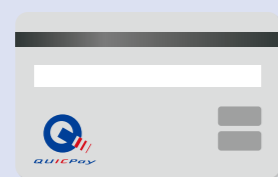
Various types of form factors



QUICPay Card



QUICPay Mobile



Combo. Card



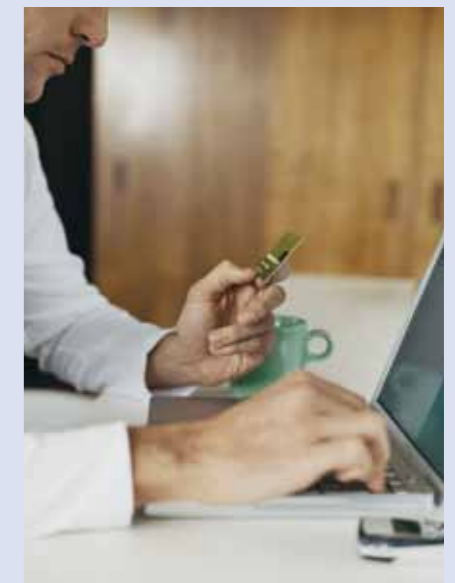
QUICPay Key Fob

Multiple approaches to protect partners and customers

Payment security is always the highest priority at 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, JCB, MasterCard, UnionPay and Visa, manages, maintains, and enhances the EMV Integrated Circuit Card Specifications for chip-based payment cards and acceptance devices, including point of sale (POS) terminals and ATMs, and also establishes and administers testing and approval processes to evaluate compliance with the EMV specifications.



J/Secure™ online shopping payer authentication service

To meet customers concerns about security, associated with the significant increase in online shopping, JCB provides a comfortable and secure environment where our customers can shop online with peace-of-mind. Compatible with 3-D Secure specifications, J/Secure payer authentication service protects your card from unauthorized use for online shopping by verifying a password registered in advance.

Industrywide security standards

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 designed to manage the ongoing evolution of security on a global level, marking a significant milestone in industry efforts to ensure the safety of payment card data throughout the transaction process anywhere in the world. JCB is also promoting the JCB Data Security Program among its partners and merchants to protect cardmember data and transaction data.



JCB has been promoting common security standards for testing PIN entry devices, along with other international payment programs, to make sure that PIN codes at ATMs and POS terminals are securely protected.

JCB Brings Fun and Support Based upon

With a central focus on Travel & Entertainment, JCB proudly offers unprecedented level of services for cardmembers traveling overseas to make their journeys pleasant and comfortable, and supports various kinds of sponsorship programs to give more satisfaction and benefits to customers.

Our Service-oriented Nature

Offering a comprehensive range of brand services

Your personal concierge, JCB PLAZA

JCB Plaza provides JCB cardmembers with information that would help their journeys enjoyable, and make reservations for from restaurants and tickets to spas and massages. JCB also operates JCB Plaza Lounge, providing relaxing lounge space in addition to services provided by JCB Plaza.

<JCB Plaza Lounge Services>

- Travel and entertainment reservations
- Emergency assistance
- Internet access
- WiFi
- Massage chair
- Beverages

JCB Plazas are in 61 locations including 9 JCB Plaza Lounges worldwide.

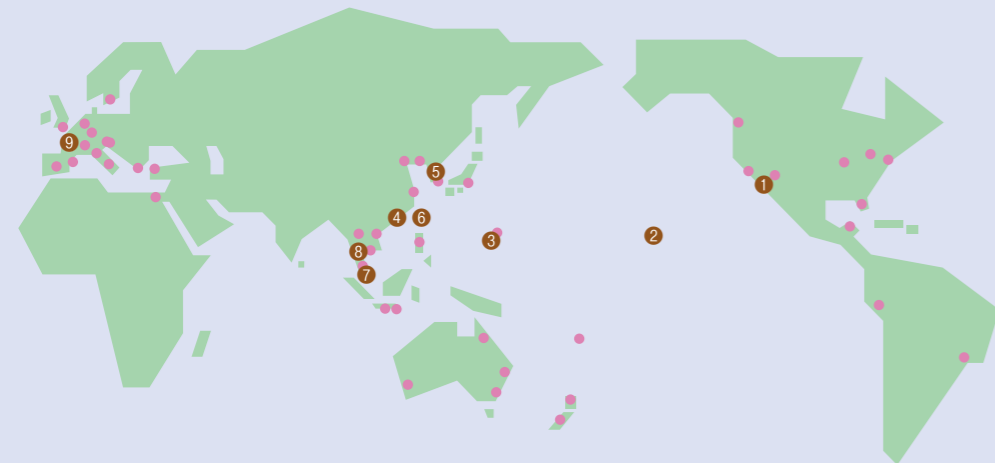


JCB PLAZA Lounge Honolulu



JCB PLAZA Lounge Seoul

JCB PLAZA worldwide



- JCB PLAZA Lounges/JCB PLAZA
- ① Los Angeles ② Honolulu ③ Guam
- ④ Hong Kong ⑤ Seoul ⑥ Taipei
- ⑦ Singapore ⑧ Bangkok ⑨ Paris
- JCB PLAZA

(As of the end of May 2013)

JCB Special Offers Guide

JCB Special Offers Guide, a pocket-sized brochure, provides discounts and a variety of special offers at boutiques, restaurants and leisure facilities, in addition to listing other useful information. Coupled with convenient guide maps and local directories, it is the ideal portable navigator for Japanese cardmembers traveling abroad.



JCB Special Offers Guide (image)

JCB PLAZA Web –Guide to Special Offers Abroad–

JCB Plaza Web provides special offers and other tips to help make your trip overseas the best it can be. Everything on the website from restaurants and tickets to spas and massages is all carefully selected by JCB and presented to you by area.

Learn more at <http://www.jcbcard.com/ws/plazaweb/>
(For Japanese cardmembers: <http://www.tablover.jcb.jp/>)



JCB PLAZA Web

Hong Kong Tram & Hawaii Trolley Free Ride

JCB cardmembers can enjoy riding Hong Kong tramways linking the north coast of Hong Kong island and Hawaii's Waikiki Trolley Pink Line for free.



Hong Kong



Hawaii

Hato Bus Half Day Tour

JCB cardmembers can join the half day bus tour for free by booking a reservation at JCB Plaza Call Center or JCB Plaza Tokyo. Hato Bus is Tokyo's foremost sightseeing bus service, providing convenient trips to all of Tokyo's best tourist spots.

* Note: A cardmember can take the Free Half Day Tour only once during the campaign period.

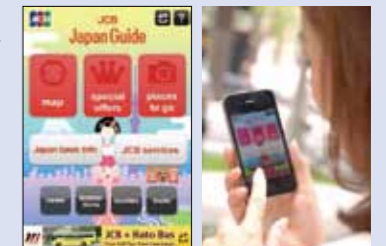


Free Smartphone Apps for JCB Cardmembers

JCB provides free smartphone apps for cardmembers to make their trip easier, more comfortable and enjoyable. The iPhone App JCB Japan Guide, which has merchant special offers, GPS-based merchant search and useful Japan travel information, helps JCB cardmembers who are visiting Japan. This app is available in English, simplified-Chinese, and traditional-Chinese.

JCB Privilege Guide Indonesia is an app for Indonesian cardmembers to enjoy local merchant deals and offers. For Japanese cardmembers, JCB provides apps for Hawaii, Korea, and some other areas for iPhone and Android smartphones.

* iPhone is a trademark of Apple Inc.
* Android is a trademark of Google Inc.



JCB Airport Discount Guide

JCB provides special offers at JCB recommended shops and restaurants at Narita International Airport and other major international airports in Japan.



JCB Airport Discount Guide

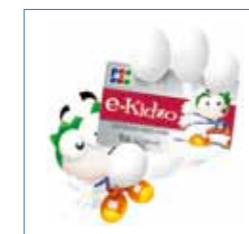
JCB Sponsorship Activities

As a travel and entertainment card, JCB provides added value and attractive features to its customers. Through a variety of sponsorship programs and alliances with well-known players and popular brands in the entertainment industry, JCB gives more satisfaction and increases benefits to customers. JCB is an official marketing partner of UNIVERSAL STUDIOS JAPAN® (since 2000) and an official sponsor of KidZania Tokyo (since 2006) and KidZania Koshien (since 2009). JCB has also acquired an official partnership of the CLPGA (China Ladies Professional Golf Alliance) Tour, and has been an official partner of Japan Professional Football League (since 2012). JCB also supports a number of sports and travel sponsorship programs, giving JCB partners and cardmembers the special privileges and unique experience that JCB sponsorship provides.



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* JCB is an official marketing partner of UNIVERSAL STUDIOS JAPAN®



© KidZania
* JCB is an official sponsor of KidZania Tokyo/ KidZania Koshien



China Ladies Professional Golf Alliance (CLPGA) Tour



Japan Professional Football League

JCB Offers High-quality and Value-added

As one of Japan's largest credit 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.

Cards to Benefit Every Customer

Hundreds of cards to choose from

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, peace of mind, reliability, and financial flexibility.



JCB The Class

JCB The Class

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

Proprietary card lineup in Japan

As a pioneer in innovative payment in the Japanese market, JCB has led the industry with the support of our customers, offering attractive credit card products responding to evolving customer preferences and lifestyles over the years. As the credit card payment market continues to grow more competitive, it is vital that a credit card offers services precisely designed for its target market in order to be chosen as the customer's preferred card. The JCB Original Series, including JCB Standard, JCB Gold and JCB Card Extage and JCB Gold Extage for the younger generation, 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. In addition, we offer JCB Gold The Premier as optional JCB Gold services. This card is invitation-only for qualified JCB Gold cardmembers and provides even higher added-value to the JCB Gold Card.



JCB Gold The Premier



JCB Gold JCB Gold Extage JCB Standard JCB Card Extage

Segmented Cards

JCB offers a selection of cards in response to different customer needs, preferences, and lifestyles.

JCB EIT

JCB issues a card targeting specifically for young people in their 20's and 30's. JCB EIT is a card which provides eight benefits including no annual fee, double Oki Doki points, overseas travel insurance and more all in one.



JCB EIT

JCB LINDA

JCB Linda, designed to support women in their 20's and 30's in the quest to become even more beautiful, with more women-oriented services and special offers that are also accessible from Facebook and other popular SNS.



JCB LINDA

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.



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.



MyJCB

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



SNS (Social Networking Service)

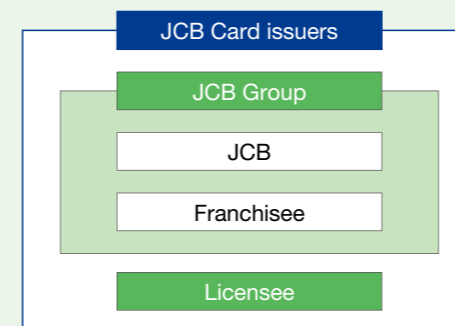
JCB reaches out to cardmembers using Twitter "@JCB_CARD" and Facebook "JCB". Through these communication channels, JCB sends up-to-date service and campaign information as well as to interact with JCB cardmembers. JCB is also teaming up with major corporations on sales promotions leveraging Facebook.

Three ways to expand JCB Cards in Japan

JCB has a solid card-issuing network with three methods to expand JCB brand cards in Japan: direct, franchisee, and licensee.

Direct issuing by JCB itself can leverage JCB's broad product line to offer cards with features and functions to meet varied individual needs and preferences. Franchisees are co-issuing partner companies and financial institutions with JCB. The long-established JCB franchisee network now consists of more than 80 across the nation, and JCB cardmembers and acceptance locations are growing through this powerful network. Licensees, usually with an existing customer base, can enhance their own distinctive product features by giving customers access to JCB's international acceptance and other services.

JCB also has 12 subsidiaries and offices of its own located nationwide, boosting community-based sales and marketing activities.



JCB's Leading Nationwide Acceptance

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

Network

Carving out new card payment markets



JCB continues to actively pursue new potential in the card payment market into the future. JCB made payment at point-of-sale (POS) faster by introducing the no-signature payment program, and it is now widely adopted in supermarkets and convenience stores, as well as highway tolls. Shorter lines at the cash register and more payment options mean more convenience for consumers, while merchants benefit from faster throughput and increased sales. JCB also leads the Japanese industry in introducing card payment for utility bills and other markets including public transport, hospitals, and insurance premiums.

Payment network alliances with other international brands

Taking advantage of Japan's largest acceptance network, JCB is building reciprocal partnerships with major international brands and card networks. JCB and American Express announced an acquiring partnership in 2000. JCB recruits merchants and processes transactions for American Express in Japan, and American Express operates merchants acquiring business for JCB in several countries. In 2003, JCB and China UnionPay (UnionPay) signed a merchant acquiring agreement which enabled JCB Card acceptance in China. JCB started facilitating UnionPay card acceptance on JCB's ATM network in Japan in 2006, followed by the launch of merchant acquiring operations in Japan in 2010 aiming to increase the level of convenience for UnionPay cardmembers. Besides merchant and ATM acceptance, JCB and UnionPay are also discussing further business expansion. In 2006 JCB signed an agreement with Citi Cards Japan, Inc. supporting Diners Club Card acquiring operations in Japan. Also in 2006, JCB and Discover Financial Services launched a major reciprocal acceptance agreement, with Discover network accepting JCB Cards in the United States starting in 2007 and JCB accepting Discover network cards in Japan starting in 2009 for significantly greater convenience for cardmembers as well as adding value to both brands. These alliances benefit not only the other payment brand and their cardmembers, but also merchants by giving them access to more customers and providing more efficient unified payment settlement for multiple brands.



Supporting Merchant Infrastructure

JCB is dedicated to continuing expansion of the card payment market and improving the convenience of acceptance for cardmembers and merchants alike.

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

Japan Card Network (CARDNET) was established in 1995 to deploy POS terminals in the market and enhance the network system infrastructure. CARDNET provides authorization switch, settlement, POS services, and a next-generation payment infrastructure. Authorization switch and settlement services include providing transmission of settlement and authorization data connecting the acceptance location to the card issuer. POS services include providing a wide selection of fast-response low cost terminal products that meet market needs such as next-generation payment functions and reward point functions. CARDNET is continuing to lead the industry in developing a next-generation payment infrastructure for payment schemes including debit card, smart card, e-money, Internet payments, and merchant ASP service.



JMS: Acquiring operations for unified payment processing

JCB is working through its affiliated company JMS, established in 2000, to further enhance the JCB acceptance network as a merchant processor. JMS also performs acquiring operations for other major credit card companies, so that merchants can start accepting multiple brands of payment card in one simple process. In addition to merchant acquiring, JMS began providing a range of services in 2003 including unified funds transfers, statement mailing, and universal sales transaction reporting for all credit card companies. JMS helps make card acceptance easier for merchants.



Services for merchant benefit

Oki Doki Land

This online shopping mall portal offers special deals to JCB cardmembers enrolled in MyJCB. Earn more Oki Doki points when shopping online through the portal.



Oki Doki Land

Festi Value

Festi Value is a service which offers great deals on coupons, when a certain number of people sign up for the offer. JCB merchants can utilize this service to promote their own offers and services.



Festi Value

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.

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.

JCB as an operational provider and processor

JCB is leveraging its infrastructure and resources to provide payment card processing services to other card companies, from private-label card issuing to full-scale cardmember management including application screening, credit management, billing, collections and customer service in Japan. This makes it possible for JCB clients to build their payment card business without having to invest major start-up costs. JCB's new JENIUS system went into operation in 2008, the most up-to-date and largest scale system in the Japanese industry, providing the foundation to meet client needs. JCB is aiming at expanding processing business by providing highly flexible and reliable systems and operations. JCB is also leveraging its expertise in payment card operations to expand the boundaries of the processing business to all types of payment systems in line with market needs, including e-money systems using contactless chip.



JCB Card Center

Providing payment solutions for corporations

JCB has taken the lead in developing a number of innovative new payment solutions for the business-to-business sector beyond conventional corporate card. JCB offers card products for purchasing and for distribution which are all developed based on JCB's experience as a leading card issuer. Purchasing corporations benefit from streamlined expense management and payment grace period, while suppliers benefit from more efficient payment collection and fast capitalization of accounts receivable.



Solutions

Bringing versatile products and services to market ahead of the competition

With many years of experience and expertise in the payment industry, JCB continues to explore new business areas to cater to the need of business partners.

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

Travel agency

JCB Travel Co., Ltd. has started operations as a joint business between JCB and JTB in 2006. Backed by JTB Group expertise, JCB Travel 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.



Gift certificate

JCB issues gift certificates and JCB-QUO prepaid cards available at large retailers and supermarkets. Custom designs of JCB-QUO cards can be created for promotions, advertising and incentive purposes.



Insurance agency

JCB provides a variety of insurance services such as life and non-life insurances for JCB cardmembers. Insurance sales are primarily through internet, mail and telephone order, with convenient payment through JCB Card.

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.

Collection

Leveraging a wide range of alliances with financial institutions, 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 providing an easy payment method to customers. In addition, JCB offers 24/365 payment at convenience stores, collecting payments from customers and transferring the accumulated funds to the corporation or other organization.



These are only a few of the many JCB Cards loved by over 79 million cardmembers in 16 countries and territories worldwide. JCB co-branded cards are issued by valued partners including licensee issuers, franchisees, and leading corporations in industries such as retail, travel, airlines, and entertainment. Each JCB Card offers a complete range of high-value-added services and features along with proprietary services offered by each card issuing partner.



Bank of China Ltd.
China



Ping An Bank Co., Limited
China



Mega International Commercial
Bank Co., Ltd.
Taiwan



Hua Nan Commercial Bank Ltd.
Taiwan



China CITIC Bank
China



JCB The Class
Japan



JCB Gold The Premier
Japan



JCB Gold
Japan



JCB Gold Fujisan Card
Japan



JCB Standard
Japan



JCB Corporate Card
Japan



All Nippon Airways Co., Ltd.
Japan



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



Industrial and Commercial Bank of China Ltd.
China



China Minsheng Banking Corp., Ltd.
China



China Everbright Bank Co., Ltd.
China



Bank of Shanghai Co., Ltd.
China



Delta Air Lines, Inc.
Japan



Honda Motor Co., Ltd.
Japan



Korean Air
Japan



EMG Marketing Godo Kaisha
Japan



E. Sun Commercial Bank, Ltd.
Taiwan



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



The Bank of East Asia, Limited
Hong Kong



BC Card Co., Ltd.
Korea



JTBCorp.
Japan



AEON BANK, LTD.
Japan



APLUS Co., Ltd.
Japan



Cedyna Financial Corporation
Japan



KB Kookmin Card Co., Ltd.
Korea



Korea Exchange Bank
Korea



Lotte Card Co., Ltd.
Korea



National Agricultural Cooperative Federation
Korea



Credit Saison Co., Ltd.
Japan



JACCS CO., LTD.
Japan



KOMERI CAPITAL Co., Ltd.
Japan



Nissenren Co., Ltd.
Japan



Shinhan Card Co., Ltd.
Korea



AEON Thana Sinsap (Thailand) Public Company Limited
Thailand



Krungthai Card Public Company Limited
Thailand



Vietnam Joint Stock Commercial Bank for Industry and Trade
Vietnam



Orient Corporation
Japan



Pocket Card Co., Ltd.
Japan



Rakuten Card Co., Ltd.
Japan



Seven Card Service Co., Ltd.
Japan



BDO Unibank, Inc.
Philippines



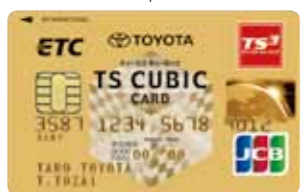
Bankard, Inc.
Philippines



United Overseas Bank Limited
Singapore



Joint Stock Commercial Bank for Foreign Trade of Vietnam
Vietnam



TOYOTA FINANCE CORPORATION
Japan



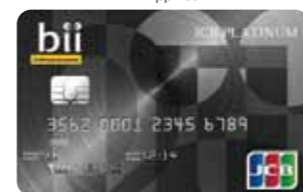
UCS CO., LTD.
Japan



Viewcard Co., Ltd.
Japan



YOU-ME CARD CO., LTD.
Japan



PT Bank Internasional Indonesia Tbk
Indonesia



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



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



CrediMax B.S.C.
Bahrain

JCB Commits to Corporate Social Responsibility

At JCB, we are your neighbour 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.

Toward the Development of a Sustainable Society

JCB General Principles and JCB Code of Conduct

JCB General Principles and JCB Code of Conduct, 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 and JCB Code of Conduct may differ depending on the country or territory in which the JCB Group company resides.

JCB General Principles

The JCB Group (JCB Co., Ltd. and its subsidiaries), brand owner of the only international credit card based in Japan, commits to 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 a continuing relationship of mutual trust with our cardmembers and customers.

1. Comply with the laws and rules of society and conduct business in a fair and honest manner, while maintaining a healthy respect for human rights in management and day to day operations.
2. Comply with all contractual obligations, whether with our cardmembers, merchants, customers or partners.
3. Take social responsibility and make efforts to secure the satisfaction and trust of our cardmembers and customers while providing high quality products and services.
4. Recognize and respect the individual personality, characteristics and capacity of each employee, and ensure a safe and comfortable working environment.
5. Respect the rights and personal dignity of our cardmembers, and protect their personal data and information.
6. Contribute to global and local society while respecting diverse cultures and values, and develop new products and services to support their progress.
7. Engage in protecting the global environment, and work together to build an affluent and lively society.
8. Improve our lines of communication with the community including our shareholders, and ensure fair accountability.
9. Take a resolute stand against anti-social forces threatening the order and safety of civil society.

JCB Code of Conduct

Full compliance

- Comply with all laws, regulations, and rules of society without exception.
- Respect and recognize the importance of intellectual property rights of JCB and others.
- Respecting our customers, partners and other related parties, comply with all contractual responsibilities and protect the rights of each party.
- JCB refuses all transactions and other involvement with anti-social forces and works to exclude them from society.

JCB strives to maintain a level of compliance considerably above the minimum prescribed by law through these activities:

- Stronger legal compliance and corporate internal control system
- Employee training programs
- Fast response to legal and regulatory changes
- Stronger protection of intellectual property rights



JCB Compliance Book 2013

Fulfillment of customer satisfaction

- Respect the voice of our customers, and utilize such feedback in developing and improving our programs and services.
- Provide high quality programs and services that delight our customers and engender a feeling of security and trust.
- Always engage in business with a customer-centered way of thinking, and continuously strive to make proactive improvement in quality.

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



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

Respect for human dignity

- With correct understanding and recognition of employee human rights, develop a corporate culture of respect for human dignity.
- Maintain a clean, healthy working environment, and evaluate employee performance and ability fairly.
- Always engage in our work in good faith, make efforts in self-development, and behave with consciousness and pride as an employee of the JCB Group.

JCB enhances corporate systems in order to enable employees to make the most of their abilities in a bright and healthy work environment. JCB engages in wide range of activities, aiming to be a company employees are proud of.



Children's visiting day

Improvement of information security

- Appropriately manage and protect the security of the personal information entrusted to us.
- Strive to maintain the stable operation of payment and other systems that form a part of the social infrastructure.
- Protect the confidentiality of transaction information and maintain its accuracy and completeness. Ensure the timely and smooth completion of transactions.

To protect the customer information entrusted to us, JCB is working hard to improve information security by implementing organizational, personnel, material, and technological security measures. JCB Group companies have been obtaining and maintaining ISMS certification since 2005.



IS97519/ISO27001

Contribution to the protection of the environment

- Comply with all regulatory laws; minimize negative effects on our environment during the course of our business.
- Contribute to the realization of a recycling-oriented society by promoting energy and resource conservation, reducing waste, and promoting recycling.
- Encourage eco-friendly lifestyles, and make efforts in green purchasing.

JCB operated the Eco Action Point platform, a Ministry of the Environment model program, from 2008 to 2011 and succeeded in increasing public recognition of the program and expanding the platform. Starting in 2011 JCB became an Eco Action Point implementer, and is working to expand the platform even further to establish it as a business model led by the private sector. JCB's efforts to promote the Eco Action Point program support the environmental activity of our customers and partner companies.

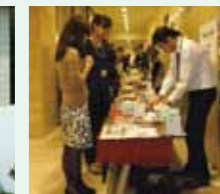


Contribution to society and cultural activities

- Actively engage in social contribution and cultural activities that can be achieved through our business.
- Support the independent volunteer activities of employees.
- Comply with our duty as a good corporate citizen, maintaining harmony with our surrounding community.



Checking Universal Toilet



Selling fair trade products

Helping in the recovery from the Great East Japan Earthquake

- Provide long-term scholarships fund for children who lost their parents to the earthquake disaster. JCB also started program that allows JCB cardmembers to make contributions by card payment or donate their points to the scholarship fund or other charitable organizations.
- Donate 1 yen for every JCB Card transaction in Japan on the 5th, 15th or 25th of specified months to organizations involved in disaster recovery.

JCB, with the cooperation of cardmembers, merchants and business partners, is working in a number of ways to support recovery efforts in the disaster area.

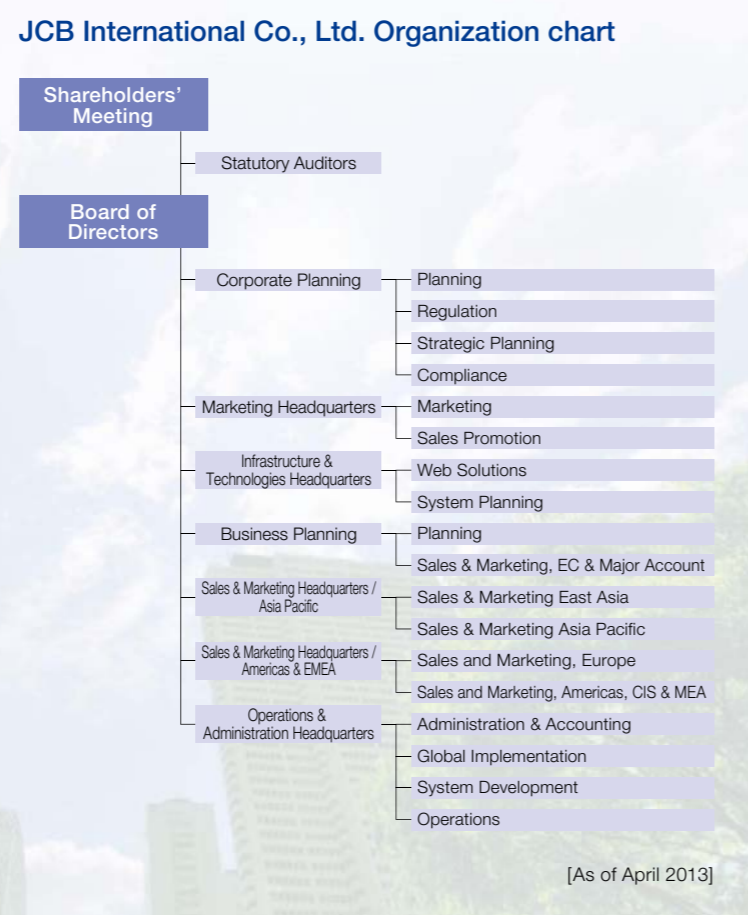


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JCB International is JCB's Partner for

JCB established JCB International Co., Ltd. in 1981 as a wholly owned subsidiary to carry out JCB international operations. Currently JCB International has subsidiaries and offices in 24 locations in 16 countries and territories working with local partners, and is planning to further expand and strengthen the worldwide network to adapt to the rapidly changing global payments market.

Under the leadership of the strong management team including Takao Kawanishi, Chairman and Chief Executive Officer, Koremitsu Sannomiya, President and Chief Operating Officer, and Kimihisa Imada, Deputy President, JCB International Co., Ltd. together with JCB Co., Ltd., continues to increase the value and presence of JCB as an international payment brand, by strengthening the JCB cardmember base and card acceptance network globally. JCB will not only continue developing alliances with partner banks, corporations and other institutions worldwide, but also focus on building strategic partnerships with key regional players around the globe.

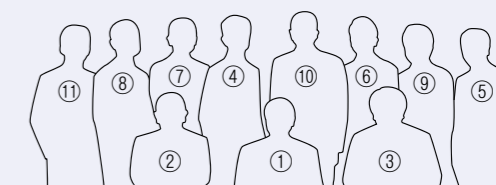


Global Expansion

Board of Directors of JCB International Co., Ltd.



- | | | |
|---------------------------------------|---------------------|---|
| Chairman and Chief Executive Officer | Takao Kawanishi | ① |
| President and Chief Operating Officer | Koremitsu Sannomiya | ② |
| Deputy President | Kimihisa Imada | ③ |
| Director | Masaaki Okazaki | ④ |
| | Masamitsu Yoshimura | ⑤ |
| | Ryuji Shinzawa | ⑥ |
| | Masahiko Shirota | ⑦ |
| | Takashi Watanabe | ⑧ |
| | Hiroshi Terada | ⑨ |
| | Thomas Wright | ⑩ |
| | Masayuki Tajima | ⑪ |
| Statutory Auditor | Osamu Daigo | |
| | Kunimasa Kawase | |

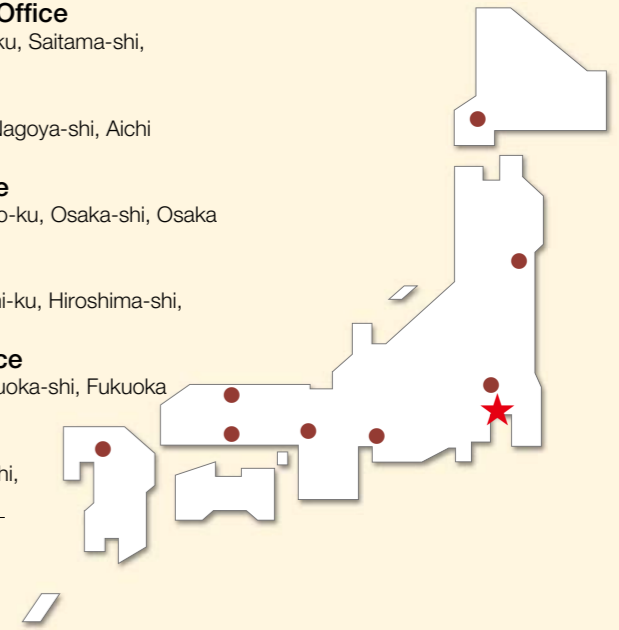


[As of March 31, 2013]

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 (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
- 4 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
- 5 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
- 6 JCB International Asia Pacific Pte. Ltd.
230 Orchard Road, #10-234/236 Faber House, Singapore 238854
Tel: 65-6738-0321 Fax: 65-6738-4239
- 7 JCB International Holding (Thailand) Co., Ltd.
9th Floor, Amarin Plaza Building, 500 Ploenchit Road, Lumpini, Pathumwan, Bangkok 10330, Thailand
Tel: 66(2)256-9151 Fax: 66(2)252-2285
- 8 JCB International (Thailand) Co., Ltd.
9th Floor, Amarin Plaza Building, 500 Ploenchit Road, Lumpini, Pathumwan, Bangkok 10330, Thailand
Tel: 66(2)256-9151 Fax: 66(2)252-2285
- 9 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
- 10 JCB International (Oceania) Pty Ltd.
Level 18, 44 Market Street, Sydney NSW 2000, Australia
Tel: 61-2-9263-8000 Fax: 61-2-9263-8050
- 11 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
- 12 JCB International Co., Ltd. Manila Representative Office
2/F, 6788 Ayala Avenue, Oledan Square 1226 Makati City, Philippines
Tel: 63(2)845-3475 Fax: 63(2)845-3479

- ★ JCB Co., Ltd.
● Tokyo Head Office
5-1-22, Minami Aoyama, Minato-ku, Tokyo 107-8686, Japan
- Mitaka Card Center
7-5-14, Shimorenjaku, Mitaka-shi, Tokyo 181-8001, Japan
- Akasaka Office
4-2-6, Akasaka, Minato-ku, Tokyo 107-0052, Japan
- Tottori Office
5-17-1, Minami, Wakabadai, Tottori-shi, Tottori 689-1112, Japan
- Hokkaido Regional Office
Nishi1-1, Minami1jou, Chuo-ku, Sapporo-shi, Hokkaido 060-8623, Japan
- Sendai Branch
2-9-27, Chuo, Aoba-ku, Sendai-shi, Miyagi 980-0021, Japan
- 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, Kitahamahigashi, Chuo-ku, Osaka-shi, Osaka 540-8606, Japan
- Hiroshima Branch
1-2-16, Matoba-cho, Minami-ku, Hiroshima-shi, Hiroshima 732-0824, 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 International Co., Ltd.
5-1-22, Minami Aoyama, Minato-ku, Tokyo 107-8686, Japan
Tel: 81-3-5778-5483 Fax: 81-3-5778-8377



Europe

- 21 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
- 22 JCB International (Europe) Ltd. Branch in Frankfurt
Kaiserstrasse 9
60311 Frankfurt am Main, Germany
Tel: 49(69)9203-86500 Fax: 49(69)9203-86599
- 23 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
- 24 JCB International (Italy) S.p.A.
2nd Floor, Via Barberini 47, 00187 Rome, Italy
Tel: 39(06)481-4405 Fax: 39(06)482-8876

Middle East/Africa

- 13 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

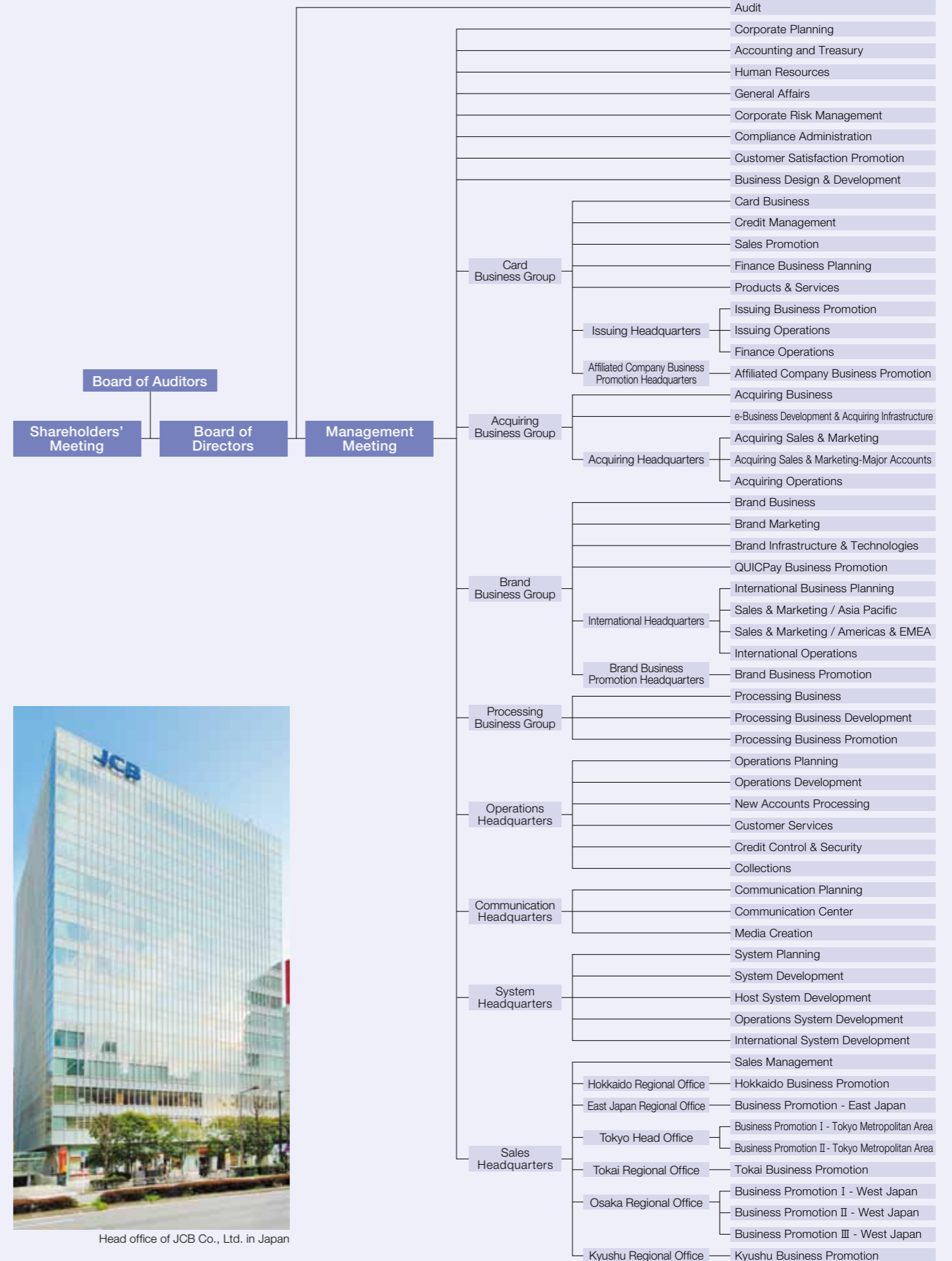
Americas

- 14 JCB International Credit Card Co., Ltd. U.S. Head Office
700 South Flower Street, Suite 1000
Los Angeles, CA 90017, USA
Tel: 1(213)629-8111 Fax: 1(213)629-3745
- 15 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
- 16 JCB International Credit Card Co., Ltd. San Francisco Branch
1001 Bayhill Drive, #200, San Bruno,
CA 94066, USA
Tel: 1(650)616-4222 Fax: 1(650)616-4226
- 17 JCB International Credit Card Co., Ltd. New York Branch
Tower 56, 126 East 56th Street, 10th Floor,
New York, NY 10022, USA
Tel: 1(212)486-0484 Fax: 1(212)759-7895
- 18 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
- 19 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
- 20 JCB International do Brasil Representação Comercial Ltda.
Av. Brig. Faria Lima, 3729 5° andar
04538-905 Sao Paulo, SP Brasil
Tel: 55(11)3443-6463 Fax: 55(11)3443-6459

(As of July 2013)

Company Name	JCB Co., Ltd.	
Established	January 25, 1961	
Capital	¥10,616.1 million Approximately US\$129.17 million*	
Board Member	President & Chief Executive Officer	Takao Kawanishi
	Board Member, Senior Executive Officer	Nobuaki Tanaka Yasuhiro Maeda Tsuyoshi Hamaguchi Hiroshi Aketa Koremitsu Sannomiya Kenji Seto
	Board Member, Executive Officer	Katsumi Iwai Ichiro Kubo
	Board Member	Atsushi Murakami Toshihiro Isshiki Yoshitsugu Hishikawa
Auditor	Auditor	Osamu Daigo Masahiko Kashimura Masami Asakura Shintaro Yasuda
Executive Officer	Senior Executive Officer	Toshihiro Kitanobo
	Executive Officer	Yuichi Momose Shinji Yabe Masanori Miyachi Kimihiya Imada Toshifumi Ooka Teichi Fujii Kiyohisa Fuku Akira Saito Masaaki Okazaki Hajime Kumata
Employees	3,562	
Major Business Areas	Credit card operations Providing credit card operation services Financing Credit guarantee Collections Gift card and certificate issuing and sales	
Key Operational Statistics	JCB Cardmembers	80.18 million
	JCB Merchants	23.83 million
	Annual Transaction Volume	¥15,599.0 billion Approximately US\$165.86 billion*
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.	

Organization chart



Head office of JCB Co., Ltd. in Japan

*\$1=¥94.05, exchange rate of March 29, 2013

Note: Board of Directors are as of 26 June 2013. Other corporate overview information is as of the end of March 2013.

- 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.



First JCB credit card

- 1968 ▶ JCB and OCB merged
- 1972 ▶ JCB brand cardmembers reaches 1 million
- 1974 ▶ Annual sales volume exceeds 100 billion JPY
- 1978 ▶ Name changed to JCB Co., Ltd.
- ▶ Credit card point program launched

Japan's first credit card point program

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 originated in Japan was born from this decision to prioritize JCB brand independence.



Duty Free Shoppers in Hong Kong, First JCB overseas merchant

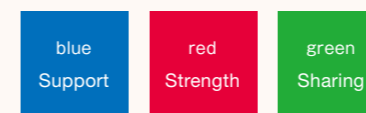
- 1982 ▶ JCB Gold card issuance commenced
- ▶ Start issuing cards with magnetic stripe
- ▶ Franchisee card business commenced
- 1983 ▶ JCB brand cardmembers reaches 5 million
- ▶ Annual sales volume exceeds 500 billion JPY
- 1984 ▶ First JCB Card issued outside Japan in Hong Kong
- 1986 ▶ Annual sales volume exceeds 1 trillion JPY
- 1987 ▶ JCB brand cardmembers reaches 10 million
- ▶ JCB International Credit Card Co., Ltd. established in USA
- 1988 ▶ Launched no-signature acceptance, 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 (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 brand cardmembers outside Japan reaches 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
- ▶ Japan Point Anex Inc. established
- 2002 ▶ JCB Card acceptance locations outside Japan reaches 5 million
- 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
- ▶ Launched China UnionPay card acceptance on JCB's ATM network in Japan
- 2006 ▶ Launched Diners Club Card acquiring operation in Japan with Citi Cards Japan, Inc.
- ▶ 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 Council, LLC. with 4 other payment brands
- 2007 ▶ New JCB Brand Emblem and Brand Slogan "Good times start here" are announced
- ▶ First commercial rollout of J/Speedy™ JCB's contactless payment program

JCB conveys trust and delivers expectation



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



- 2008 ▶ JCB Cards issued in the UAE with MAF

- 2009 ▶ JCB Original Series Card issuance commenced
- ▶ JCB Card International (Korea) Co., Ltd. established
- ▶ JCB cardmembers outside Japan reaches 5 million
- 2010 ▶ JCB International Business Consulting (Shanghai) Co., Ltd. established
- ▶ JCB Plazas expanded to 61 locations worldwide
- ▶ JCB overseas purchase protection service commenced
- ▶ Launched merchant acquiring operation in Japan with China UnionPay
- 2011 ▶ JCB's 50th anniversary
- ▶ PT. JCB International Indonesia established
- ▶ JCB cards issued in Vietnam
- ▶ Cardmember outside Japan exceeds 10 million
- 2012 ▶ JCB International do Brasil Representação Comercial Ltda. established
- ▶ JCB Card acceptance locations outside Japan reaches 15 million
- 2013 ▶ Cardmember outside Japan exceeds 15 million