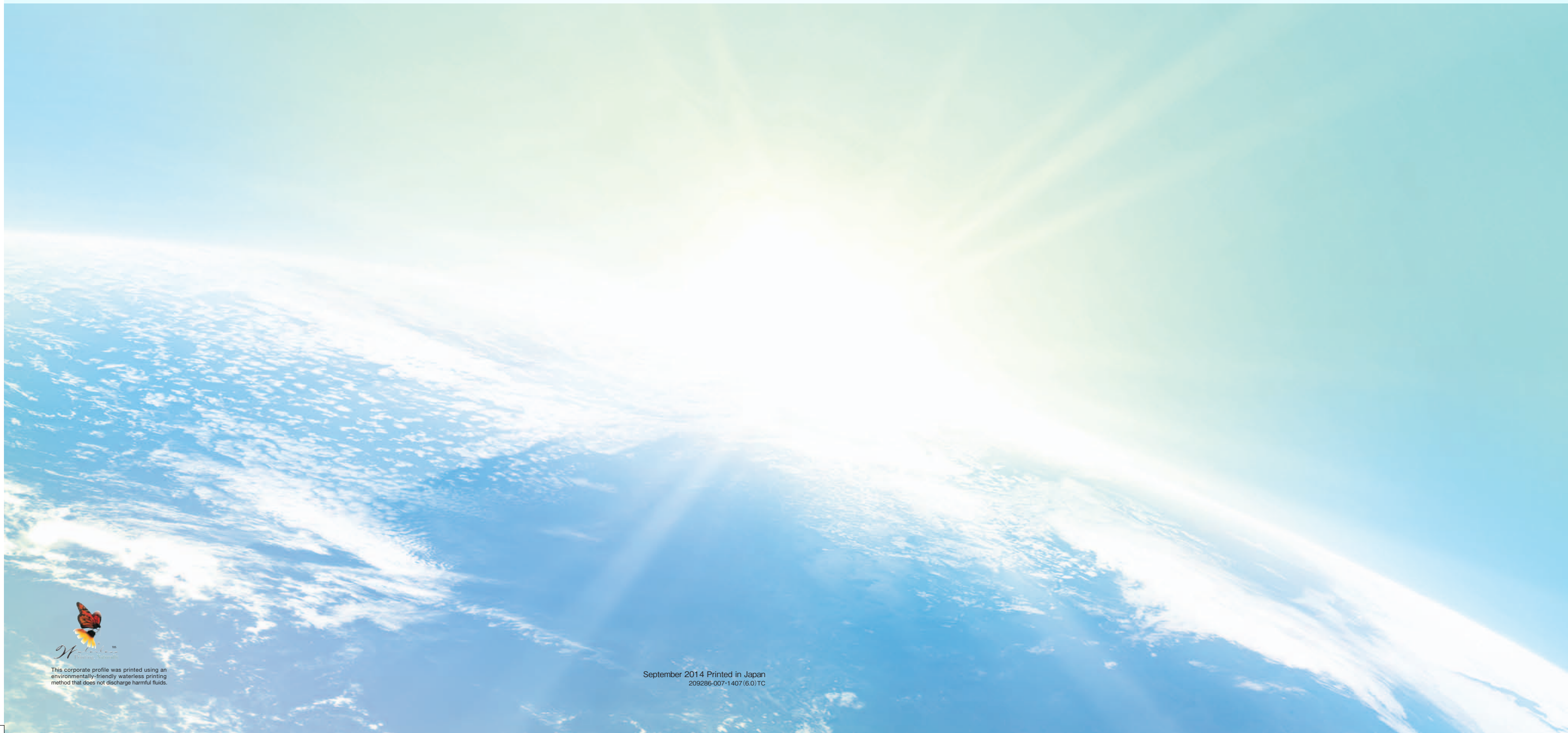




JCB

JCB

Corporate Profile 2014-2015



This corporate profile was printed using an environmentally-friendly waterless printing method that does not discharge harmful fluids.

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Corporate Profile 2014-2015

Message from the CEO

Ever since JCB was established in 1961 as a pioneering payment system to the Japanese consumer, we have been meeting the emerging needs and expectations of our customers with convenient and attractive products and services. In 1981, JCB became the first Asian payment brand to go global. Since then, it has grown and diversified to become a leading name in the global payment industry.

Today the global payment marketplace is changing faster and more radically than ever before with increasing diversification in consumer lifestyles and demand. In Japan, card payments continue to expand into new areas and debit card is gaining its traction. Other cashless payment options such as prepaid and e-money are also steadily growing in popularity. Internationally, rapid economic growth in emerging countries is driving increasing demand for convenient card payment, while a variety of alternative payment services utilizing information technology are vying for consumer interest in more developed economies. JCB is at the forefront of addressing these changes, thinking ahead and securing the future of payment technology.

JCB is working toward constant growth in brand, card issuing, merchant acquiring and processing business, while providing an even more secure payment environment at the same time. JCB's new mid-term plan "Value Up 2016" has started in 2014. We are aiming to improve the unique JCB values of innovation, convenience, flexibility, trust and familiarity to become a leading comprehensive payments company in the world. Together with all our customers, partners and stakeholders, we seek to open new doors with innovative thinking and leverage opportunities in order to provide the kinds of products and services we all want to see.

Ichiro Hamakawa
Ichiro Hamakawa
 President & Chief Executive Officer,
 JCB Co., Ltd.,
 Vice Chairman,
 JCB International Co., Ltd.



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

Mission statement

At JCB we seek to delight our customers by creating and providing unique value through high quality payment products, a robust infrastructure and world class services.

JCB recognizes it is our global corporate responsibility to ensure our products and services contribute to the betterment of all the people and places we serve.

Vision

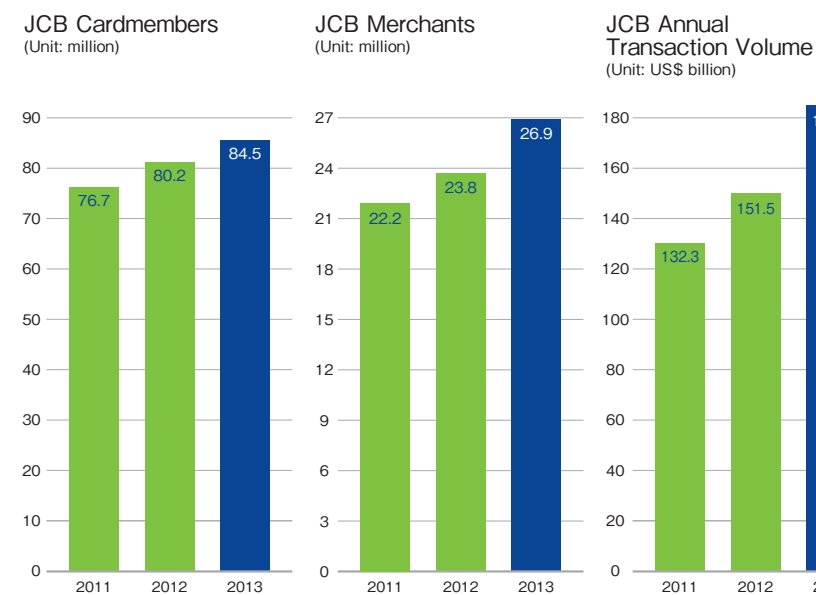
As the only international payment brand originating in Japan, our vision is to be a leader in global payments through innovative thinking and solutions to the rapidly changing global payments landscape.

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



(Unit: US\$ million*)

	Year ended March 31, 2014
Net Revenue	\$2,295
Operating Expenses	\$1,977
Operating Profit	\$318
Current Profit	\$321
Net Income (recurring profit)	\$183

*\$1=¥102.92, exchange rate of March 31, 2014

* JCB's official annual transaction volume is based on Japanese yen, and has been converted to US dollar with the exchange rate of March 31, 2014, which is \$1=¥102.92.

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Brand Business

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 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, 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.

JCB cards widely accepted in 190 countries and territories worldwide

In 1981, JCB International just started building its merchant network outside Japan by signing up merchants by itself at popular destinations among Japanese tourists. As the cardmember base grew, JCB has 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 26 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 our alliance with Discover Financial Services, surpassing 7 million in 2013. In Brazil, under a partnership with Cielo, the largest merchant acquirer in Brazil, the number of merchants accepting JCB Cards has now expanded to over 1.2 million. JCB card acceptance network has been growing significantly through partnerships with not only local banks, but also with central banks, and national payment scheme in some countries.



JCB is the Only International Payment Brand Based in Japan

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

In 1984, JCB decided to expand its cardmember base outside Japan to provide more business opportunities to their growing number of merchant acquiring partners around the world. Today JCB cards are issued in 16 countries and territories including Japan, and the total number of cards has exceeded 84 million.

In the Asia Pacific region, the fastest-growing card payment market in the world, JCB has actively expanded relationships with card issuing partners. In China, where JCB is building cardmember base through 10 major banks, about 9 million cards have been issued to date as growth exceeds that of any other country. In Korea, where JCB has had a presence since 1993, 6 banks launched JCB cards and have issued more than 4 million cards. JCB cardmembers have been increasing in other Asian countries such as Thailand, Vietnam, Indonesia, and Philippines. Not only in Asia, JCB is also actively promoting JCB card issuance in other parts of the world. In Europe, JCB formed an alliance for the issuing of JCB co-badged cards with the German Banking Industry Committee (GBIC), responsible for operating the leading German debit card system "girocard," and Italian national debit scheme, Consorzio BANCOMAT. In Russia, the biggest privately-owned bank, OJSC Alfa-Bank, has signed a License agreement for JCB card issuing. In Latin America, Caixa Econômica Federal, the largest public sector bank in the region, will soon begin issuing JCB cards. JCB expects to further increase brand presence significantly through partnership with more banks and financial institutions in the world.



Japanese characters bringing advantages globally

JCB is building global brand recognition by various promotions and marketing activities, one of which is using world-famous Japanese characters in those markets with an interest in Japan. In Taiwan, Doraemon is the JCB promotional character. Doraemon is popular across all age groups, and stickers featuring Doraemon greet customers in JCB shops and restaurants. In addition, there are JCB cards with Hello Kitty and ONE PIECE designs and merchant decals featuring Japanese "lucky cat" figures. All are branded with JCB and are helping build JCB brand recognition around the world.



Brand Business

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.

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 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 350,000 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



QUICPay Card



Combo. Card



QUICPay Mobile



QUICPay Key Fob



QUICPay for Kids

Easier and More Secure

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, 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.



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. JCB has also 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.



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.



Brand Business

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
- Wi-Fi
- Emergency assistance
- Massage chair
- Internet access
- Beverages

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



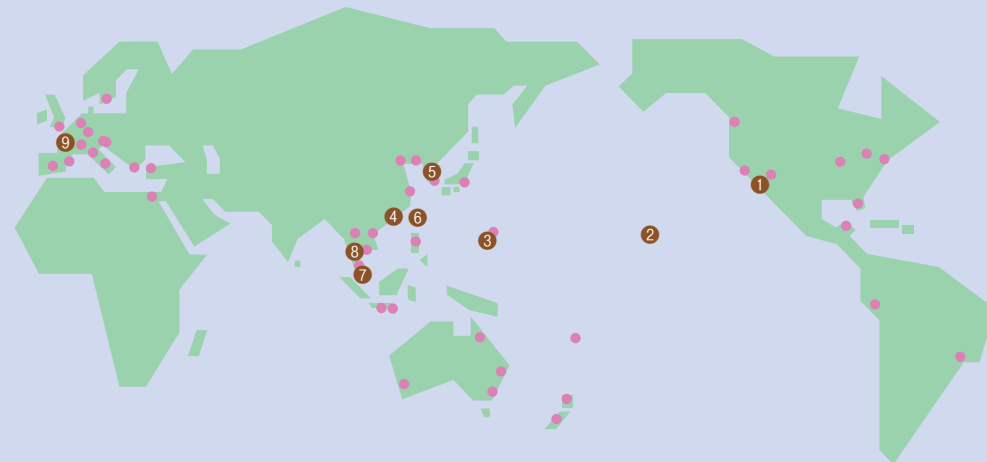
JCB PLAZA Lounge Honolulu



JCB PLAZA Lounge Seoul



JCB PLAZA Worldwide Locations



- 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 June 2014)

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

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://tabilover.jcb.jp/>)



JCB PLAZA Web

Bali shuttle bus & Hawaii Trolley free ride

JCB cardmembers can enjoy riding Hawaii Waikiki Trolley Pink Line and Bali shuttle bus linking popular areas for free.



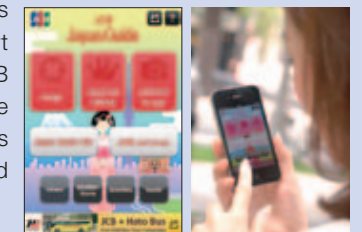
Hawaii / Waikiki Trolley



Bali / Kura Kura Bus

Free smartphone apps for JCB cardmembers

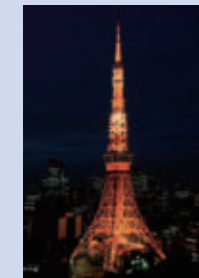
JCB provides free iPhone and Android apps for cardmembers to make their trip easier, more comfortable and enjoyable. The App JCB Japan Guide in multiple languages, which has merchant special offers, GPS-based merchant search and useful Japan travel information, helps JCB cardmembers visiting Japan. Apps for Hawaii, Korea, and some other areas for Japanese cardmembers are also available to support their travels. Furthermore, JCB provides JCB Privilege Guide Indonesia for local cardmembers to enjoy merchant deals and offers.



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

Free admission to Tokyo Tower

JCB offers JCB cardmembers from around the world free admission to Tokyo Tower's Main Observatory. JCB cardmembers can enjoy the view from Tokyo Tower's Main Observatory (150 m) for free just by presenting their JCB card issued outside Japan at the admission ticket window.



Tokyo Tower

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.



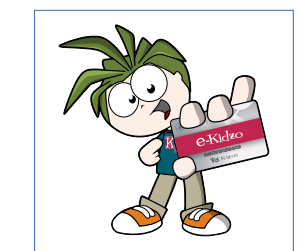
JCB Airport Discount Guide

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



China Ladies Professional Golf Association (CLPGA) Tour



Sports and Education Support for Children in Myanmar



J.League

(As of July 2014)

Card Issuing Business

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.

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 is 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

Cards to Benefit Every Customer

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 balance as well as promotion enrollment, payment option update 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.

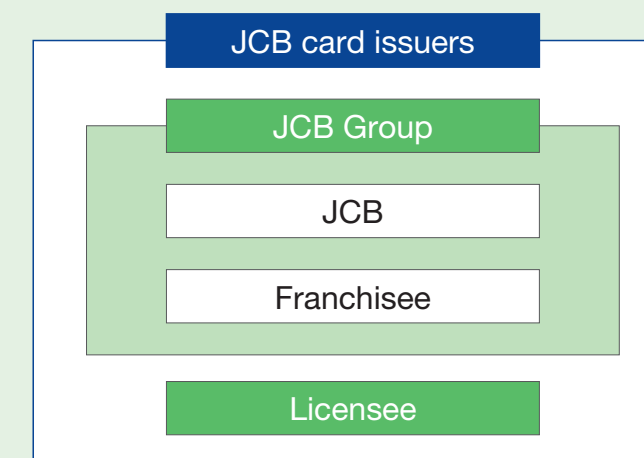


SNS (Social Networking Service)

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.



Merchant Acquiring Business

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.

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.



Network

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.



JET-STANDARD® Japan Card Network Co., Ltd.

JMS: Acquiring operations for unified payment processing

JCB is working through its affiliated company JMS, established in 2000, to further enhance the JCB card 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.



Japan Point Anex: Providing point programs that get the customer to the merchant

Japan Point Anex, established in 2001, provides point and airline mileage program services for major corporations in the airline, retail and travel agencies. Customers earn points and miles for visiting merchants such as restaurants and pubs, beauty salons and recreational facilities.



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. This allows JCB merchants to reach JCB cardmembers with extra Oki Doki points offer.



Oki Doki Land

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



JCB Tottori Solution 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.

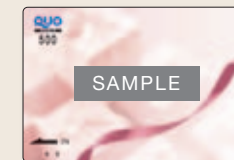
Travel agency

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 Gift Cards have the largest share in gift certificate market in both value issued and number of merchants that accept them as payment. JCB provides gift card issuing services for large-scale retailers and supermarkets as well as mailing services to send gift cards as campaign incentives to large numbers of customers. The JCB QUO prepaid card can be issued in original designs for sales promotions.



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.



JCB Cards

These are only a few of the many JCB cards loved by over 84 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.



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JCB Commits to Corporate Social Responsibility

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.

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., brand owner of the only international credit card based in Japan, JCB International Co., Ltd. and their subsidiaries) are committed to perform 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.

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.

JCB Code of Conduct

Full Compliance

- Comply with all laws and rules of society without exception.
- Respect the intellectual property and other rights of JCB and others.
- Value our customers, partners and other related parties, comply with contractual obligations and protect the rights of the contract parties.
- Reject dealings and relationship of any kind with anti-social forces, and contribute to eliminating anti-social forces from society.



JCB Compliance Book 2014

Fulfillment of Customer Satisfaction

- Respect the opinions of customers, and utilize such feedback in developing and improving our functionalities and services.
- Provide high quality functionalities and services that delight our customers and nurture the sense of safety and reliance.
- Execute business from the customers' perspective, and achieve self-initiated improvements 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 that respects human dignity.
- Maintain a positive and healthy work environment, and objectively evaluate employees' performance and ability.
- Work in good faith at all times, engage in self-enhancement, and conduct ourselves with dignity 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 personal information entrusted to us.
- Do our best to maintain the stable operation of payment and other systems that form a part of the social infrastructure.
- Protect the confidentiality of transactional information and maintain its accuracy and completeness. Ensure the timely and smooth execution 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 and minimize negative effect on the environment during the course of our business.
- Contribute to the realization of a recycling-oriented society by promoting energy and resource conservation, reducing wastes, and promoting recycling.
- Encourage ecological lifestyles, and make efforts in green purchasing.

【Helping cut CO₂ emissions】

The GREENSHOES CARD is a prepaid QUO card that comes with a carbon offset credit. JCB customers who purchase the card for their own use or as gifts can help reduce greenhouse gas emissions.



GREENSHOES CARD

Contribution to Society and Cultural Activities

- Actively engage in social contribution and cultural activities that can be achieved through our business.
- Support employees' initiative for volunteer activities.
- Carry out our duty as a good corporate citizen, maintaining harmony with our local community.



Reading aloud for the visually impaired



Firstaid - CPR - AED

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.



JCB International is JCB's Partner for

JCB International Co., Ltd. has been 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 30 locations in 20 countries and territories and is planning to further expand and strengthen the network. Working closely with local partners, JCB and JCB International seek to develop quality products and services adapted to the rapidly changing demands of the global payments market.

Our highly experienced and skilled senior management team, including Takao Kawanishi (Chairman and Chief Executive Officer), Ichiro Hamakawa (Vice Chairman), Koremitsu Sannomiya (President and Chief Operating Officer) and Kimihisa Imada (Deputy President), continues to work together with JCB Co., Ltd. to increase the value and stature of JCB as an international payment brand.

Looking forward, JCB 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 globe.

JCB International Co., Ltd. Organization Chart



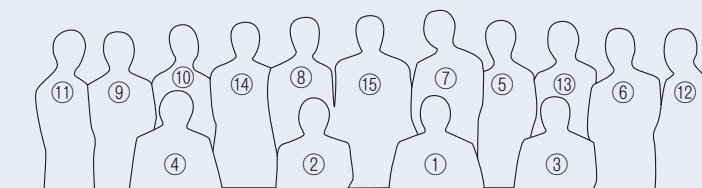
[As of April 1, 2014]

Global Expansion

Board of Directors of JCB International Co., Ltd.



Chairman and Chief Executive Officer	Takao Kawanishi	①
Vice Chairman	Ichiro Hamakawa	②
President and Chief Operating Officer	Koremitsu Sannomiya	③
Deputy President	Kimihisa Imada	④
Director	Masaaki Okazaki	⑤
	Ichiro Kubo	⑥
	Masashi Miyano	⑦
	Kenichi Narihara	⑧
	Jiro Sugiyama	⑨
	Takashi Watanabe	⑩
	Masayuki Tajima	⑪
	Hiroshi Terada	⑫
	Ryuji Shinzawa	⑬
	Masahiko Shirota	⑭
	Thomas Wright	⑮
Statutory Auditor	Osamu Daigo	
	Kunimasa Kawase	



[As of June 30, 2014]

JCB Worldwide Locations

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 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
- 8 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
- 9 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
- 10 The Representative Office of JCB International (Thailand) Co., Ltd. in Hanoi**
Unit 108, 1F Sun Red River Building Business Center, 23 Phan Chu Trinh, Hoan Kiem District, Hanoi Vietnam
Tel: 84-4-3933-5936 Fax: 84-4-3933-5533
- 11 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
- 12 JCB International (Oceania) Pty Ltd.**
Level 18, 44 Market Street, Sydney NSW 2000, Australia
Tel: 61-2-9263-8000 Fax: 61-2-9263-8050
- 13 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

Europe

- 22 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
- 23 JCB International (Europe) Ltd. Branch in Frankfurt**
Kaiserstrasse 9
60311 Frankfurt am Main, Germany
Tel: 49(69)9203-86500 Fax: 49(69)9203-86599
- 24 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
- 25 JCB International (Italy) S.p.A.**
2nd Floor, Via Barberini 47, 00187 Rome, Italy
Tel: 39(06)481-4405 Fax: 39(06)482-8876
- 26 JCB International (Europe) Ltd. Branch in Madrid**
c/Caledula, 93-Miniparc III-Edif. E, El Soto de la Moraleja, 28109 Alcobendas, Madrid
Tel: 34-91-791-29-72 Fax: 34-91-559-31-71
- 27 JCB International (Europe) Ltd. Branch in Vienna**
Fischhof 3/6, A-1010 Vienna, Austria
Tel: 43(0)1-74040-6150 Fax: -

★ 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
- **Akasaka Office**
4-2-6, Akasaka, Minato-ku, Tokyo 107-0052, Japan
- **JCB Tottori Solution Center**
6-1-1, Kita, Wakabadai, Tottori-shi, Tottori 689-1111, Japan
- **Hokkaido Regional Office**
Nishi 1-1, Minami 1jyou, Chuo-ku, Sapporo-shi, Hokkaido 060-8623, Japan
- **Tohoku Regional Office**
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

• Chushikoku Branch

13-11, Noboricho, Naka-ku, Hiroshima-shi, Hiroshima 730-0016, Japan

• Kyushu Regional Office

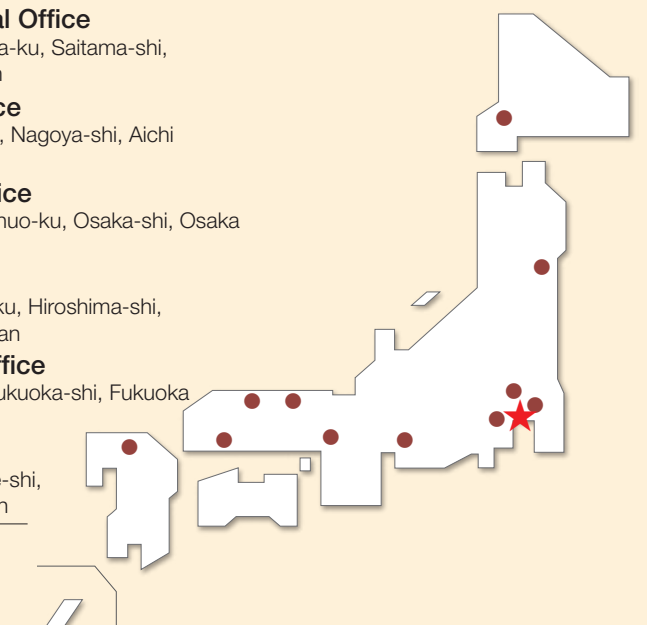
1-6-8, Tenjin, Chuo-ku, Fukuoka-shi, Fukuoka 810-8627, Japan

• Matsue Branch

55, Hokuryo-cho, Matsue-shi, Shimane 690-0816, Japan

★ JCB 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

- 15 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
- 16 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
- 17 JCB International Credit Card Co., Ltd. San Francisco Office**
1001 Bayhill Drive, #200, San Bruno, CA 94066, USA
Tel: 1(650)616-4222 Fax: 1(650)616-4226
- 18 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
- 19 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
- 20 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
- 21 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

Middle East/Africa

- 14 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

- 28 JCB International (Eurasia) Limited Liability Company**
Office 754, Smolenskaya square 3, 121099, Moscow, Russian Federation
Tel: 7(495)937-8414 Fax: -

(As of July 2014)

Corporate Overview of JCB Co., Ltd.

Company Name	JCB Co., Ltd.	
Established	January 25, 1961	
Capital	¥10,616.1 million Approximately US\$103.15 million*	
Board Member	Chairman	Takao Kawanishi
	President & Chief Executive Officer	Ichiro Hamakawa
	Board Member, Senior Executive Officer	Yasuhiro Maeda
Board Member, Executive Officer		Tsuyoshi Hamaguchi
		Hiroshi Aketa
		Koremitsu Sannomiya
		Kenji Seto
		Katsumi Iwai
Board Member		Shinji Yabe
		Ichiro Kubo
		Atsushi Murakami
Auditor	Auditor	Osamu Daigo
		Masahiko Kashimura
		Masami Asakura
		Shintaro Yasuda
Executive Officer	Senior Executive Officer	Toshihiro Kitanobo
	Executive Officer	Yuichi Momose
Employees		Kimihisa Imada
		Masanori Miyachi
		Toshifumi Ooka
		Teichi Fujii
		Kiyohisa Fuku
		Akira Saito
		Masaaki Okazaki
		Hajime Kumata
		Yukihiko Ohya
		Masaki Fukui
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	84.5 million
	JCB Merchants	26.9 million
	Annual Transaction Volume	¥18,934.8 billion Approximately US\$184.0 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. JCB EQSe Co., Ltd.	

* \$1=¥102.92, exchange rate of March 31, 2014
Note: Board of Directors are as of 26 June 2014. Other corporate overview information is as of the end of March 2014.

Organization chart



Head office of JCB Co., Ltd. in Japan

History of JCB International Expansion

- 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 cardmembers reach 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 cardmembers reach 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 cardmembers reach 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 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
- ▶Japan Point Anex Inc. established
- 2002 ▶JCB card acceptance locations outside Japan reach 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
- 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 Standards Council, LLC. with 4 other payment brands
- ▶Launched China UnionPay card acceptance on JCB's ATM network in Japan
- 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



Old JCB Emblem New JCB Emblem

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 reach 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
- ▶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
- ▶JCB card acceptance locations outside Japan reach 15 million
- 2013 ▶Cardmembers outside Japan exceed 15 million
- 2014 ▶JCB International (Eurasia) Limited Liability Company established
- ▶JCB EQSe Co., Ltd. established