

# JCB

Corporate Profile 2015-2016

# JCB



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Uniquely Yours



## Message from the CEO

The payment industry is evolving faster than ever with diversifying consumer needs and advances in technology. New technologies are accelerating the development of new payments solutions which would not have been possible 10 years ago. In addition, the payments industry is fulfilling an increasingly important role in economic development by driving a shift in payments from cash to cashless, and making payment solutions accessible to as many people as possible to advance financial inclusion.

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.

Starting in 2014, JCB's Value Up 2016 mid-term plan declared our corporate strategy to demonstrate presence as Asia's leading payment service company. We are committed to working toward our Asia market business together with all our customers, partners and stakeholders.

We seek to open new doors with innovative technology 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.



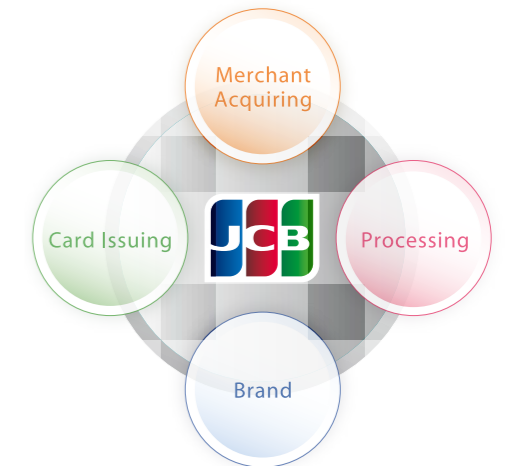
(From left) Kimihisa Imada, Senior Executive Officer, JCB Co., Ltd., Deputy President, JCB International Co., Ltd., Takao Kawanishi, Chairman, JCB Co., Ltd., Chairman & CEO, JCB International Co., Ltd., Ichiro Hamakawa, President & CEO, JCB Co., Ltd., Vice Chairman, JCB International Co., Ltd., Koremitsu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

## Value Up 2016 Mid-term Plan

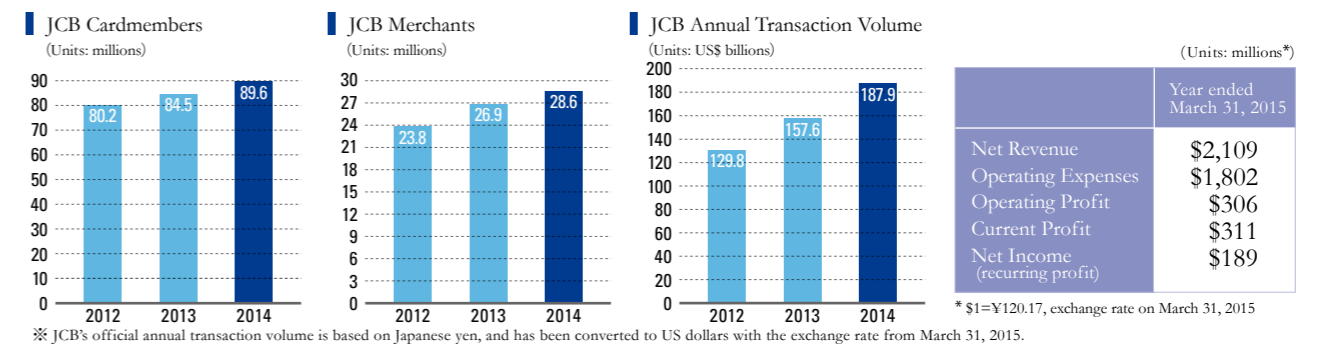
**Vision for 2020** Providing unique JCB value as a true global brand supported and preferred by the customer

**Vision for 2016** Improve unique JCB value and become Asia's leading payment service company

## Corporate structure



## Key statistics



### Brand message "Uniquely Yours"

As our global business expands we must demonstrate JCB uniqueness in the international payment industry. JCB introduced new brand message, "Uniquely Yours" in 2015, as we dedicate ourselves to increasing the value of the JCB brand even more.



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# 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 expands each year to provide our customers with the safest and easiest payment system possible.

With the aim of further expanding the acceptance of JCB card, JCB decided to go international on its own in 1981, and has expanded JCB card acceptance globally with this pioneering and challenging spirit. Over the past 30 years we have developed relationships with a number of the world's most distinguished financial institutions. JCB holds the position of the first international payment brand based in Asia, and is recognized as one of the few brands accepted around the world.



## Various JCB cards issued in 19 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.

Since then, JCB has been moving forward on card issuing programs in markets around the world in partnership with local financial institutions. Currently JCB cards are issued in 19 countries, for a total of about 90 million cardmembers. The number of JCB cardmembers is increasing especially rapidly in Asia

Pacific, where economic growth is driving the shift to cashless payment. JCB will continue to flexibly support the special characteristics of each local market and the individual needs of each partner, providing high quality service to our customers in order to expand the number of JCB cardmembers worldwide. JCB expects to further increase brand presence significantly through partnerships with more banks and financial institutions in the world.

## Widely accepted in 190 countries and territories worldwide

In 1981, JCB just started building its merchant network outside Japan by signing up merchants by itself at popular destinations for 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 merchants and ATMs in 190 countries and territories.

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

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



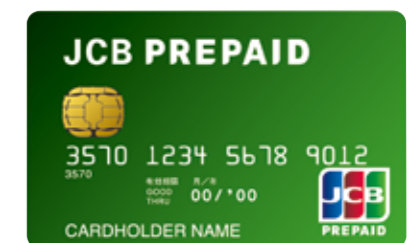
## JCB card Product Types



Credit



Debit



Prepaid

JCB provides credit, debit and prepaid payment product types to meet diverse customer needs. JCB Credit is for customers who want to enjoy a wide range of services and rewards or who want to enjoy shopping, traveling and dining. JCB Debit is not only a secure and convenient payment product as credit, but also a product with which customers can manage their

expenses more simply, as its funds come straight out of a bank account. JCB Prepaid is widely available for students, seniors and other customers who would like to take firm control of spending. These JCB payment product types allow card issuers to create a full product lineup for their various target markets.



## JCB contactless payment products

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

### J/Speedy™

Based on the EMV Contactless Communication Protocol, 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 in 2015. QUICPay does not require topping-up, as it is linked to your credit card. Consumers can use QUICPay at major convenience stores, gas stations, supermarkets, and a wide variety of other shopping venues in Japan. With QUICPay, JCB cardmembers now have more options for small-value payments. JCB is promoting QUICPay to further expand the boundaries of the credit payment market.



QUICPay Card



Combo. Card



QUICPay Key Fob



QUICPay Coin



QUICPay Mobile



## 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 allay customer 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.



## Offering a comprehensive range of brand services

### Your personal concierge, JCB PLAZA

JCB Plaza provides JCB cardmembers with information that could help make their journeys enjoyable, and makes reservations for restaurants, tickets, 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



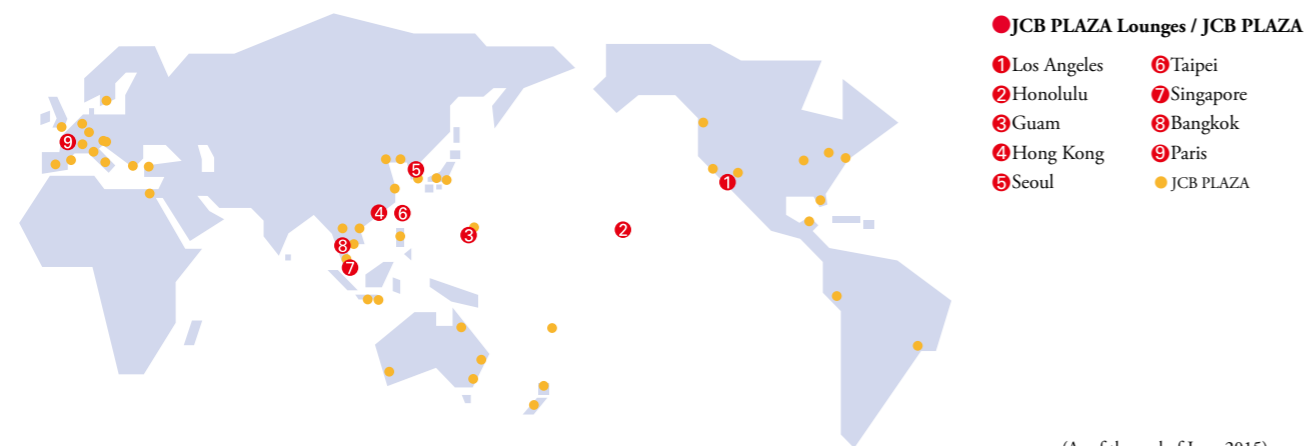
JCB PLAZA Lounge Honolulu



JCB PLAZA Lounge Seoul

### JCB PLAZA Worldwide Locations

JCB Plazas are in 62 locations including 9 JCB Plaza Lounges worldwide.



(As of the end of June 2015)

### 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

### Hawaii Trolley & Bali shuttle bus free rides

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



Hawaii / Waikiki Trolley



Bali / Kura Kura Bus

### Free smartphone apps

JCB provides free iPhone and Android apps, which has merchant special offers, GPS-based merchant search and useful travel information, for cardmembers to make their trip easier, more comfortable and enjoyable.



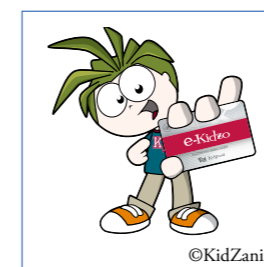
\*iPhone is a trademark of Apple Inc.  
\*Android is a trademark of Google Inc.

## JCB Sponsorship Activities

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



China Ladies Professional Golf Association (CLPGA) Tour



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



J.League



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Sports and Education Support for Children in Myanmar  
©The Nippon Foundation

(As of July 2015)

## JCB welcomes foreign tourists to Japan

### 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 150 meters high Tokyo Tower's Main Observatory for free just by presenting their JCB card issued outside Japan at the admission ticket window.



Tokyo Tower

### JCB Plaza in Tokyo & Kyoto

JCB Plaza Tokyo, and JCB Plaza Kyoto are JCB Plaza for JCB cardmembers travelling to Japan. It supports visitors with such JCB services as sightseeing information, restaurant and hotel reservations, free Wi-Fi, and daily baggage check\*.



JCB Plaza Kyoto

\* Daily baggage check is available only at JCB Plaza Kyoto.

### Travel Japan Wi-Fi

JCB, several Japanese corporations and local governments offer Travel Japan Wi-Fi. Travel Japan Wi-Fi is a free smartphone app for travelers to enjoy free access to up to 200,000 Wi-Fi hotspots around the country, and get useful information about sightseeing spots and facilities.



TRAVEL JAPAN Wi-Fi  
MAX 200,000+ Hotspots!  
Local recommendations! Free for travelers!



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

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

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



JCB The Class

## Segmented cards

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

JCB EIT is a card for young people, and provides eight benefits including no annual fee, double loyalty points, overseas travel insurance and more all in one. 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 EIT



JCB LINDA

## Hundreds of cards to choose from

### Proprietary card lineup in Japan



JCB Gold The Premier

JCB Gold

JCB Gold Extage



JCB Standard

JCB Card Extage

As a pioneer in Japanese payment market, JCB has led the industry with the support of our customers, offering attractive payment card products responding to evolving customer preferences and lifestyles over the years. As the payment market continues to grow more competitive, it is vital that a payment 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 a higher grade of JCB Gold. This card is invitation-only for qualified JCB Gold cardmembers and provides even higher added-value to the JCB Gold Card.

## Benefits and privileges for cardmembers

### Oki Doki Point Program

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



### MyJCB

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



### JCB STAR MEMBERS

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



### SNS (Social Networking Services)

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 and interacts with JCB cardmembers. JCB is also teaming up with major corporations on sales promotions leveraging Facebook.

## Three ways to expand the presence of JCB cards in Japan

JCB has a solid card-issuing network with three methods to expand the presence of JCB 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 card issuers across the nation, and JCB cardmembers and acceptance locations are growing through this powerful network. Licensees, usually domestic payment card companies 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's Leading Nationwide Acceptance Network

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

## 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 such as American Express, UnionPay, Diners Club International, and Discover Financial Services. 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.



## 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 for 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.



## Supporting merchant infrastructure

### 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 has authorization switch and settlement services providing transmission of settlement and authorization data connecting the acceptance location to the card issuer, and POS services providing a wide selection of terminal products that meet market needs such as next-generation payment functions and reward point functions.



### 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 agent industries. Customers earn points and miles for visiting merchants such as restaurants, pubs, beauty salons and recreational facilities.



### 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 payment card companies, so that merchants can start accepting multiple brands of payment card in one simple process. JMS provides a range of services including unified funds transfers, statement mailing, and universal sales transaction reporting for all card issuing companies.



### J&J Business Development: "J-Tax Free" Solution

J&J Business Development, a joint venture established by JCB and JTB in 2006, provides the "J-Tax Free" system to shops licensed for duty free sales in Japan. The solution streamlines the paperwork required for duty free sales and is designed to meet increasing market need as the number of international visitors to Japan continues to grow.



## Services for merchant benefit

### Ok! Doki Land

Ok! Doki Land offers special deals to JCB cardmembers enrolled in MyJCB. Earn more loyalty points when shopping online, answering a questionnaire, and watching videos through the portal. This allows JCB merchants to reach JCB cardmembers with extra loyalty point offers.



Ok! 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 JENIUS system went into operation in 2008, the most up-to-date and large 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 chips.

## 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 cards. 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 periods, while suppliers benefit from more efficient payment collection and fast capitalization of accounts receivable.



JCB Tottori Solution Center



JCB Card Center

## Bringing versatile products and services to market

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

### JCB Premo Card



JCB Premo Card

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

### Travel agency

JCB Travel Co., Ltd. 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.



### Insurance agency

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

### Gift certificates

JCB Gift Cards have the largest share in the 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.



JCB Gift Card



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



JCB The Class Japan, JCB Gold The Premier Japan, JCB Gold Japan, JCB Gold Fujisan Card Japan, JCB Standard Japan



JCB Platinum Corporate Card Japan, ALL NIPPON AIRWAYS CO., LTD. Japan, Japan Airlines Co., Ltd. JALCARD, INC. Japan, Delta Air Lines, Inc. Japan, Honda Motor Co., Ltd. Japan



Korean Air Japan, EMG Marketing Godo Kaisha Japan, JTB Corp. Japan, AEON BANK, LTD. Japan, APLUS Co., Ltd. Japan



Cedyna Financial Corporation Japan, Credit Saison Co., Ltd. Japan, GE Nissen Credit Co., Ltd. Japan, JACCS CO., LTD. Japan, KOMERI CAPITAL Co., Ltd. Japan



LIFECARD CO., LTD. Japan, Nissenren Co., Ltd. Japan, Orient Corporation Japan, Pocket Card Co., Ltd. Japan, Rakuten Card Co., Ltd. Japan



Seven Card Service Co., Ltd. Japan, TOYOTA FINANCE CORPORATION Japan, UCS CO., LTD. Japan, Viewcard Co., Ltd. Japan, YOU-ME CARD CO LTD. Japan



card complete Service Bank AG Austria, Bank of China Ltd. China, Ping An Bank Co., Limited China\*, Hua Nan Commercial Bank Ltd. Taiwan, KGI Bank Taiwan

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CrediMax B.S.C. Bahrain, Industrial and Commercial Bank of China Ltd. China, China CITIC Bank China, China Minsheng Banking Corp., Ltd. China, China Everbright Bank Co., Ltd. China



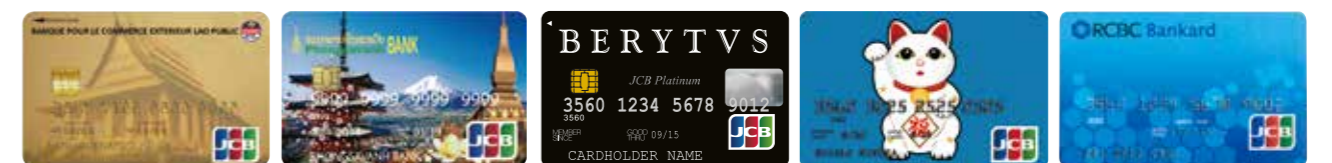
Bank of Shanghai Co., Ltd. China, Shanghai Pudong Development Bank Co., Ltd. China, China Construction Bank China, China Merchants Bank China, AEON Credit Service (Asia) Co., Ltd. Hong Kong



The Bank of East Asia, Limited Hong Kong, Bank CIMB Niaga Indonesia, PT Bank Negara Indonesia (Persero) Tbk Indonesia, PT Bank Internasional Indonesia Tbk Indonesia, BC Card Co., Ltd. Korea



KB Kookmin Card Co., Ltd. Korea, KEB Hana Card Co., Ltd. Korea, Lotte Card Co., Ltd. Korea, National Agricultural Cooperative Federation Korea, Shinhan Card Co., Ltd. Korea



Banque Pour Le Commerce Exterieur Lao Public Laos, Phongsavanh Bank Limited Laos, CSCBank SAL Lebanon, BDO Unibank, Inc. Philippines, RCBC Bankard Philippines



Omnipay, Inc. Philippines, Gazprombank Joint Stock Company Russia, Sviaz Bank Russia, United Overseas Bank Limited Singapore, Taishin International Bank Taiwan



Taiwan Shin Kong Commercial Bank Co., Ltd. Taiwan, E. Sun Commercial Bank, Ltd. Taiwan, AEON Thana Sinsap (Thailand) Public Company Limited Thailand, Krungthai Card Public Company Limited Thailand, JCB International Credit Card Co., Ltd. U.S.A.



JCB International Credit Card Co., Ltd. U.S.A., Vietnam Joint Stock Commercial Bank for Industry and Trade Vietnam, Joint Stock Commercial Bank for Foreign Trade of Vietnam Vietnam, Sai Gon Thuong Tin Commercial Joint Stock Bank Vietnam, Vietnam Export Import Commercial Joint Stock Bank Vietnam



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

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

## JCB General Principles

JCB General Principles are implemented through an integrated corporate-wide structure led by the CSR Committee, to ensure socially responsible decision-making.

\*Some clauses in the JCB General Principles may differ depending on the country or territory in which the JCB Group company resides.

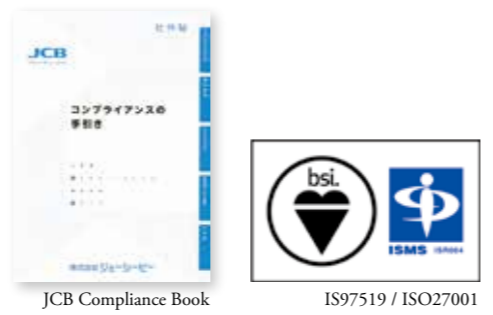
**JCB General Principles**

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

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

## Full Compliance and Improvement of Information Security

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



## Fulfillment of Customer Satisfaction

### Voice of the customer

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



### JCB Sign Language Service Desk

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



## Comfortable work Environment for employees

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

## Society and Cultural Activities

### JCB CSR Activities Program

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



Reading aloud for the visually impaired



First aid - CPR - AED

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

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



### Contribution to preservation of cultural heritage in France

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



At the signing ceremony with CMN



## JCB International is JCB's Partner for Global Expansion

JCB and JCB International seek to develop quality products and services adapted to the rapidly changing demands of the global payments market.

JCB International Co., Ltd. was established by JCB Co., Ltd. in 1981 as a wholly owned subsidiary to carry out JCB international operations. Currently JCB International has subsidiaries and offices in approximately 30 locations in 20 countries and territories and is planning to further expand and strengthen the network.

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

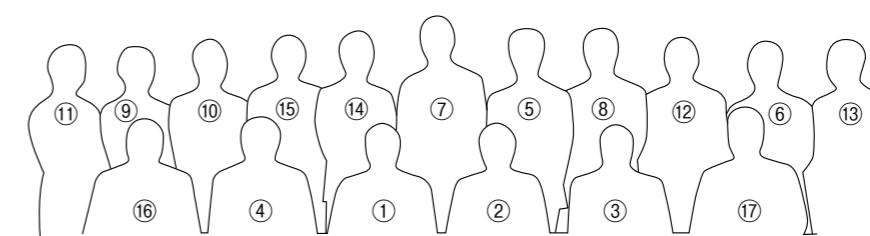
### JCB International Co., Ltd. Organization Chart



## Board of Directors of JCB International Co., Ltd.



<b>Chairman and Chief Executive Officer</b>	Takao Kawanishi	①
<b>Vice Chairman</b>	Ichiro Hamakawa	②
<b>President and Chief Operating Officer</b>	Koremitsu Sannomiya	③
<b>Deputy President</b>	Kimihisa Imada	④
<b>Director</b>	Masaaki Okazaki	⑤
	Ichiro Kubo	⑥
	Masashi Miyano	⑦
	Kenichi Narihara	⑧
	Jiro Sugiyama	⑨
	Takashi Watanabe	⑩
	Masayuki Tajima	⑪
	Yutaka Nakazawa	⑫
	Hiroshi Terada	⑬
	Ryuji Shinzawa	⑭
	Masahiko Shirota	⑮
	Thomas Wright	⑯
	Toshifumi Ooka	⑰
<b>Statutory Auditor</b>	Osamu Daigo	
	Kunimasa Kawase	



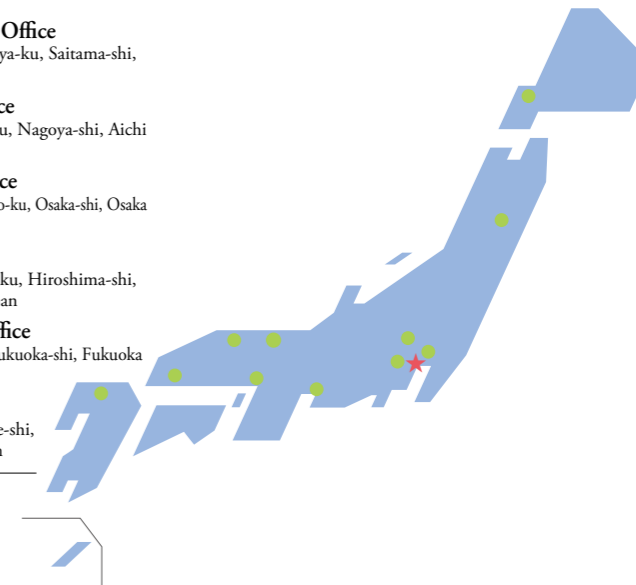
[As of April 2015]

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, Tower 1, 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 Fl. Unit 3 500 Ploenchit Rd. Lumpini, Pathumwan, Bangkok 10330, Thailand  
Tel: 66(2)256-9151 Fax: 66(2)252-2285
- 9 JCB International (Thailand) Co., Ltd.  
9th Fl. Unit 3 500 Ploenchit Rd. Lumpini, Pathumwan, Bangkok 10330, Thailand  
Tel: 66(2)256-9151 Fax: 66(2)252-2285
- 10 The Representative Office of JCB International (Thailand) Co., Ltd. in Hanoi  
Unit 405, 4th floor, Corner Stone Building, No.16 Phan Chu Trinh, Hoan Kiem District, Ha Noi, Vietnam  
Tel: 84-4-3939-2505 Fax: 84-4-3939-2502
- 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  
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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, Wakabadai-Kita, Tottori-shi, Tottori 689-1111, Japan
- Hokkaido Regional Office  
Nishi-1, Minamiichijou, 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.  
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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  
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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
- 25 JCB International (Europe) Ltd. Branch in Madrid  
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Tel: 34-91-791-29-72 Fax: 34-91-559-31-71
- 26 JCB International (Europe) Ltd. Branch in Vienna  
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Tel: 43(0)1-74040-6150

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

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

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

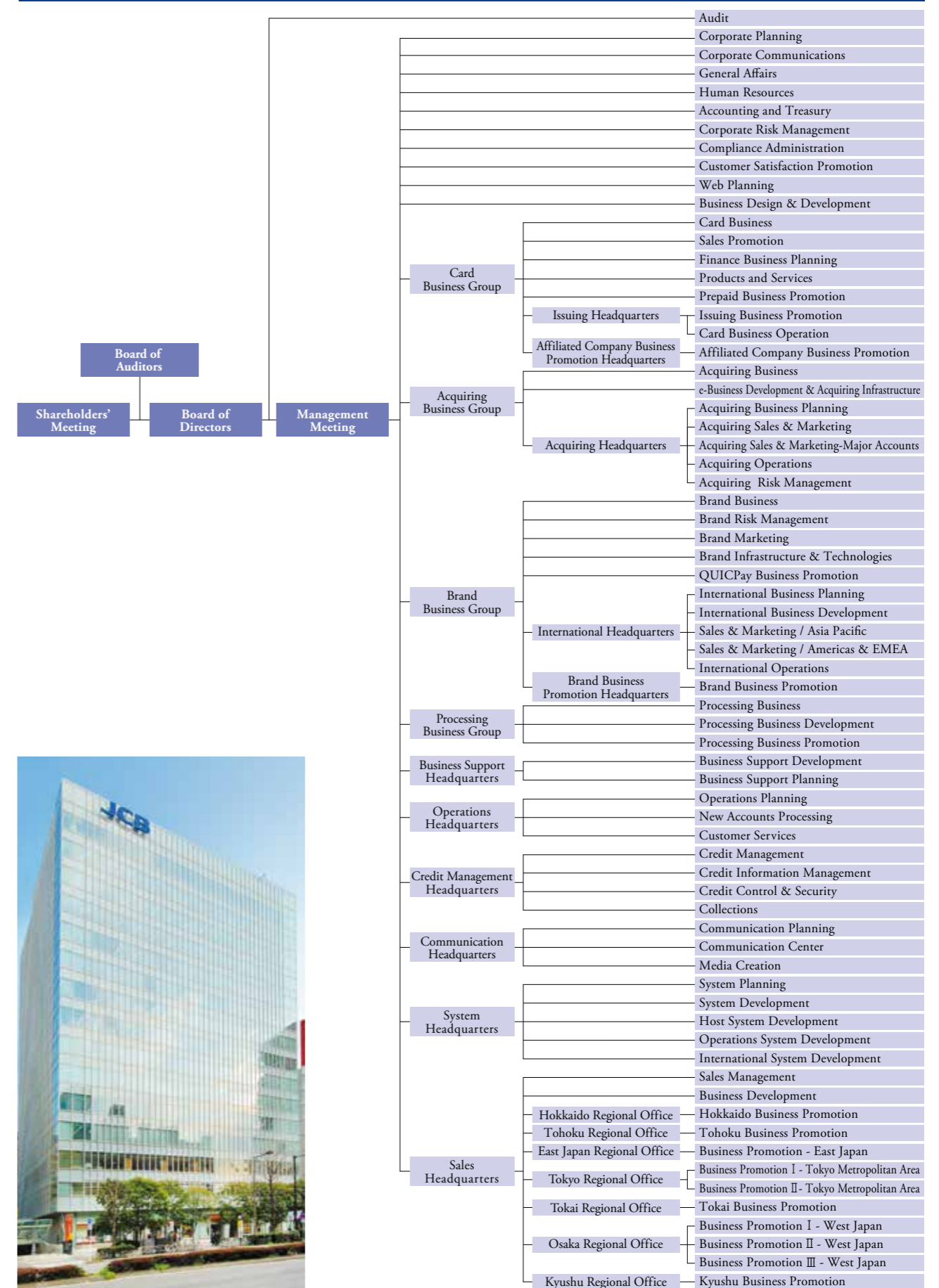
(As of June 2015)



Company Name	JCB Co., Ltd.	
Established	January 25, 1961	
Capital	¥10,616.1 million Approximately US\$103.15 million*	
Board Members	Chairman	Takao Kawanishi
	President & Chief Executive Officer	Ichiro Hamakawa
	Board Members, Senior Executive Officers	Yasuhiro Maeda Tsuyoshi Hamaguchi Hiroshi Aketa Koremitsu Sannomiya Kenji Seto Yuichi Momose Katsumi Iwai
	Board Member, Executive Officer	Akira Umezawa
	Board Members	Atsushi Murakami Yoshitsugu Hishikawa Takeyoshi Enomoto
Auditors	Auditors	Masahiko Kashimura Shinji Yabe Masami Asakura Shintaro Yasuda
Executive Officers	Senior Executive Officer	Kimihisa Imada
	Executive Officers	Toshifumi Ooka Teiichi Fujii Ichiro Kubo Akira Saito Masaaki Okazaki Hajime Kumata Yukihiko Ohya Masaki Fukui Takahiko Endo Masaki Takezawa
Employees	4,003	
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	89.6 million
	JCB Merchants	28.6 million
	Annual Transaction Volume	¥22,575.3 billion Approximately US\$187.9 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=¥120.17, exchange rate of March 31, 2015  
Note: Board of Directors are as of 25 June 2015. Other corporate overview information is as of the end of March 2015.

Organization chart



Head office of JCB Co., Ltd. in Japan

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

**JCB established**

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



The first JCB credit card

- ▶ 1968 JCB and OCB merged
- ▶ 1972 JCB cardmembers reach 1 million
- ▶ 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 based in Japan was born from this decision to prioritize JCB brand independence.



Duty Free Shoppers in Hong Kong. The first JCB overseas merchant

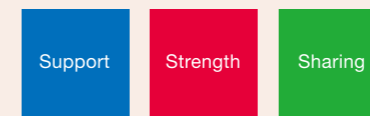
- ▶ 1982 JCB Gold card issuance commenced
- ▶ Start issuing cards with magnetic stripe
- ▶ Franchisee card business commenced
- ▶ 1983 JCB cardmembers reach 5 million
- ▶ Annual sales volume exceeds 500 billion JPY
- ▶ 1984 First JCB card issued outside Japan in Hong Kong
- ▶ 1986 Annual sales volume exceeds 1 trillion JPY
- ▶ 1987 JCB cardmembers reach 10 million
- ▶ JCB International Credit Card Co., Ltd. established in USA
- ▶ 1988 Launched no-signature acceptance, the first in the industry in Japan
- ▶ JCB International (Europe) Ltd. established in UK
- ▶ 1989 JCB Shopping and Dining Passport (current *JCB Special Offers Guide*) published
- ▶ JCB cards issued in USA
- ▶ 1990 JCB Plaza services commenced (Paris)
- ▶ JCB International (Italy) S.p.A. established
- ▶ JCB International (Oceania) Pty Ltd. established in Australia
- ▶ JCB International (Micronesia) Ltd. established in Guam
- ▶ JCB cards issued in UK and Thailand
- ▶ 1991 JCB International Asia Pacific Pte. Ltd. established (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 UnionPay card acceptance on JCB's ATM network in Japan
- ▶ 2007 New JCB Brand Emblem and Brand Slogan "Good times start here" are announced

**JCB conveys trust and delivers expectation**



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



- ▶ First commercial rollout of J/Speedy™ JCB's contactless payment program

**J/Speedy™**

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



- ▶ 2008 JCB cards issued in the UAE

- ▶ 2009 JCB Original Series Card issuance commenced
- ▶ JCB card International (Korea) Co., Ltd. established
- ▶ JCB cardmembers outside Japan reach 5 million
- ▶ 2010 JCB International Business Consulting (Shanghai) Co., Ltd. established
- ▶ JCB 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 Internacional 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) LLC established
- ▶ JCB Tottori Solution Center (JCB EQSe Co., Ltd.) established
- ▶ JCB card issued in Laos
- ▶ JCB card issued in Bangladesh
- ▶ 2015 JCB card issued in Austria
- ▶ JCB card issued in Russia
- ▶ Cardmembers outside Japan exceed 20 million
- ▶ JCB Plaza Kyoto opened

**JCB Plaza Kyoto**

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



- ▶ New brand message "Uniquely Yours" is announced