



Uniquely Yours

Service that speaks for hospitality.
We take pride in our work, and this pride is the foundation of our brand.

As the only Japan-based international payment brand,
we provide an unparalleled experience for our partners and their customers.

Our flexible approach with our partners allows us to exceed expectations,
which in turn, helps customers achieve their aspirations.

Uniquely Yours
JCB



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Message from the CEO

Since its foundation in 1961, JCB has been committed to providing its customers with convenient and attractive products and services, pioneering credit card payments in Japan. In 1981, JCB became the first international payments brand from Japan to go global, developing several strategic businesses around the world.

Not only credit cards but also various other payment products such as debit cards, prepaid cards, NFC and code payments are popular and cashless payments are expanding rapidly. Globally, the payment market is undergoing a radical transformation due to the development of mobile payment technology, advanced technologies (ICT, AI, blockchain, etc.) and other financial services.

In this circumstance, we are all working together to develop and provide products and services that meet the needs and create a safer and more secure payment environment by communicating with partners all over the world. We will continue to make innovative transformations for further growth as a pioneer in promoting credit card payment in Japan and a challenger for further exploration in the world.

As a leading comprehensive payment service provider in Asia, we are committed to making JCB the preferred choice for our customers.


Takayoshi Futae
President & Chief Executive Officer, JCB Co., Ltd.
Chairman, JCB International Co., Ltd.
June, 2023



(From Left)
Masaaki Okazaki, Board Member, Senior Executive Officer, JCB Co., Ltd., Board Director, JCB International Co., Ltd.
Takayoshi Futae, President & CEO, JCB Co., Ltd., Chairman, JCB International Co., Ltd.
Yoshiki Kaneko, Senior Executive Officer, JCB Co., Ltd., President & CEO, JCB International Co., Ltd.

Mid-Term Plan

Mid-Term Plan "Plan 2024": Significance

Aim to evolve into "JCB preferred by customers" through providing "Comprehensive strength of JCB Group" and "Digital Solutions"

Basic Strategies

- Meet identified and potential customer needs that are diversified and advanced
- Enhance our business value through collaboration between organizations
- Create new revenue sources and new businesses in and outside Japan
- Pursue efficiency through BPR and digitization



JCB is the Only International Payment Brand Born in Japan

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

International Expansion With Great Ambition

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

With the aim of further expanding the acceptance of JCB Cards, JCB decided to go international on its own in 1981, and is increasing JCB Card acceptance globally. We have developed relationships with a number of leading banks, financial institutions, and local payments schemes globally. JCB is the first international payment brand based in Asia, and is recognized as one of the major global payment brand around the world.



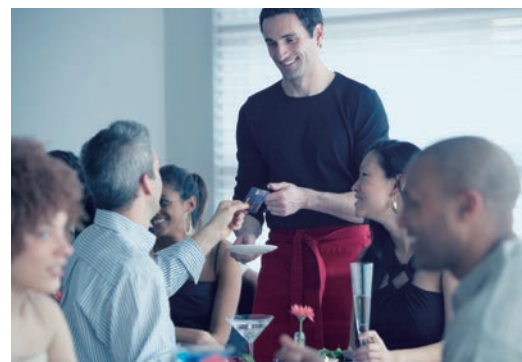
Widely Accepted Across the World

In 1981, JCB started building its merchant network outside Japan by acquiring merchants at popular destinations for Japanese tourists. With the growth in cardmembers, JCB shifted to acquiring license partnerships with local banks and financial institutions.

These partnerships have flourished and today JCB Cards are accepted at merchants and ATMs around the world.

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

JCB provides a safe and secure payment environment for JCB cardmembers, whether traveling abroad, shopping in their local neighborhood, or shopping online.



JCB Issues Cards Across Various Countries and Territories Internationally



JCB has been expanding its card issuing business in partnership with local financial institutions. Currently JCB Cards are issued to more than 140 million cardmembers. The number of JCB cardmembers is increasing especially in the Asia-Pacific region, where economic growth is driving the shift to cashless payment. JCB will continue to flexibly support

the special characteristics of each local market and the individual needs of each partner, providing high quality service to our customers.

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

JCB Card Product Types



Credit cards



Debit cards



Prepaid cards

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

JCB Credit is a product which enables shopping and cash advances up to a certain credit limit. Cardmembers can choose from a wide lineup of cards with a variety of privileges and loyalty programs. JCB Debit is a convenient payment product which helps cardmembers to manage their expenses

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

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

Payment Products for the Mobile Era

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.

JCB Contactless

Based on the EMV® Contactless Communication Protocol, JCB Contactless, the global standard for contactless payment, provides a fast, convenient and secure way to pay. Perfect for environments where throughput speed is critical, such as supermarkets, convenience stores, and fast food restaurants, consumers simply tap their card or mobile phone on a reader to pay. The speed, ease and simplicity of payment give JCB Contactless a significant advantage over conventional card payments. JCB leverages this advantage to encourage card payments in markets dominated by cash, and strengthen our competitive edge. Since the first introduction of JCB Contactless in Taiwan in 2007, JCB has been actively expanding its global implementation in the world.

* EMV® is a registered trademark in the USA and other countries and regions. The EMV trademark is owned by EMVCo LLC.



Payment with Apple Pay and Google Pay™

JCB supports Apple Pay in Japan and Taiwan, and Google Pay in Japan. Once applicable cardmembers enroll their JCB Cards on their iPhone, they can pay at QUICPay merchants in Japan and JCB Contactless merchants worldwide while those who enroll their applicable JCB Cards on their Android™ smartphones can pay at QUICPay merchants in Japan. (as of August 2023)



* Apple Pay and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries and regions.

* Android and Google Pay are trademarks of Google LLC.

* To use Apple Pay for purchases in stores in Japan, you need an iPhone 8 or later and iOS 12.5.2 or later. You can also use an iPhone 7, or iPhone 7 plus that was purchased in Japan.

QUICPay™

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



QUICPay Card



Smartphone

* Smartphone screen display is for illustrative purposes.

Smart Code™

Code payment is spreading in Asia. Smart Code is designed to reduce workload and cost for code payment players and merchants and to provide consumers with secure and reliable payments. JCB provides the payment information processing data center linking the payment players and merchants and unifies the contracts between them. Anyone using a payment scheme provided by a player adopting Smart Code can pay by code at Smart Code merchants in Japan. There are 24 players participating. (as of April 2023)



Multiple Approaches to Protect Partners and Cardmembers

Payment security is always the highest priority for JCB. JCB engages in standardization activities and continues to develop products and services that enable secure payments for our customers.

Industrywide technology standards (EMV®)

In order to ensure higher security for payments, JCB acquired ownership in EMVCo in 2004, the technical standards body currently owned by American Express, Discover, JCB, Mastercard, UnionPay and Visa. EMVCo enables seamless and secure card-based payments worldwide by creating and managing EMV specifications and testing programs for chip cards, terminals, QR code, 3-D Secure, payment tokenization and SRC.

JCB has implemented J/Smart™ for contact and contactless cards as well as J/Secure™ for authentication based on EMV standards.



Tokenization initiatives

JCB is continuously implementing tokenization initiatives to provide customers with convenient services for payment, such as contactless mobile payment (JCB Contactless) and online payment, with higher security.

Invoice Card Payment

Through partnership with Digital Garage, Inc., we now offer the B2B payment service Invoice Card Payment for the JCB Group's corporate card members in Japan. This service can defer the effectual payment date of bank transfer invoices by replacing them with payments by JCB card. It supports financing by small and midsize enterprises to accommodate periodical shortages of funds due to seasonal factors and unanticipated fundraising. Based on their capital and business alliance formed in February 2022, JCB and Digital Garage are developing and collaborating on new businesses and services for the B2B market that leverage each other's assets to further expand the payments business and expand fintech services. This B2B payment service is part of those collaborative efforts.

Industrywide security standards (PCI DSS)

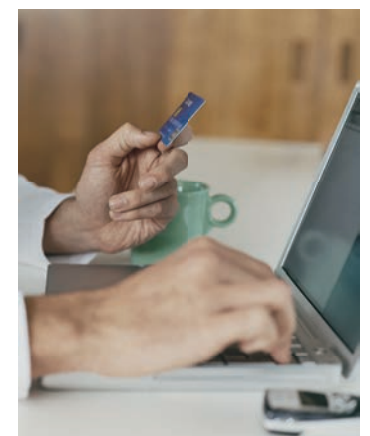
In an ongoing effort to create a safer payment environment, JCB collaborates with other major payment brands and other industry stakeholders on security standardization activities.

The Payment Card Industry Security Standards Council (PCI SSC) was founded in 2006 by JCB and other major payment brands with the mission of enhancing global payment account data security. PCI SSC is responsible for the development of the PCI Data Security Standard (PCI DSS) and other security standards as well as for providing support services that drive education, awareness and effective implementation by stakeholders. PCI DSS compliance is required under the JCB Data Security Program to protect cardmember data and transaction data.



J/Secure™ authentication service

JCB's J/Secure™ authentication program for card-not-present transactions has been protecting JCB cardmembers from identity theft. J/Secure™ makes online commerce more secure by adding an important identification step that enables cardmembers to directly authenticate their cards with the issuer.



Offering Various Brand Services

Your personal concierge, JCB PLAZA

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



JCB PLAZA Lounge Honolulu

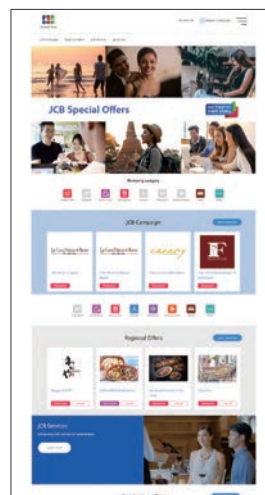


JCB PLAZA Lounge Guam

JCB Special Offers and JCB Japan Guide

JCB Special Offers site is designed to help JCB cardmembers easily find information about special offers and promotions at JCB merchants around the world. This site puts all of JCB's special offers and promotions in one convenient location, centralizing information that used to be scattered into different categories of user objective and preference. The site is designed to enable JCB cardmembers to easily search for the offers they want, including convenient smartphone search functionality.

Japan Guide APP is a free app for travelers to Japan, and includes information about special offers and other useful information.



JCB Special Offers



JCB Japan Guide APP

Hawaii Trolley free rides

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



Hawaii / Waikiki Trolley

JCB Welcomes Foreign Tourists to Japan

Special Offers and Benefits

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

JCB GLOBAL WiFi

JCB cardmembers can rent JCB GLOBAL WiFi at a special price. JCB GLOBAL WiFi is a portable Wi-Fi router rental service that enables cardmembers to stay connected any time and any place in Japan.



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.

KidZania Tokyo/KidZania Koshien



© KidZania



*JCB is an Official Sponsor of KidZania Tokyo and KidZania Koshien.

Universal Studios Japan



*JCB IS AN OFFICIAL MARKETING PARTNER OF UNIVERSAL STUDIOS JAPAN.
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JCB Offers High-quality and Value-added Cards to Benefit Every Customer

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

Hundreds of Cards to Choose From

Proprietary card lineup in Japan

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

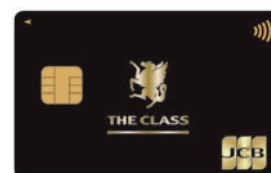


Safe and Secure Numberless Cards

JCB's numberless cards do away with visible card numbers and feature a MyJCB login QR code.

Premium cards

For greater customer satisfaction, JCB The Class, JCB Platinum and JCB Gold Cards provide high added-value services including dedicated service desks. These premium cards provide assured quality, confidence, reliability, and financial flexibility. JCB The Class is invitation-only. It is the most prestigious JCB Card, affording special status and exclusive services and support to a select group of JCB cardmembers.



JCB The Class

Corporate cards

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



JCB Platinum Corporate Card

JCB Express Business Card

Other Payments Solutions

Instant Issue Credit and Debit Cards

(Credit Cards)

JCB's Mobile Instant Approval Service enables you to sign up for applicable credit cards online and receive a card number in as little as five minutes.

Thanks to eKYC, you can start shopping at the following sellers even before your card is delivered:

- Online stores (using the card number available in the MyJCB app)
- Stores that offer Apple Pay or Google Pay™

(Debit Cards)

JCB provides its Mobile Debit Service to financial institutions. The service allows bank account holders to use a smartphone banking app to get a mobile debit card that can be used for mobile payments at QUICPay+ merchants.



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.



Benefits and Privileges for Cardmembers

Oki Doki Point Program

Loyalty points program for JCB cardmembers. Points can be redeemed for a rich variety of rewards including character products, and can also be used instantly at Amazon.co.jp.



JCB STAR MEMBERS

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



MyJCB Online Member Service

By registering with MyJCB, you can not only view your usage statements and accumulated points, but also change payment methods, participate in promotional campaigns, and use a range of other services. MyJCB smartphone apps are also available.



Card Transaction Notifications

With MyJCB, you can opt to receive an email or mobile app notification every time your card is used, which enables you to quickly detect suspicious transactions.

JCB's Leading Nationwide Merchant Network

JCB is one of the largest merchant acquirer in Japan. Leveraging the strength, JCB offers business partners and customers unique solutions and services.

Merchant Network is Expanding to Various Industries in Japan



Online Shopping



University / Education



Public Utilities / Tax



Hospital

JCB's merchant network is expanding broadly to various industries in Japan, not only face-to-face but also in the non-face-to-face market such as online shopping, delivery, subscription services and public utilities.

Acquiring for Other Payment Brands and Schemes

JCB meets diversified payment needs and offers other payment brands and schemes in Japan. This provides various payment options at merchants and enables efficiency in payment operations.

Global payment brands



JCB payment products



Contactless payment schemes



E-money brands



Code payment service



Other products



(As of June 2023)

Services That Benefit Merchants

Website for Merchants

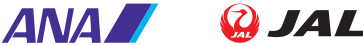
JCB provides website for merchants called "JCB Kameiten Oh!EN site." This website supports merchants' businesses by providing useful information and introducing services for JCB card merchants. Merchants can get some privileges by applying through this website.



* The image is sample.

POICHI

JCB provides a service that allows a single terminal to impart and redeem seven different types of loyalty points and miles, enabling merchants to contract only with JCB. Customers who accumulate points and miles are highly motivated to buy, and as "earning points" is often a major reason for choosing a store, merchants can expect to develop new customers and increase the number of regular customers. Also, by promoting the use of accumulated points, merchants can expect to increase the unit sales price.



(As of June 2023)

J-COMPASS

J-COMPASS, a service that sends direct mails and emails to JCB cardmembers in Japan, supports and streamlines JCB merchant marketing by advertising their offers and services.

JCB's Customer Acquisition Package for Restaurant Merchants

JCB's customer acquisition package for restaurants is a service that aims to support restaurant merchants to solve their customer acquisition problems. The package offers an affordable booking management system, Instagram activate tools and other services that restaurant merchants need to attract customers.

Supporting Merchant Infrastructure

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

Japan Card Network (CARDNET), a JCB associate company, manages an information processing center that processes authorization and transaction data between card companies and merchants. CARDNET is actively working to improve and expand the payment infrastructure.



Store Management Solutions with "tance mall"

The "tance mall" platform is offered by tance Co., Ltd. to connect stores with services that can facilitate store operations. With tance mall, stores can find services to enhance their customer acquisition, promote DX and solve a variety of other problems. Services providers can register with tance mall to generate new customer touchpoints and expand their sales channels.



Merchant acquiring processing services

JMS, a JCB associate company, offers an acquiring processing service (JMS Omakase Service) to merchants that allows them to accept major payment methods. The service contributes to improving the operational efficiency of merchants by aggregating operations such as payments and merchant inquiries.



"J-TaxFree" system

J&J Tax Free, a JCB associate company, provides the "J-Tax-Free" system, which transmits data on tax-free transactions made by inbound tourists to the National Tax Agency. The system is broadly provided to major retailers such as department stores, drug-stores, supermarkets and convenience stores.



JCB Offers Advanced, Versatile Payment Solutions

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

Processing Business for Corporations in Japan

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



Seven Card Service Co., Ltd.



Seven Card Service Co., Ltd.



West Japan Railway Company



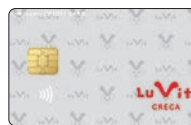
Life Financial Service Co., Ltd.



SBI Sumishin Net Bank, Ltd.



Mitsubishi HC Capital Inc.



Valor Holdings Co., Ltd.



Valor Holdings Co., Ltd.



Seven Bank, Ltd.



au Jibun Bank Corporation



KOMERI CAPITAL Co., Ltd.

JCB as an Operational Provider

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



JCB Card Center



JCB Tottori Solution Center

Initiatives for Innovation

JCB is working to develop and provide more convenient, safe and secure payment solutions in response to changes in technology and payments markets.

JCB Biometrics Card

JCB is developing a contactless card with built-in fingerprint authentication. Once the user has enrolled a fingerprint, all they need to do is to place that finger on the sensor embedded in the card when making a payment in order to complete authentication. Fingerprint information is securely stored on the card, and authentication processing is also performed by the card, so that merchants do not need to install any new equipment in order to accept payment with the JCB Biometrics Card.



NFC tag payment

In our company, we also offer payment options using NFC tags as a response to areas where JCB card payments are currently not available.

NFC tags excel in usability as they can be used without launching an app, and they do not require expensive devices. In addition to enabling speedy payments without requiring any action from the store's side, NFC tags are small and do not require power, allowing for flexible placement in various locations.

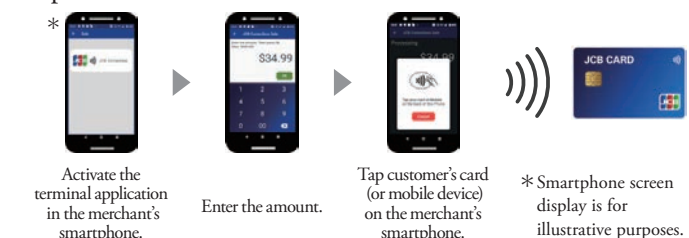
It is expected for cashless payment non-adopting stores such as stadiums and temporary event venues where crowd dispersion is necessary, as well as small-scale shops.

Tap on Mobile

Tap on Mobile enables JCB Contactless transactions with a commercial off-the-shelf Android-based smartphone using its NFC capability (no additional device needed for contactless payment).

Customers can simply tap their card (or mobile device) on the merchant's smartphone to conduct a payment.

Tap on Mobile offers a more simple and convenient payment experience.



Invoice Card Payment

In collaboration with Digital Garage, Inc., JCB is offering JCB corporate cardmembers in Japan the option to pay their invoices by card as a B2B payment service. By switching invoice payments from a bank transfer to a JCB credit card payment, the service allows payment due dates to be extended. The service supports small and medium-sized businesses (SMBs) with funding issues, including routine fund shortages caused by seasonal factors and sudden fund procurement needs. As a result of forming a capital and business alliance in February 2022, JCB and Digital Garage will bring their mutual assets to develop new businesses and services for the B2B market and continue to expand their payment businesses and Fintech services. This service is the first step in this joint effort.

Developing New Business Beyond the Bounds of Payments

Digital Identity

We have started developing new Self Sovereign Identity (SSI) infrastructures which enable various institutions to safely transfer and share user identity data at the user's own discretion. We are also investigating new services and business models using the infrastructure. Further, we are working on several projects for the purpose of visualizing a new future in which digital values, such as currencies, points and others, will differ from their current forms.

We have created and released concept movies and a white paper, which enable you to have a deeper understanding of frameworks for proving the user's digital identity by combining and using the user identity information that banks, credit card companies and other institutions have, and frameworks and interfaces that enable users to freely use various digital values.

JCB Consumption NOW

JCB Consumption NOW is developed from JCB credit card transaction data using Nowcas's advanced big data analysis technology. It is a new credit card consumption tracker that shows retail consumption trends on a real-time basis. JCB Consumption NOW brings two benefits. One is the index by merchant category which has not been common until now. The other is timeliness. Updates are shown every 2 weeks.

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

* Card examples are shown below.

Credit Cards



JCB The Class
Japan



JCB Platinum
Japan



JCB Gold
Japan



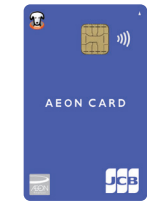
JCB Card W
Japan



JCB Standard
Japan



JCB Platinum Corporate Card
Japan



AEON BANK, LTD.
Japan



ALL NIPPON AIRWAYS
CO., LTD.
Japan



APLUS Co., Ltd.
Japan



Credit Saison Co., Ltd.
Japan



Delta Air Lines, Inc.
Japan



Honda Motor Co., Ltd.
Japan



JACCS CO., LTD.
Japan



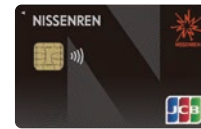
Japan Airlines Co., Ltd.
JALCARD, INC.
Japan



KOMERI CAPITAL Co., Ltd.
Japan



Merpay, Inc.
Japan



Nissenren Co., Ltd.
Japan



Orient Corporation
Japan



POCKET CARD CO., LTD.
Japan



Rakuten Card Co., Ltd.
Japan



SMBC Finance Service
Co., Ltd.
Japan



TOYOTA FINANCE
CORPORATION
Japan



United Airlines, Inc.
Japan



Viewcard Co., Ltd.
Japan



CrediMax B.S.C.
Bahrain



Prime Bank Limited
Bangladesh



Bank of China Ltd.
China



Industrial and Commercial
Bank of China Ltd.
China



China CITIC Bank
Corporation Limited
China



Bank of Shanghai Co., Ltd.
China



China Merchants Bank Co., Ltd.
China



Ping An Bank Co., Ltd.
China



China Minsheng
Banking Corp., Ltd.
China



Shanghai Pudong Development
Bank Co., Ltd.
China



China Construction
Bank Corporation
China



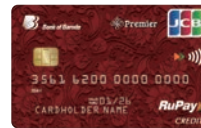
China Everbright Bank
Co., Ltd.
China



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



The Bank of East Asia, Limited
Hong Kong



BoB Financial Solutions Limited
India



PT Bank CIMB Niaga Tbk
Indonesia



PT Bank Mandiri Persero
Indonesia



PT. Bank Negara Indonesia
(Persero) Tbk
Indonesia



PT Bank Maybank
Indonesia Tbk
Indonesia



PT Bank Rakyat Indonesia
(Persero) Tbk
Indonesia



PT. Bank Central Asia Tbk
Indonesia



PT Bank Danamon 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



Nonghyup Bank Co., Ltd.
Korea



SHINHAN CARD
Korea



Woori Card Co., Ltd.
Korea



BDO Unibank, Inc.
Philippines



Rizal Commercial Banking Corporation
Philippines



East West Banking Corporation
Philippines



Commercial Bank Of Ceylon PLC
Sri Lanka



Taishin International Bank
Taiwan



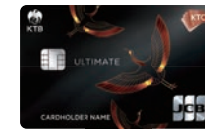
Taiwan Shin Kong
Commercial Bank Co., Ltd.
Taiwan



Taipei Fubon
Commercial Bank
Taiwan



Krungsriyudhya Card
Company Limited
Thailand



Krunghai Card
Public Company Limited
Thailand



Card X Company Limited
Thailand



Kasikorn Bank Public
Company Limited
Thailand



AEON Thana Sinsap (Thailand)
Public Company Limited
Thailand



Vietnam Joint Stock Commercial
Bank for Industry and Trade
Vietnam



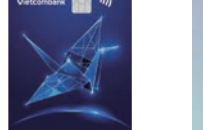
Joint Stock Commercial
Bank for Foreign Trade of Vietnam
Vietnam



Saigon Thuong Tin Commercial
Joint Stock Bank
Vietnam



Military Commercial
Joint Stock Bank
Vietnam



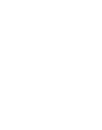
Joint Stock Commercial Bank
for Foreign Trade of Vietnam
Vietnam



Vietnam Prosperity
Joint Stock Commercial Bank
Vietnam



Nam A Commercial
Joint Stock Bank
Vietnam

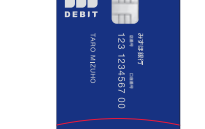


VPBank Finance
Company Limited
Vietnam

Debit Cards



AEON Bank, Ltd.
Japan



Mizuho Bank, Ltd.
Japan



MUFG Bank, Ltd.
Japan



Rakuten Bank, Ltd.
Japan



Seven Bank, Ltd.
Japan



Prime Bank
Bangladesh



ACLEDA Bank Plc.
Cambodia



Punjab National Bank
India



State Bank of India
India



State Bank of Mongolia
Mongolia



CB Bank
Myanmar



Ayeayawady Bank Limited
Myanmar



Bank of Khyber
Pakistan



People's Bank
Sri Lanka



Hua Nan Commercial
Bank Co., Ltd.
Taiwan



Vietnam Export Import Commercial
Joint Stock Bank
Vietnam

Prepaid Cards



ALL NIPPON AIRWAYS CO., LTD.
Japan



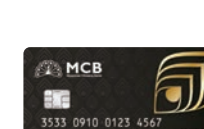
KOMERI CAPITAL Co., Ltd.
Japan



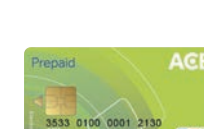
mixi, Inc.
Japan



Rakuten Bank, Ltd.
Japan



Myanmar Citizens Bank
Myanmar



Asia Commercial Bank
Vietnam



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

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

JCB General Principles

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

JCB General Principles

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

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

Full Compliance and Improvement of Information Security

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



JCB Compliance Guide
for employees



IS97519/ISO27001

Fulfillment of Customer Satisfaction

JCB CX VISION

JCB is working together on a company-wide basis to provide all customers with experiences that lead to the future, with a CX vision of “Good experiences for everyone and the future.”



JCB CX Standard
Good experiences
for everyone and the future.

JCB Sign Language Service Desk

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



Society and Cultural Activities

JCB's CSR Activities in Priority Areas

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

Priority Areas



Honolulu Museum



Forest conservation in Indonesia



School building construction in Myanmar
(presented in Feb 2017)

JCB's Activities on Carbon Neutrality

Arising from the international momentum towards carbon neutrality, JCB aims to reduce its own GHG emissions on a global basis by switching to CO2-free electricity and implementing energy-saving measures in our offices around the world. In FY2022 JCB set the following targets and successfully achieved the first goal by reducing GHG emissions by 54.4% in FY2022 compared to FY2013.

[GHG emission reduction goals]

- (1) Reduce GHG emissions by more than 50%^(*) in FY2022 compared to FY2013.
- (2) Reduce GHG emissions by more than 80% in FY2025 compared to FY2013.
- (3) Aim for Net-zero GHG emissions in FY2030.

^{*}Scope 1 and Scope 2

Helping in recovery from natural disasters such as the Great East Japan Earthquake

JCB provides a long-term scholarship fund for children who lost their parents in the Great East Japan Earthquake. The support will continue until the pre-school children at the time of the disaster graduate from university or other schools. From 2011 to 2020, JCB donated 1 yen for every JCB Card transaction in Japan on the 5th, 15th or 25th of specified months, totalling over 600 million yen to organisations involved in disaster recovery.



JCB Social Contribution Programs

JCB encourages all employees to participate in social contribution 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.



JCB International Co., Ltd. (“JCBI”) was established by JCB Co., Ltd. (“JCB”) in 1981 as a wholly owned subsidiary to carry out the international operations of JCB. Currently, we have subsidiaries and offices in approximately 30 locations across the world and are expanding our network. We continue to work together with JCB to enhance the value and stature of JCB as an international payment brand.

Since the start of our global expansion, we have been developing partnerships with partner banks, corporations and other institutions worldwide. At the same time, we have been forming strategic and flexible business alliances with international payment brands and local payment networks around the world to provide competitive network capabilities to JCB’s global cardmembers. For the last ten years, with the close cooperation of those partners, we have been successfully expanding the scale of our global businesses by responding to the increasing interests in and inbound travel into Japan, particularly from Asia. With this, we have rapidly increased cardmembers in Asia, attracting them with value-added services in Japan.

Now, we have set a brand strategy to position JCB as the leading Asian payment brand. In Asia, consumption and investment for the enjoyment of life by all generations, from the young to the elderly, can be expected with further economic growth. By leveraging our existing strength and establishing further strengths in Asia, we are expanding into merchant networks in the global market, both offline and online, attracting them with more unique digitalized services locally, regionally and globally.

JCB and JCBI will seek to develop quality products and services that cater to the rapidly changing demands of the global payment market.


Yoshiaki Kaneko
Senior Executive Officer, JCB Co., Ltd.
President & Chief Executive Officer, JCB International Co., Ltd.



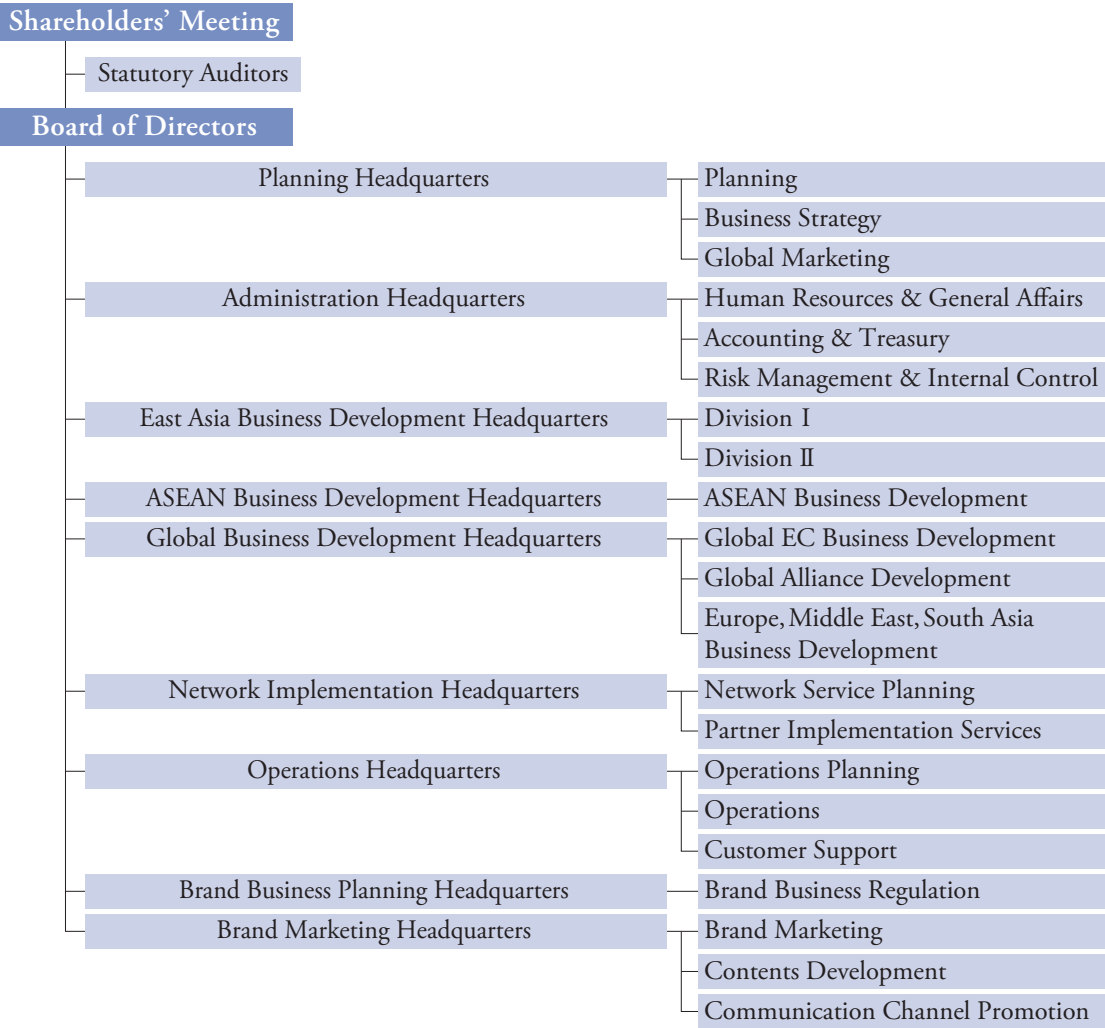
JCB International Co., Ltd. Board of Directors



(From top left)
Chairman Takayoshi Futae
President & CEO Yoshiaki Kaneko
Board Director Masaaki Okazaki
Kunimasa Kawase
Kozaburo Kamimura

(As of June 2023)

JCB International Co., Ltd. Organization Chart



(As of June 2023)

For more information, please visit:
<https://www.global.jcb/en/about-us/company/locations/index.html>

Asia/Pacific

- JCB International Business Consulting (Shanghai) Co., Ltd.
- JCB International Holding (Thailand) Co., Ltd.
- JCB International Business Consulting (Shanghai) Co., Ltd. Beijing Branch
- JCB International (Thailand) Co., Ltd.
- JCB International Co., Ltd. Beijing Representative Office
- JCB International (Thailand) Co., Ltd. Yangon Branch
- JCB International (Asia) Ltd.
- The Representative Office of JCB International (Thailand) Co., Ltd. in Hanoi
- JCB International (Taiwan) Co., Ltd.
- The Representative Office of JCB International (Thailand) Co., Ltd. in Ho Chi Minh City
- JCB Card International (Korea) Co., Ltd.
- PT. JCB International Indonesia
- JCB International Asia Pacific Pte. Ltd.
- PT. JCB International Indonesia Surabaya Branch
- JCB International Asia Pacific Pte. Ltd. Manila Branch
- JCB International (Oceania) Pty Ltd.
- JCB International Asia Pacific Pte. Ltd. Malaysia Branch
- JCB CARD INTERNATIONAL (SOUTHASIA) Pvt. Ltd.

Europe

- JCB International (Europe) Ltd. European Head Office
- JCB International (Europe) Ltd. Branch in Rome
- JCB International (Europe) Ltd. Branch in Frankfurt
- JCB International (Europe) Ltd. Branch in Madrid
- JCB International (France) S.A.S.
- JCB International (Europe) Ltd. Branch in Vienna

Middle East

- JCB Middle East LLC
- JCB International Co., Ltd. Dubai Representative Office

Russia/CIS

- JCB International (Eurasia) LLC

Americas

- JCB International Credit Card Co., Ltd. U.S. Head Office
- JCB International Credit Card Co., Ltd. Silicon Valley Office
- JCB International Credit Card Co., Ltd. Honolulu Branch
- JCB International (Micronesia) Ltd.

JCB Co., Ltd.

- Tokyo Head Office
5-1-22, Minami Aoyama, Minato-ku, Tokyo 107-8686, Japan
- JCB Card Center
7-5-14, Shimorenjaku, Mitaka-shi, Tokyo 181-8001, Japan
- JCB Tottori Solution Center
6-1-1, Wakabadai-Kita, Tottori-shi, Tottori 689-1111, Japan
- Takadanobaba Office
3-8-2, Okubo, Shinjuku-ku, Tokyo 169-0072, Japan
- Hokkaido Regional Office
Nishi1-1, 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, Kitahamagashi, Chuo-ku, Osaka-shi, Osaka 540-8606, Japan
- Chugoku & Shikoku Regional Office
13-11, Noboricho, Naka-ku, Hiroshima-shi, Hiroshima 730-0016, Japan
- Kyushu Regional Office
1-6-8, Tenjin, Chuo-ku, Fukuoka-shi, Fukuoka 810-8627, Japan
- Matsue Branch
55, Hokuryo-cho, Matsue-shi, Shimane 690-0816, Japan
- JCB International Co., Ltd.
5-1-22, Minami Aoyama, Minato-ku, Tokyo 107-8686, Japan
Tel: 81-3-5778-5483 Fax: 81-3-5778-8377

Corporate Overview of JCB Co., Ltd.

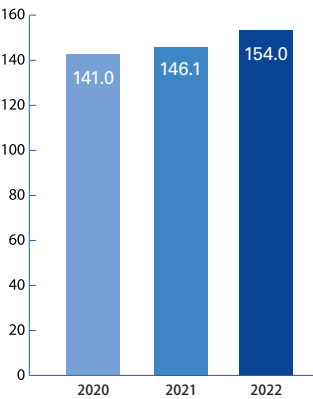
Company Name	JCB Co., Ltd.
Established	January 25, 1961
Capital	¥ 10.6 billion
President & Chief Executive Officer	Takayoshi Futae
Employees	4,373
Major Business Areas	Credit card operations Providing credit card operation services Financing Collections Gift card and certificate issuing and sales
Cardmembers	Over 150 million
Merchants	About 43 million
Annual Transaction Volume	¥ 43.3 trillion
Headquarters	5-1-22, Minami Aoyama, Minato-ku, Tokyo 107-8686, Japan
Major Shareholders	JCB Employee Shareholding Association MUFG Bank, Ltd. Taiyo Life Insurance Company Sumitomo Mitsui Banking Corporation Toyota Financial Services Corporation ORIX Corporation TIS Inc. and others.
Affiliated Companies	JCB International Co., Ltd. JCB Service Co., Ltd. Japan Card Network Co., Ltd. JMS Co., Ltd. JCB EQSe Co., Ltd.

Board Members

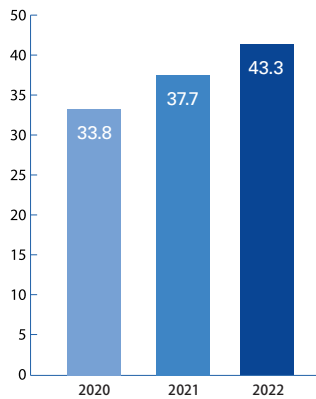
Chairman	Ichiro Hamakawa
President & Chief Executive Officer	Takayoshi Futae
Board Members, Senior Executive Officers	Hiroshi Aketa Koremitsu Sannomiya Masaaki Okazaki Yukihiko Oya Masaki Fukui Sadayoshi Shinbori
Board Member, Executive Officer	Takehiko Nakayama
Board Members	Hajime Kumata Akira Tsuboi Akio Uemura Shin Kitamura
Auditors	Kiyohisa Fuku Akira Saito Takeshi Negama Shinichi Arai
Senior Executive Officers	Yoshiki Kaneko Akira Umezawa Masamitsu Yoshimura Masayuki Tanabe
Executive Officers	Makoto Takita Shigeta Kitajima Masashi Miyano Hideyuki Higashino Ichiro Nakata Takanori Kawada Takashi Watanabe Masaaki Sakai Hideto Sakakibara Masayuki Tajima Kazuma Sakamoto Shinya Kubotera Hiroshi Nagasawa Masaki Yokawa
Executive Fellow	Junya Tanaka

Key Operational Statistics

JCB Cardmembers
(Units: millions)



Annual Transaction Volume
(Units: ¥ trillions)

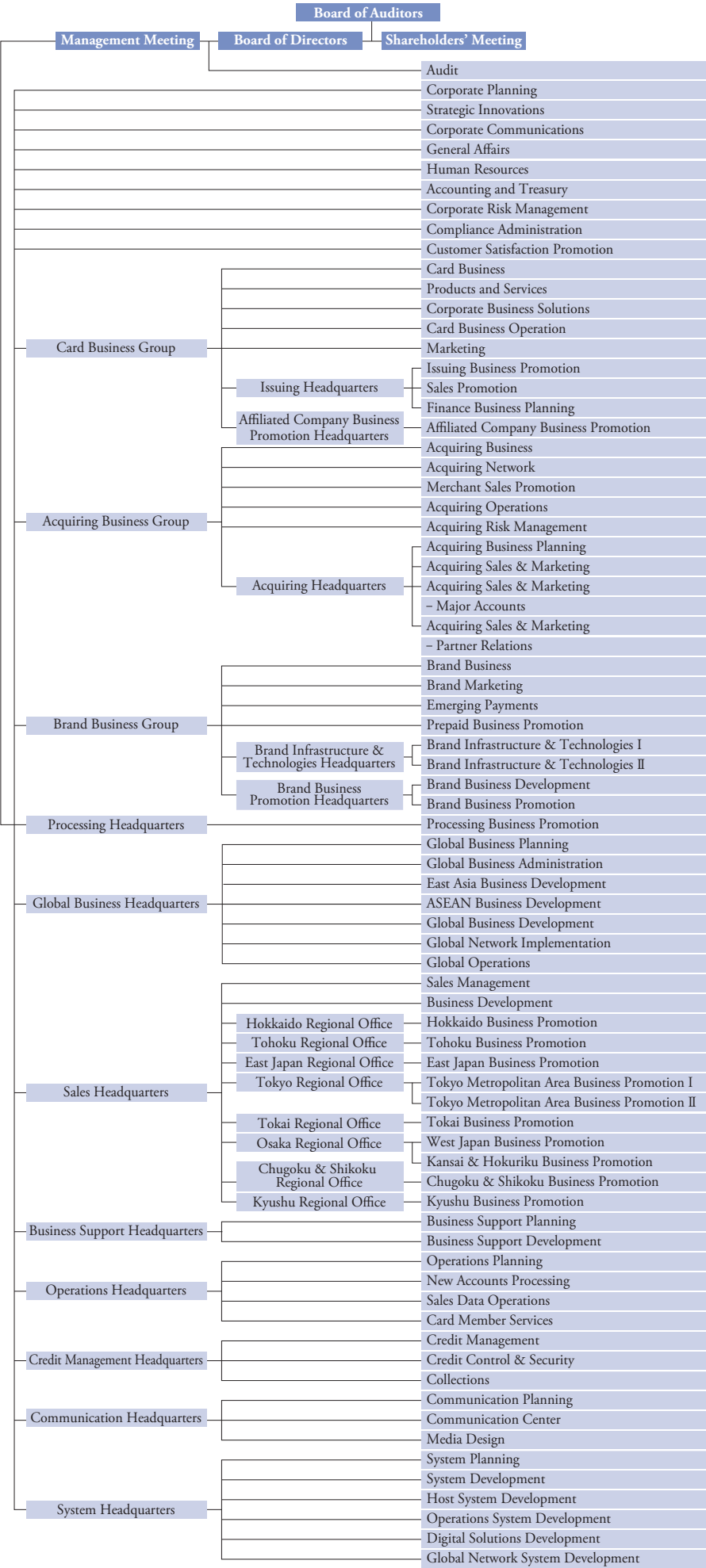


Corporate Performance

(Units: ¥ billions)

Net Revenue	372.6
Operating Expenses	336.3
Operating Profit	36.2
Current Profit	36.8
Net Income (recurring profit)	25.0

Organization Chart



Head office in Japan

(As of June 2023)

Note: Board Members are as of June 2023. Other corporate overview information is as of the end of March 2023.

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

JCB established

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



The first JCB credit card

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

First credit card point program in Japan

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



Joy Joy point reward advertisement

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

JCB as a global payment brand

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



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

- 1982 ▶ JCB Gold card issuance commenced
▶ Started issuing cards with magnetic stripe
▶ Franchisee card business commenced
1983 ▶ JCB cardmembers reach 5 million
1984 ▶ First JCB Card issued outside Japan in Hong Kong
1987 ▶ JCB cardmembers reach 10 million
▶ JCB International Credit Card Co., Ltd. established in USA
1988 ▶ Launched no-signature acceptance, the first in the industry in Japan
▶ JCB International (Europe) Ltd. established in UK
1989 ▶ JCB Shopping and Dining Passport (current *JCB Special Offers Guide*) published
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 Thailand
1991 ▶ JCB International Asia Pacific Pte. Ltd. established in Singapore
1993 ▶ JCB International (Taiwan) Co., Ltd. established
▶ JCB Cards issued in Korea
1994 ▶ JCB Cards issued in Taiwan
1995 ▶ Japan Card Network Co., Ltd. established
1996 ▶ JCB Cards issued in Indonesia and Philippines
1999 ▶ JCB cardmembers outside Japan reach 1 million
▶ Launched J/Smart™ EMV compliant payment application
2000 ▶ Announced acquiring partnership with American Express
▶ JCB became a Corporate Marketing Partner of UNIVERSAL STUDIOS JAPAN
2001 ▶ J/Smart card issuance commenced
▶ JCB International (Thailand) Co., Ltd. established
2004 ▶ Acquisition of ownership in EMVCo
▶ Rollout of J/Secure™ payer authentication program
2005 ▶ Launched QUICPay™ contactless payment
▶ JCB Cards issued in Bahrain
▶ JCB Cards issued in China
▶ Certified with BS7799

- 2006 ▶ Launched Diners Club Card acquiring operation in Japan
▶ J&J Business Development Corp., JCB Travel Co., Ltd., J&J Gift Co., Ltd. established with JTB
▶ Alliance with Discover Financial Services
▶ Foundation of PCI Security Standards Council, LLC. with 4 other payment brands
▶ Launched UnionPay card acceptance by JCB's ATM network in Japan

- 2007 ▶ New JCB Brand Emblem is announced

JCB conveys trust and delivers expectation



Old JCB Emblem New JCB Emblem

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



- ▶ First commercial rollout of J/Speedy™ (current JCB Contactless)

J/Speedy™ (current JCB Contactless)

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



- 2009 ▶ JCB Original Series Card issuance commenced
▶ JCB Card International (Korea) Co., Ltd. established
▶ JCB cardmembers outside Japan reach 5 million
2010 ▶ JCB International Business Consulting (Shanghai) Co., Ltd. established
▶ JCB overseas purchase protection service commenced
▶ Launched merchant acquiring operation in Japan with UnionPay International
2011 ▶ JCB's 50th anniversary
▶ PT. JCB International Indonesia established
▶ JCB Cards issued in Vietnam
▶ JCB cardmembers outside Japan exceed 10 million

- 2013 ▶ JCB cardmembers outside Japan exceed 15 million
2014 ▶ JCB International (Eurasia) LLC established in Russia
▶ JCB Tottori Solution Center (JCB EQSe Co., Ltd.) established
▶ JCB Cards issued in Laos
▶ JCB Cards issued in Bangladesh
2015 ▶ JCB Cards issued in Russia
▶ JCB cardmembers outside Japan exceed 20 million
▶ New brand message "Uniquely Yours" is announced
2016 ▶ JCB Cards issued in Pakistan
▶ JCB Cards issued in Myanmar
▶ JCB Cards issued in Mongolia
2017 ▶ JCB CARD INTERNATIONAL (SOUTHASIA) Pte. Ltd. established in India
▶ JCB cardmembers outside Japan exceed 25 million
2019 ▶ JCB Cards issued in Cambodia
▶ JCB cardmembers outside Japan exceed 30 million
▶ JCB cardmembers in Japan exceed 100 million
▶ JCB Cards issued in India
▶ JCB Cards issued in Sri Lanka
2020 ▶ JCB Middle East LLC established in Saudi Arabia
2021 ▶ Formed a capital and business alliance with Net Protections Holdings
▶ Launched JCB Contactless for public transportation in Japan
▶ First renewal for JCB Original Series Card
▶ QUICPay users reach 20 million
2022 ▶ Formed a strategic partnership with Soft Space Sdn. Bhd.
▶ Formed a capital and business alliance with Digital Garage, Inc.
2023 ▶ Achieved 1 million RuPay JCB issuances in India
▶ Launched Sri Lanka's first JCB-branded credit card in partnership with LankaPay