

JCB WORLD REPORT

JCB Holds EMEA Conference in Malta

JCB International Co., Ltd. (JCBI) hosted 105 participants from 43 corporate partners throughout Europe, the Middle East and Africa at the 2003 JCB EMEA regional conference held in the Republic of Malta, 12-14 October. At this conference JCB International elaborated on JCB's International Vision and EMEA Expansion. It represented a tremendous opportunity for JCB partners to learn more about JCB's brand strategy and long-term ambitions for the region.

Kunio Yoshizawa, President and COO of JCBI, communicated strategies for expanding the merchant network and concrete proposals for issuing in EMEA, as well as strengthening ties with partners. In addition to presentations by JCBI executives, representatives of JCB partners in Malta, Italy, Germany and the Czech Republic spoke about JCB business in their respective local markets, sharing information and expertise.

The conference also offered the opportunity for individual meetings between JCB partner organizations and JCB executives. Partners were able to take the best advantage of the chance to address their own particular needs and concerns. 17 individual meetings were held during the conference.

The JCB EMEA conference is held in order to strengthen JCB brand marketing and to meet the need for agreement on policy and strategy for the region. This is a key component of JCBI's

promotion of its international brand business in cooperation with its partners in the EMEA.



No.37 Winter & Spring 2004

INDEX

JCB Holds EMEA Conference in Malta	1	JCB USA and Marukai Corporation to Issue Co-branded Card ...	5
JCB Growth in Hong Kong	2	Akihabara 10% Cashback and Home Electronics Festival	5
JCB's First Platinum Card	2	JCB Europe Mitsukoshi Campaign	5
Southern Bank Berhad Alliance Program in the Malaysian Peninsula	2	JCB Unveils 3-D Secure™ Compliant Program	6
Visanet del Peru to Start JCB Merchant Acquiring Operations ...	3	JCB is Showing Steady Progress in EMV Migration	6
Processing Agreement with Major Spanish Payment Network Sistema 4B	3	JCB Offica Solution Goes Mobile	6
JCBI Signs Agreement with OTP Bank	3	Biometric Authentication Trial for Highly Secure Mobile Transactions	7
JCB Cardmembers in Thailand Top 100,000	3	World's First Fingertip Vessel Authentication Combining Payment with Access Control	7
JCB Launches First Worldwide Brand Promotion Campaign ...	4	JCB Card Quick Issuance in Honolulu	7
JCB Introduces New Global Support for Lost and Stolen Cards ...	4	Corporate Statistics	8
JCB Sponsors EAFF's First East Asian Football Championship ...	4		

JCB Growth in Hong Kong

JCB will be enhancing its exposure in the Hong Kong market in 2004, building on its current success as the Japanese travel card. First will be the effect of the new license agreement with the Bank of East Asia Ltd. (BEA). The signing ceremony was held on December 1, 2003 at BEA headquarters, with Dr. David K. P. Li, Chairman & Chief Executive, representing BEA, and Mr. Hiroya Nobuhara, Chairman & CEO, representing JCBI. The priority in 2004 will be on merchant acquiring and operations, with card issuing remaining a future opportunity to be explored. BEA is the fourth JCB acquirer in Hong Kong, joining the Hongkong and Shanghai Banking Co., Ltd. (HSBC), Hang Seng Bank Ltd. (HASE) and JCB International (Asia). Next, HASE and AEON Credit Service (Asia) Co., Ltd. will be joining current JCB card issuing partners HSBC and JCBI (Asia) this year.

The new agreements for acquiring and issuing with our partners in Hong Kong will contribute to broadening the JCB merchant and cardmember base, further increasing brand acceptance and recognition in the market.



Dr. David K. P. Li (left) with Mr. Hiroya Nobuhara

JCB's First Platinum Card

Fubon Bank in Taiwan began issuing platinum JCB cards in October 2003, the first JCB platinum card in the world. While many other types of platinum card have been issued in Taiwan, JCB is offering unique services with the JCB platinum card, and in particular emphasizing service in Japan.

There are three major advantages to JCB platinum service over its competitors. One is an exclusive airport lounge service, which allows cardmembers to use lounges (except Priority Pass lounges) at 18 Japanese airports at no charge. Another is golf entry service, providing reservations for platinum cardmembers at famous courses in Japan – including those only course members can usually get to play. Finally there is hotel service at selected top Japanese hotels

including discounts, late check out, room upgrades and other premiums. In Taiwan there are also exclusive premiums and benefits at merchants for platinum members.



In the first month of issuing alone, Fubon Bank has exceeded 10,000 platinum JCB cardmembers. JCB will be offering the platinum JCB card to other issuers as well, targeting at least 100,000 cardmembers in the first year.

Southern Bank Berhad Alliance Program in the Malaysian Peninsula

Southern Bank Berhad (SBB) commenced issuing the SBB-JCB UO Card, an alliance program in partnership with the major retailer Uda-Ocean Sdn Bhd (UO) in Johore Bharu, Kuala Lumpur and Ipoh in Malaysia in November 2003. This is the second alliance program with retail stores in Malaysia following the one with Suiwah Corporation in Penang.

Uda-Ocean Sdn Bhd was established in 1992 as a joint venture company between Uda Holdings Berhad, a major developer in Malaysia and Ocean-Capital Berhad, a major retailer in Malaysia. Now they operate 3 stores on the Malaysian Peninsula, at Johore Bharu, Kuala Lumpur and Ipoh. UO currently has over 100,000 house cardmembers and offers special benefits such as a reward

points program in all its stores. In addition to the benefits of SBB, JCB provides an international payment function, services and sales promotions like the ongoing Million Dollar Campaign, making the card even more advantageous and attractive.



With the Uda-Ocean and Suiwah alliances, JCB has issuing projects in the major cities of Malaysia. JCB was the late comer to the market, however, and is now at a new stage of significantly increasing the number of cards to compete with other international card brands.

Visanet del Peru to Start JCB Merchant Acquiring Operations

JCBI has signed an agreement with the largest network of credit and debit card acceptance in Peru, Visanet del Peru S.A. The company represents the JCB brand in acquiring and processing business. The new arrangement took effect on November 12, 2003.

This is JCB's first acquiring agreement in Peru. With the exception of ATMs in the Cirrus network, which already accept the JCB card, Visanet del Peru will be introducing the JCB card to the credit card market for the first time.

Visanet del Peru, headquartered in Lima, is an exclusive Visa acquirer in Peru. The company was established in 1997. Visanet del Peru provides acquiring services to 15,500 merchants, which covers almost all credit card establishments in Peru. Following the new alliance, the JCB card will be phased in with these merchants from March 2004.

Both partners are looking forward to the benefits of this new alliance. Japanese business travel and holiday patterns have changed in recent years with a greater focus on individual mobility. JCBI determined that a broader merchant network base is needed in Peru, a country with historical destinations attractive to tourists, such as ruins of the Inca Empire, to provide more complete service to JCB cardmembers. Visanet del Peru, by adding JCB to its product line of international credit card brands, can now meet the needs of merchants that are interested in Japanese travelers, and strengthen its presence even more in the acquiring market.



Mr. Bruno Bertolotti V., Gerente General of Visanet del Peru, with Mr. Kunio Yoshizawa, President & COO of JCBI

Processing Agreement with Major Spanish Payment Network Sistema 4B

On October 10, 2003 JCBI and Sistema 4B, SA signed a processing agreement. JCBI was represented by Mr. Shizuo Mizuguchi, Senior Executive Vice President and Sistema 4B by Mr. Alfonso de la Viuda Martinez, Consejero-Director General.

Sistema 4B is one of Spain's three largest payment networks, and the new agreement means that JCB transactions are accepted on

two of the three, in combination with JCB's existing partnership with Sermepa. Sistema 4B member banks have approximately 200,000 POS terminals throughout Spain, which will further enable JCB card acceptance at merchants, significantly increasing usability and convenience for both cardmembers and merchants. With the cooperation of major Sistema 4B members such as Banco Popular Group and Santander Central Hispano, we can expect continuing expansion of the JCB merchant network in Spain.

JCBI Signs Agreement with OTP Bank

On September 3, 2003, OTP Bank Rt. and JCBI concluded a license agreement for merchant acquisition in Hungary. The signing ceremony took place in OTP's Budapest office. Representing the companies were Mr. Csaba Lantos, Deputy Chief Executive Officer of OTP, and Mr. Kunio Yoshizawa, President & COO of JCBI.

In Hungary, JCBI has already granted a merchant acquiring license to K&H Bank. OTP and K&H Bank dominate the Hungarian acquiring market. By welcoming OTP as the second licensing partner, JCB's merchant network will be significantly strengthened to meet the expanding needs of JCB cardmembers. OTP started acquiring JCB card transactions from November 2003.

OTP was established as the National Savings Bank in 1949 as a nation-wide, state-owned, banking entity providing retail deposit accounts and loans. In 1990, the National Savings Bank became a public company. Its name was changed to the National Savings and Commercial Bank (OTP Bank). Today OTP Bank provides a full range of commercial banking services through a nation-wide network consisting of 427 branches and more than 1,200 ATMs with a significant market share in the Hungarian banking sector.



(Left to right)
Ms. Hargitai, Mr. Lantos, Mr. Yoshizawa,
Ms. Antal, and Mr. Pep

JCB Cardmembers in Thailand Top 100,000

Thanks to the efforts of Siam Commercial Bank and AEON Thana Sinsap Public Company Ltd., the number of JCB cardmembers in Thailand broke through the 100,000 mark in November 2003. JCB entered into its first alliance with Siam Commercial Bank in 1989 for acquiring business, and they began issuing JCB cards in 1990. AEON Thana Sinsap became a JCB issuing partner in 2000, and Bangkok Bank, one of the major acquirers in Thailand, signed on in 2003. JCB congratulates its partners in Thailand on this significant achievement.



JCB Launches First Worldwide Brand Promotion Campaign

The JCB Million Dollar Campaign gives all JCB cardmembers with JCB cards issued in 18 countries and territories around the world a chance to win in a lottery offering a total of one million US dollars in prizes. While launch dates vary by country of issuance, the brand level campaign began October 1, 2003.

Over the years JCB has implemented numerous strategies to increase brand recognition, to create an environment enabling partners to expand their membership base and to provide cardmembers with exclusive benefits, but this worldwide campaign represents an unprecedented investment in a unified JCB brand promotion. The campaign is on a global level, and the name "JCB Million Dollar Campaign" appeals to consumers in every country of issuance, promoting increased card use as well as new membership applications.

Aggressive advertising and PR for the unified campaign is being implemented across a broad range of media by JCB partners in every country,

with particular focus in Asia where there has been remarkable growth in cardmembers and merchants.

This type of worldwide, brand level campaign supports JCB's strategy as an international credit card to promote JCB card issuing around the globe as well as offer even better services and benefits to all our cardmembers.



JCB Introduces New Global Support for Lost and Stolen Cards

JCB announced the launch of a new, enhanced global support service for lost and stolen cards on January 10, 2004. The 'JCB Emergency Assist 24' service is available 24 hours a day, 365 days a year, with a single phone call from any location in the world. The service offers cash advances, translation support and other assistance.

JCB Emergency Assist 24 is a major addition to the customer support system, offering faster and more comprehensive services after hours, and expanded assistance to remote locations. The new service can be used to arrange for a cash advance, with no card required, of up to USD 700 that can be picked up at more than 150,000 locations in 187 countries and territories. Other services include translation, for example to help in communicating with local police, message forwarding to family and friends, and help in applying for passport reissuance.

"We feel the new JCB Emergency Assist 24 system is an indispensable addition to our customer service lineup. The peace of mind JCB support gives cardmembers is one of the primary reasons

our customers chose the JCB brand. Now they can get extra help when they lose a card

at any hour of the day and anywhere in the world with a single call to JCB", commented Shizuo Mizuguchi, Senior Executive Vice President, JCBI. "We have been aware for some time of the need to offer fuller support to those of our customers who could use our help after the JCB Plaza is closed, or who are too far away to come to a JCB Plaza when they get in trouble."

Currently JCB Emergency Assist 24 is available only for JCB cards issued by JCB or JCB franchisee companies within Japan, although JCB is reviewing extending the system to cards issued in other countries. Service will be provided by Travelex Global and Financial Services, Ltd., based in Peterborough, UK, which offers high-quality traveler assistance in 25 languages. The Travelex customer service call center was winner of the European Call Center of the Year in 1999 and 2000.



JCB Sponsors EAFF's First East Asian Football Championship

JCB was a sponsor of the East Asian Football Championship 2003, the inaugural tournament of the East Asian Football Federation (EAFF), founded in May 2002 by nine East Asian football associations, to promote the growth and development of football in the region. The final competition of the East Asian Football Championship was held from December 4 to 10, with Korea winning the title against teams from the host Japan, China and Hong Kong.

As the championship slogan "Creating New Football" indicates, the tournament confirmed the emergence of a new and prominent power, not only in the Asian but in the world football scene as well. The competition was a prelude to the qualifying round of the 2006 FIFA World Cup Asian Preliminaries, which kick off next year. This was

JCB's first football sponsorship.

JCB, the only international card brand based in Asia, was honored to be a sponsor of the East Asian Football Championship 2003. It is our hope that the EAFF will continue to play a vital role in the growth of Asian football for many years to come and contribute to the unity of East Asia.



©J.LEAGUE PHOTOS

JCB USA and Marukai Corporation to Issue Co-branded Card

JCB USA and Marukai Corporation, California's largest Japan-affiliated membership-only supermarket jointly introduced the new Marukai JCB Card, a co-branded credit card carrying both Marukai membership bar-code identification and JCB credit functions. A marketing campaign commenced on November 8, 2003 at the Marukai main store in Gardena.

In June 2002, Marukai and JCB USA started a co-branded credit card program in Hawaii, which generated over 10,000 co-branded Marukai JCB Cards within a short six-month period. By replicating the Hawaii program in California, both Marukai and JCB USA expect to turn out similar successful results due to the enhanced value that the co-branded Marukai JCB Card brings to the Marukai membership.

The co-branded Marukai JCB Card rewards cardmembers with:

- 1) Up to 3% cash back on purchases made at Marukai and up to 1% cash back on purchases made anywhere else the JCB Card is accepted at over 11 million locations in 189 countries.
- 2) No annual credit card fee
- 3) Two memberships in one card: the Marukai membership bar-code information is built-in on the back of the Marukai JCB Card

4) Upon signing up for the Marukai JCB Card, the Marukai membership fee is waived for one year. And all subsequent payments of the Marukai membership fee will be automatically billed to the Marukai JCB card account for convenient membership renewal and uninterrupted membership privileges.



Marukai Corporation, founded in 1965, started Marukai membership-only supermarkets in Gardena, Los Angeles in 1982, and currently operates four store locations in Southern California. With over 90,000 household members it is the largest Japan-affiliated supermarket in the state. Offering Japanese food products and daily household necessities at competitive prices, Marukai enjoys the patronage of many Japanese residing in the state. Marukai is one of the first companies adopting the membership-only style business that is now very popular among US consumers. Marukai also employs a highly sophisticated information system to manage its customer database, which enables it to utilize the data as a strong tool to support sales activities.

Akihabara 10% Cashback and Home Electronics Festival

These two JCB campaigns, run jointly with world-famous home electronics stores, targeted visitors to Japan from the other 17 countries and territories around the globe where JCB cards are issued.

The Akihabara 10% Cashback campaign offered visiting cardmembers a 10% cashback rebate on all JCB card purchases made at Yamagiwa Tokyo and Ishimaru Denki stores in Akihabara, the world-famous electronics district, from September 16 to October 31, 2003. In addition to in-store displays in English, Chinese and Korean, JCB actively promoted the campaign to cardmembers in Korea and Taiwan - who are the majority of visitors to Japan - by advertising at travel agencies as well as through JCB issuer channels.

The JCB Home Electronics Festival was a joint campaign with 12 major electronics retailers across Japan offering JCB cardmembers

visiting from foreign countries a chance to win one of 50 prizes of 10% cashback on purchases from November 1 to December 31, 2003. The campaign was promoted in the issuing countries and at the stores themselves.



With the start of the Japanese government's "Visit Japan Campaign" in 2003, the number of travelers coming to Japan can be expected to grow. JCB will be taking full advantage of this trend as well as continuing with its strategy of expanding issuing abroad and at home.

JCB Europe Mitsukoshi Campaign

JCB and major Japanese department store Mitsukoshi are offering a special gift to customers who use the JCB card to make a purchase at Mitsukoshi stores in Paris, Rome, London, Madrid, Dusseldorf, Frankfurt and Munich. The campaign runs from October 1, 2003 to March 31, 2004.

In-store displays and posters in four languages - Japanese, Korean, Chinese and English - form the core of advertising for the campaign, appealing to JCB cardmembers traveling to Europe from every country. As an international card brand, JCB is actively promoting this type of worldwide brand level campaign targeting all JCB cardmembers, in Japan and around the globe.



Mitsukoshi Department Store in London

JCB Unveils 3-D Secure™ Compliant Program

JCB has announced the launch of its new Internet payer authentication program, J/Secure™. The new program adds an important password identification step to the traditional online shopping process, verifying the identity of the person entering the card information. In this way, J/Secure will provide JCB customers with greater security in their credit card payments, and enhance confidence in card payments over the Internet. In addition, J/Secure technology is easy to implement, and is compliant with the 3-D Secure protocol.

the J/Secure service, merchants too can increase their level of confidence in Internet sales.



In addition, merchants can implement J/Secure relatively simply. Several vendors are already prepared to provide J/Secure software and many others are developing J/Secure solutions that will have been carefully tested by JCB.

In creating an ever-more secure environment, reducing card fraud and building consumer and merchant confidence, JCB expects to support an increase in the volume of sales and transactions over the Internet.

J/Secure benefits not only JCB cardmembers, but the market as a whole. Merchants conventionally require only a credit card number and other limited information for online shopping, leaving them at risk of unauthorized card use and third-party fraud. However with

JCB is Showing Steady Progress in EMV Migration

JCB is making significant progress down the road to full deployment of smart cards since it first launched its EMV program J/Smart™ in 1999. JCB has issued more than 10 million JCB smart cards in the last five years. With a view to establishing a J/Smart acquiring infrastructure, JCB has seen cross-border EMV transactions in Taiwan, Japan, the UK, Switzerland, France, Ireland, the US and Mexico since 2001.

markets because JCB partners worldwide are accelerating the pace of migration.

JCB is strongly committed to establishing the J/Smart infrastructure in order to not only prevent fraud losses but also provide multiple services. Through working closely with vendors to promote J/Smart solutions, JCB is taking the initiatives in developing products and services to meet the needs of business and individual customers around the globe, and to support JCB partners' J/Smart implementation as not only an international payment scheme but also a comprehensive payment solution provider.

JCB has been promoting J/Smart in accordance with the migration needs and pace of each market. During 2004, JCB expects to see more J/Smart card issuance and transactions in a number of

JCB Offica Solution Goes Mobile

JCB started its new corporate contactless chip and mobile solution trial Mobile Offica™, offering corporations cashless payment and office access control functions through NTT DoCoMo's i-mode® FeliCa Preview Service for mobile phones. This trial service from DoCoMo was launched in December 2003 for mobile phones equipped with the FeliCa contactless chip. This is the first time that a credit card payment service has been made available for mobile phones with a contactless chip in Japan.

conventional plastic card system. Employees can download the i-appli® JCB Office Balance Inquiry to their mobile phone and check their outstanding balance and detailed history whenever they wish. Adding a mobile on-line function to request an increase in credit limit for even more added value service is possible in the future.

JCB payment solutions are being designed to take advantage of the latest chip and information technology, offering functionality via the media most suited to the application – whether the conventional plastic card, a mobile phone, a hand-held PDA or even a key chain. JCB payment solutions can offer the technological edge to complement its existing international credit card payment system infrastructure.

* i-mode and i-appli are registered trademarks of NTT DoCoMo, Inc.

* FeliCa is a registered trademark of Sony Corporation.

JCB's Offica solution is designed to meet the higher security needs of corporations today as well as the increasing demand for employee convenience and usability. The wide range of applications is supported by the FeliCa contactless chip, incorporated in a conventional plastic card or in a mobile phone for the new Mobile Offica solution.

JCB's Mobile Offica offers even more advantages over the

Biometric Authentication Trial for Highly Secure Mobile Transactions

JCB started a biometric authentication trial in a mobile environment in Japan in November 2003, testing the usefulness of fingerprint authentication for mobile access to JCB's on-line cardmember account inquiry service MyJCB, using NTT DoCoMo's F505i mobile phone equipped with a fingerprint scanner.



a secondary password as well as fingerprint identification and authentication as an additional safeguard.

JCB foresees the linkage of cards and a wide variety of identification media for the ever-increasing diversity of payment situations, and is focusing resources on the issues of security and user authentication to be able to respond flexibly to the market. The current test of biometric technology linking card number and fingerprint is a concrete



example of just one of the methods ensuring payment transaction security in the future. Results of the trial will be evaluated for practicality, and will serve to help in the development of new services to meet cardmember needs.

* i-appli is a registered trademark of NTT DoCoMo Inc.

The JCB Safety Login i-appli® application, which was developed in cooperation with Fujitsu Ltd., offers three types of login. Firstly, login using fingerprint information to identify the individual, which prompts the user's MyJCB password to authenticate identity; secondly, login using fingerprints to identify and authenticate the cardmember (no entry of password is required), and thirdly, use of

World's First Fingertip Vessel Authentication Combining Payment with Access Control

JCB has introduced the world's first finger blood vessel pattern authentication system that combines payment authentication with access control. The first facility scheduled to utilize the system is a 156-unit condominium in Osaka, Japan, due to be completed in March 2005. The system, developed by Bionics Co., Ltd., is simple and non-invasive: one finger is placed in an infrared reader, and an image of the blood vessel pattern is matched to the preauthorized pattern for identification. Unlike keys or credit cards, these unique patterns cannot be counterfeited or stolen, offering building residents superior security and peace of mind as well as the ultimate in convenience.

Residents will no longer have to worry about losing their keys. In addition, they can use the same system to charge purchases at the condominium service center to their JCB credit card. The center has a shop with food and other necessities, photo developing and dry cleaning, as well as offering periodic educational seminars and

other events for residents.

JCB is actively engaging in efforts to integrate biometrics technology into payment systems. In order to maintain a high rate of progress JCB will be continuing to combine advanced technology with payment systems and contribute to the expansion of the payment industry.



The new blood vessel pattern authentication, access control and services payment system is offered by JCB Co., Ltd., Bionics Co., Ltd., Hochiki Co. and Pliant Powers Co., who anticipate that it will be incorporated in 30 new complexes within the next three years.

JCB Card Quick Issuance in Honolulu

JCB launched quick issuance to tourists from Japan on November 20, 2003 in Honolulu.

Through JCB Plazas, JCB has been offering the Emergency Replacement Card Service to JCB Cardmembers who have lost their cards or had them stolen while traveling overseas. The reissued JCB Card is ready on the very same day, assuring JCB Cardmembers peace of mind. Another popular service offered by JCB in Japan is the Quick JCB Card Issuance Service. Applicants can receive their brand-new JCB Card within 1 hour after they apply for it.

The combination of the Emergency Replacement Card Service outside Japan and the Quick JCB Card Issuance Service in Japan enabled the Honolulu JCB Card Quick Issuance, a first for the

Japanese card industry. The ability to provide this kind of service to customers puts JCB far in the lead of its competitors. Tourists can apply for and receive a JCB Card on the very same day they arrive in Honolulu, and JCB will immediately start working to help them enjoy their stay to the maximum. Whether they are in Honolulu for one day or one week, they can get all the benefits of JCB cardmembership including JCB Plaza services and merchant discounts. This is only one of the new services and products that JCB is developing to make the most of its assets and knowhow.



The JCB Group

- **JCB Co., Ltd.**
Head Office
5-1-22 Minami Aoyama, Minato-ku, Tokyo 107-8686
Japan
<http://www.jcb-global.com>
- **JCB Card Center**
7-5-14 Shimorenjaku, Mitaka-shi, Tokyo 181-8001
Japan



On June 2, 2003 JCB relocated its world headquarters to a new 16-story office tower in Aoyama.

Aoyama is one of Tokyo's most fashionable districts, featuring wide boulevards lined with internationally renowned brand shops. The administrative head office in the new building extends over 13,500 m² for the approximately 900 staff. The operational side continues to be located at the Mitaka Card Center.

- **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
<http://www.jcbinternational.com>

Asia/South Pacific

- **JCB International (Asia) Ltd.**
Hong Kong
Tel: 852-2366-8013
Fax: 852-2724-5126
- **JCB International (Asia) Ltd.**
Korea Branch
Korea
Tel: 82(2)3429-1125
Fax: 82(2)3429-1131
- **JCB International Co., Ltd.**
Beijing Representative Office
China
Tel: 86(10)6522-7981
Fax: 86(10)6513-9832
- **JCB International Co., Ltd.**
Shanghai Representative Office
China
Tel: 86(21)6472-7093
Fax: 86(21)6472-9651
- **JCB International Co., Ltd.**
Dalian Representative Office
China
Tel: 86(411)369-3331
Fax: 86(411)369-4060
- **JCB International (Thailand) Co., Ltd.**
Thailand
Tel: 66(2)631-1938
Fax: 66(2)631-1935
- **JCB International (Oceania) Pty. Ltd.**
Sydney, Australia
Tel: 61(2)9247-9100
Fax: 61(2)9235-2403

- **JCB International (Oceania) Pty. Ltd.**
Gold Coast Branch
Australia
Tel: 61(7)5592-5911
Fax: 61(7)5592-6760
- **JCB International (Oceania) Pty. Ltd.**
New Zealand Branch
Auckland, New Zealand
Tel: 64-9-912-7640
Fax: 64-9-912-7645
- **JCB International (Singapore) Pte. Ltd.**
Singapore
Tel: 65-6738-0321
Fax: 65-6738-4239
- **JCB International (Taiwan) Co., Ltd.**
Taipei, Taiwan
Tel: 886(2)2531-0055
Fax: 886(2)2511-3795
- **JCB International Co., Ltd.**
Jakarta Representative Office
Indonesia
Tel: 62(21)3193-8104
Fax: 62(21)3193-6846
- **JCB International Co., Ltd.**
Kuala Lumpur Representative Office
Malaysia
Tel: 60(3)2143-0040
Fax: 60(3)2143-0045
- **JCB International Co., Ltd.**
Manila Representative Office
Philippines
Tel: 63(2)845-3475
Fax: 63(2)845-3479

Europe

- **JCB International (Europe) Limited**
Dockland Main Office
London, United Kingdom
Tel: 44(20)7512-0588
Fax: 44(20)7512-0587
- **JCB International (Europe) Limited**
Conduit Office
London, United Kingdom
Tel: 44(20)7499-3000
Fax: 44(20)7409-7072
- **JCB International (France) S.A.S**
Paris Liaison Office, France
Tel: 33 1 42 44 10 80
Fax: 33 1 42 44 10 99
- **JCB International (Italy) S.p.A**
Rome, Italy
Tel: 39(06)481-4405
Fax: 39(06)482-8876
- **JCB International (Deutschland) GmbH**
Frankfurt, Germany
Tel: 49(69)292057
Fax: 49(69)283981
- **JCB International Co., Ltd.**
Madrid Representative Office
Spain
Tel: 34(91)540-0911
Fax: 34(91)559-3171
- **JCB International (Austria) GmbH**
Wien, Austria
Tel: 43(1)587-7626
Fax: 43(1)587-9938
- **JCB International Co., Ltd.**
Geneva Representative Office
Switzerland
Tel: 41(22)732-6247
Fax: 41(22)732-6248
- **JCB International Co., Ltd.**
Amsterdam Branch
Netherlands
Tel: 31(20)575-2540
Fax: 31(20)575-2541

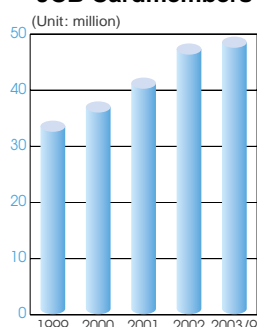
North America

- **JCB International Credit Card Co., Ltd.**
Head Office, U.S.A
Tel: 1(213)629-8111
Fax: 1(213)629-3745
- **JCB International Credit Card Co., Ltd.**
Los Angeles Branch, U.S.A
Tel: 1(323)817-6340
Fax: 1(323)817-6349
- **JCB International Credit Card Co., Ltd.**
Chicago Branch, U.S.A
Tel: 1(312)222-1353
Fax: 1(312)222-1357
- **JCB International Credit Card Co., Ltd.**
New York Branch, U.S.A
Tel: 1(212)651-8001
Fax: 1(212)651-8027
- **JCB International Credit Card Co., Ltd.**
Honolulu Branch, U.S.A
Tel: 1(808)971-8111
Fax: 1(808)971-8121
- **JCB International Credit Card Co., Ltd.**
San Francisco, U.S.A
Tel: 1(415)956-4229
Fax: 1(415)956-4341
- **JCB International (Micronesia) Ltd.**
Guam, U.S.A
Tel: 1(671)646-0993
Fax: 1(671)646-0994
- **JCB International (Canada) Ltd.**
Vancouver, Canada
Tel: 1(604)689-8110
Fax: 1(604)689-8101

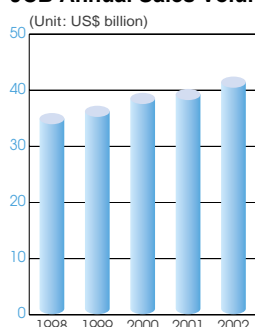
as of September 2003

Corporate Statistics

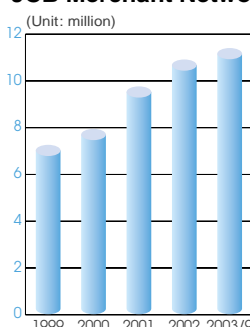
JCB Cardmembers



JCB Annual Sales Volume



JCB Merchant Network



2003 Key Statistics

(as of September 2003)

- Annual Sales Volume: ¥5.18 trillion (approx. US\$ 42.5 billion)*
- Cardmembers: 49.62 million
- Merchant Outlets: 11.42 million
- Countries/territories where JCB is accepted: 189

*Annual sales volume is for April 2002 thru March 2003. Figures based on average 2002 exchange rate of 1US\$=¥122