

## Bank of China Issues JCB Brand Card

**B**ank of China (BOC) began issuing JCB brand cards in April 2005, the first JCB international credit card to be issued in China in partnership with a Chinese bank. BOC and JCB International had signed a license agreement June 2004, and the Chinese government then granted permission to BOC to issue credit cards, thus paving the way for the launch of the new card.

JCB has partnered with prestigious financial institutions in China for merchant services including BOC since 1982, to meet increasing demand from JCB cardmembers who travel to and within China. Dramatic growth in the Chinese economy and the openings of the Beijing Olympics in 2008 and the Shanghai World Expo in 2010 indicate that the Chinese market is one of the largest potential credit card markets in the world. In anticipation of this growth, JCB has been focusing on expanding relationships with licensee issuers in China in order to establish a business base for the JCB brand.

The new BOC JCB Card, with dual-currency settlement in local Chinese currency and Japanese yen, is issued in both Standard and Gold, and is targeted at Chinese business travelers, tourists, students and others who reside in China and travel frequently abroad on business or pleasure. The card carries worldwide acceptance through JCB's 12.4 million merchant network located in 190 countries and territories. Cardmember services provided by the JCB brand include access to JCB Plaza customer service centers in 31 popular destinations around the world as well as a wide variety of other value-added benefits.

The BOC JCB card design is innovative, featuring motifs of the two

country's traditional performing arts, China's Beijing opera and Japan's kabuki.

JCB's 40-year experience as a proprietary card issuer in Japan coupled with BOC's technical knowledge and well-established local operations contribute to the high-quality services now available for JCB cardmembers in China. In addition, JCB is currently working with leading Japanese partners in China to develop new services, including discounted prices for tours in Japan from JTB Corporation and special deals on mobile phone rental in Japan from NTT DoCoMo, Inc. (see page 3). JCB and BOC are targeting 100,000 cardmembers in the first year alone through active promotion of the new BOC JCB Card.



(Left to right)  
Mr. Hiroya Nobuhara, Chairman & CEO of JCB and  
Mr. Zhu Xinqiang, Executive Assistant President of BOC



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# Bank of Shanghai Launches JCB Brand Card Issuing

Bank of Shanghai (BOS) launched issuing of the Bank of Shanghai Shen Card (JCB) in June 2005. JCB and BOS, one of China's largest commercial banks, signed a licensing agreement in October 2004 for card issuing in China, and the Bank of Shanghai Shen Card (JCB) is the first JCB brand credit card issued by the Bank of Shanghai.

The new BOS Shen Card (JCB) is denominated in both local Chinese currency and US dollars, and is issued in both Standard and Gold. As an international brand card for the general Chinese populace, the card is targeted at Shanghai's business travelers and other consumers requiring enhanced card payment usability. BOS is targeting 50,000 cardmembers in the first year alone through active promotion of the new BOS Shen Card (JCB).

"We are very pleased to partner with Bank of Shanghai. Above all, the issuing license means that BOS can take advantage of JCB's 40 years of experience in the credit card industry and extensive infrastructure in Asia to develop even higher quality services for JCB cardmembers in China" said Mr. Kunio Yoshizawa, President of JCB International Co., Ltd. "By combining Bank of Shanghai's expertise in its local customer relationships and their dynamic local operations with our global

acceptance network, we can expect a synergetic effect that will offer both Bank of Shanghai and JCB the opportunity to increase share in the international credit card market in China," he added.

The BOS Shen Card (JCB) carries worldwide acceptance through JCB's 12.4 million merchant network located in 190 countries and territories. Cardmembers can enjoy special discounts at Bank of Shanghai serviced merchants, while cardmember services provided by the JCB brand include access to JCB Plaza customer service centers in 31 popular destinations around the world as well as other value-added benefits.

Bank of Shanghai is the second major bank to start issuing JCB brand cards in China, following Bank of China in April 2005.



## JCB Sponsors 48th World Table Tennis Championships in Shanghai

JCB was a major sponsor of the 48th World Table Tennis Championships held April 30 to May 6, 2005, in Shanghai, building the JCB international brand image among table tennis fans in China and the rest of the world, as well as helping support growth of the popular sport in Asia.

Table tennis is so popular in China it might be called the "people's sport" - there are as many as 10 million avid players throughout the country. Shanghai in particular prides itself on fielding strong contenders in world table tennis, and the 48th WTT Championships were no exception with Shanghai native Wang Liqin winning the men's singles title as part of China's clean sweep of the competition.

JCB's sponsorship of the Shanghai championships is backed by its overall strategy of increasing brand presence in the dynamic credit card market of China. JCB has been meeting the needs of Japanese travelers to the country since 1982 through partnerships with major Chinese acquirers, and is now expanding the local market led by JCB brand card issuing programs with Bank of China and Bank of Shanghai.

Recent JCB sport sponsorships have included the East Asian Football Federation (EAFF) which began in 2003, and the Asian Football Confederation (AFC) helping to promote sportsmanship and closer ties between Asian countries as JCB continues to build brand presence in these important markets.



Yinyin, the mascot's name, means in Chinese that people warmly welcome visitors from afar and wish them friendship and victory.



## JCB Website Now Available in Simplified Chinese

JCB established a Simplified Chinese version of their Web site in April 2005 to provide various kinds of information on the JCB brand to JCB card members. In China, Bank of China and Bank of Shanghai began issuing JCB brand cards in 2005. An increase in card members is expected in the near future creating more need for the JCB Web site to provide information in Chinese.

On this Web site JCB not only introduces JCB Plazas, customer service centers located in 31 popular destinations around the world, but also presents the latest activities of JCB in Asia, for example, the sponsorship of



Tokyo Disneyland® and Tokyo DisneySea®, and in the field of sports, the Asian Football Confederation (AFC) and the Japanese professional baseball league. The number of visitors to this Web site has been increasing rapidly.

JCB intends to make its website available in more languages in the future.



# Taishin International Bank Starts JCB Brand Card Issuing in Taiwan

Taishin International Bank started issuing the JCB brand card in Taiwan in August 2005. This brings the number of JCB issuing banks to 31 out of about 50 banks operating in Taiwan. Taishin International Bank, a major card issuer with 4 million cardmembers, has been in partnership with JCB in merchant acquiring operations since 2000.

The new Taishin International Bank JCB Standard and Platinum Cards are accepted at JCB's 12.4 million merchant network covering 190 countries and territories, and offer access to JCB Plazas in 31 major cities worldwide. The card appeals to discerning Taiwan consumers with a full range of benefits including emergency 24-hour road service, purchase insurance and travel insurance. Those who travel to Japan frequently will find it even more attractive, because of exclusive JCB offerings such as double loyalty points for card use in Japan, discounts on tours in Japan, and promotional campaigns featuring a chance to win a free trip to Japan.

"We are very pleased to partner with Taishin International Bank, one of the most prestigious banks in Taiwan", said Mr. Osamu Hino, General Manager of JCB International (Taiwan) Co., Ltd. based in Taipei. "This will put JCB in a strong position to provide a far greater group of customers in Taiwan with the opportunity to experience and benefit

from JCB's high quality service", he added.

Taishin International Bank JCB Platinum Cardmembers will enjoy additional benefits including free airport parking, free golf course reservation service, free entry to airport lounges in Taiwan and Japan, as well as free upgrade to business class on domestic flights within Taiwan.

JCB started merchant acquiring operations in Taiwan in 1993, and began issuing JCB cards for Taiwan residents the following year. The number of JCB cardmembers has been growing steadily since, and this new partnership with Taishin International Bank is an important step in JCB's continuing effort to strengthen its commitment to Taiwan, one of JCB's major cardmember bases in Asia.



## Traveler Discounts on JTB Tours and NTT DoCoMo Mobile Roaming

JCB has teamed up with major Japanese travel agency JTB Corp. and with mobile services provider NTT DoCoMo, Inc. to offer special discounts to JCB cardmembers traveling to Japan from other countries.

### • JTB Tour Discount Service

Customers making reservations through JCB Plaza Tokyo can receive a 5% discount off any JTB tour for eligible JCB cardmembers traveling in Japan. Packages include one-day sightseeing tours of Tokyo, overnight trips to the hot springs resort in Hakone, as well as tours of historic Kyoto and Osaka.

JCB and JTB launched the new discount on June 1, in time for the summer Expo 2005 in Nagoya, which attracted many visitors from overseas, and was featured in JTB's most popular offerings.



### • NTT DoCoMo Roaming Service

Starting July 1, JCB cardmembers became eligible for 10% off NTT DoCoMo handset rental when they apply for roaming service through NTT DoCoMo's web site and pay with the JCB card. The roaming service lets customers use the same mobile phone number while traveling in Japan as they do at home, as well as the convenience of carrier services from NTT DoCoMo, Japan's largest mobile provider.



In line with the trend of increasing inbound travelers to Japan, JCB has been offering special discounts and services through campaigns targeting JCB cardmembers traveling to that country. Now JCB has begun to provide even more enhanced services to customers residing outside Japan, in particular to the broad JCB cardmember base in Asia, with the development of new products offering services worldwide.



# Expansion in the Middle East: CrediMax JCB Card in Bahrain

JCBI signed a card issuing license agreement with CrediMax BSC, the leading credit card company in Bahrain, in May 2005. JCB has had an acceptance presence in Bahrain since 1997, but this agreement marks the first JCB card to be issued in Bahrain in local Bahraini currency (BHD), and brought the number of countries in which JCB cards are issued to 19.



There are currently about 150,000 credit cards for a total population of 700,000 in Bahrain, a market with ample room for growth. Being the financial center of the Middle East, the country is also a popular tourist destination and promises rapid development in the credit card market. Targeting a higher income segment, the CrediMax JCB Card will be advertised in public places such as airports, on the road and at upscale shopping malls.

“Our strategic alliance with CrediMax is a significant addition to the network of card issuing partnerships JCB has been building throughout the world”, said Mr. Kunio Yoshizawa, President of JCB International. “Combining CrediMax’s in-depth local knowledge with our considerable experience as a global payment brand, as well as Japan’s top issuer and acquirer, will reach a far greater number of Bahraini customers seeking innovative products that deliver premium service.”

JCB has had a merchant acquiring license with the Bank of Bahrain and Kuwait (BBK). CrediMax, which was the card center division of BBK until it was established as a separate, wholly-owned subsidiary in 1999, succeeded to all of BBK’s credit card business operations together with JCB merchant acquiring services. CrediMax has a network of 3,500 merchants, covering 85% of the country’s total credit card merchants. It

also has a cardmember base of about 50,000 for other brand cards and expects to issue more than 10,000 CrediMax JCB Cards in the first 3 years.

Mr. Mohammed Ebrahim Mohammed, General Manager of CrediMax said, “We are happy to partner with JCB as its philosophy is in line with our service focus, founded on very solid, customer oriented principles. We expect to further solidify our lead in the future using the JCB brand to differentiate this product line-up from the competition. Bahraini banks have been offering and issuing international card brands for the past 20 years. It is the right time for something unique like JCB.”

CrediMax JCB cardmembers receive cash back of 1% on card use until December 2005, and the benefit of a 2.5% minimum payment of their outstanding balance each month, compared to 5% for conventional cards.



(Left to right)  
Mr. Mohammed Ebrahim Mohammed and  
Mr. Kunio Yoshizawa



## Russia's ICB Bank Starts JCB Merchant Acquiring

One of Russia’s largest banks, the Industry & Construction Bank, Plc. (ICB) based in St. Petersburg, began JCB merchant acquiring in St. Petersburg and its surrounding areas in August 2005 after signing a new license agreement for merchant operations in March 2005.

ICB, established in 1990, is Russia’s largest issuer with 850,000 international brand cards and also has the largest share of merchants in the St. Petersburg area, including major hotels, restaurants and shops.

“We are happy to partner with ICB, one of the largest banks in Russia”, said Mr. Shunji Yoshioka, General Manager at JCB International (Europe) Ltd. based in London. “The partnership with ICB not only adds new merchants to JCB’s existing network of 10,000 in Russia, but also significantly strengthens JCB acceptance in the popular tourist destination of St. Petersburg”, he added.

St. Petersburg offers the Hermitage museum, one of the world’s most prominent art museums, the Peter and Paul Fortress, and other historic buildings and artifacts. JCB acceptance in the “cultural heart of modern

Russia” makes the international JCB brand even more advantageous.



“Russia is home to more than twenty World Heritage Sites, and is attracting more and more travelers from overseas, and especially from Japan”, said Mr. Alexei Chamaiko, Head of Card Technologies Department at ICB. “By partnering with JCB, we look forward to meeting our merchants’ needs in serving Japanese travelers, as well as from other Asian countries”, he added.

Japanese tourists to Russia in 2003 numbered 86,000, 17.7% more than the previous year according to the Japan National Tourist Organization (JNTO), and more continued growth is expected.

The agreement with ICB marks the second merchant acquiring operations alliance in Russia for JCB, following a license granted in 1995 to Moscow’s United Card Services. Combined with JCB’s extensive merchant network in Moscow, the new partnership with ICB provides wider acceptance of JCB and greater convenience for JCB cardmembers traveling to Russia.

# FIME and FEIMA Start JCB Smart Card Interoperability Testing

**F**IME S.A., an expert and leader in testing IC technologies, and its Asian branch, FEIMA, based in Taiwan, now support JCB J/Smart™ interoperability testing between cards and terminals. J/Smart is JCB's own credit application for smart cards compliant with EMV™. Interoperability testing is performed at this new testing environment with EMV compliant terminals, and significantly contributes to smoother deployment and future implementations of J/Smart cards.

FIME and FEIMA have a terminal platform that represents about 60% of the EMV terminals now in the field, and is regularly updated with new terminal models.

"We are very happy to partner with FIME and FEIMA, among the world's leading testing service providers, to facilitate the interoperability testing that makes sure that new J/Smart cards actually work at the same terminals as deployed in the field", said Mr. Arata Matsutani,

Senior Vice President, Chip Card Issuance, Advanced Technologies, JCB. "In chip card implementation where interoperability is an important issue, reducing the risk of any potential problems is an indispensable step in producing new cards", he added.



JCB is actively participating in the on-going EMV migration in the global market, and has upgraded the J/Smart certification process to further acceptance of J/Smart cards around the world. In addition, JCB last year acquired one-third ownership of EMVCo in order to maintain the EMV specification standards for global interoperability of smart card payment systems. As EMV standards spread in international markets, JCB will continue to work with vendors and laboratories to support its business partners in the chip migration.

## JCB Forms Alliance to Protect Cardmember Data with VISA International Single set of data security requirements adopted in Japan

**J**CB has formed an alliance with Visa International to implement a common set of global payment industry data security standards in Japan to protect cardmember account and transaction information. The adoption of common standards will lower costs, reduce complexity and foster wider acceptance of strengthened security procedures by the entire industry.

These international standards, based on Visa's Account Information Security (AIS) program, are designed to prevent unauthorized disclosure or modification of cardholder data. JCB cardmember account and transaction information should be processed, stored and transmitted by card issuers, merchants and payment processors in compliance with the requirements set forth in the 12 globally recognized high-level standards.

The standard covers the entire transaction cycle, focusing on key areas such as access control, authentication, firewalls, virus protection and patch management, data disposal, encryption and physical security. Compliance will ensure the robustness and stringency of data security measures used to safeguard sensitive customer data, and help payment businesses to maintain the confidentiality and integrity of account and transaction information.

Takahiro Shimokawa, Vice President at Advanced Technologies Department of JCB said, "The adoption of the global standard also protects compliant businesses from threats against their websites, servers and IT systems." "We are looking forward to working together with Visa to help our members, their merchants and service providers construct a more secure payment environment, beginning with increasing awareness of these international standards by all parties involved in the payment industry. The ultimate aim, of course, is to enable consumers to use payment cards with complete confidence in the security of their information", he added.

Large merchants or processors may enroll in a certification program by JCB, or engage one of JCB's certified security assessors to provide consultancy services and help review their operations and validate their compliance to the standards.

To simplify the compliance process, JCB provides web-based self-assessment and validation tools in Japanese free of charge. Merchants and their service providers can use these tools to assess their own vulnerability to Internet hacking and other security breaches. The tools and other information on the program can be found at [www.jcb-global.com/ais/](http://www.jcb-global.com/ais/).

## The JCB Card Accepted at Travelex Japan for Foreign Currency Purchase

**T**ravelex branches in Japan began accepting JCB credit cards for the purchase of foreign currency in July. This is the first time in Japan that currency exchange services have been made available through credit card payment instead of cash.

"Travelex acceptance is now an integral part of JCB's total support of leisure and business travel for JCB cardmembers", said Mr. Shinichi Horimoto, Manager at the Merchant Relations Department of JCB. "While the JCB card can be used to purchase goods and services abroad, a lot of travelers still need to obtain some cash in the foreign currency for tips and other small amounts before they leave Japan" he added.

"Accepting the JCB international brand card for payment is another important step in meeting the foreign currency needs of Japanese consumers", said Mr. Ken Sakane, Senior Manager of Sales & Marketing at Travelex Japan.



Travelex Japan is taking an aggressive strategy for growth in the Japanese foreign exchange market. This year Travelex expanded the available currencies to 28, and in 2006 it will be increasing the number of Travelex branches in Japan from 12 to 30.

JCB and Travelex are currently considering offering Travelex exchange services over the internet with convenient home delivery of foreign currency.



# JCB Supports Mothers with Love Mom Service

JCB launched the new Love Mom service in May 2005. Based on a year-long series of surveys and discussions with mothers among its own employees, JCB designed a range of exclusive offers, support services and discounts to help childrearing women enjoy this important stage in their lives. The service is an option that can be added to any existing JCB card, giving JCB cardmembers the potential to create their own card product to support their own unique lifestyle.

The range and selection of special discounts and offers are constantly changing as merchants provide additional limited-time only incentives and rewards. Love Mom members can keep up-to-date with Love Mom mail, a monthly e-mail magazine, Love Mom Web, special contents on the JCB web site, and Love Mom News, a print magazine sent twice a year with their card statement.

One major feature is the special event for mothers and their children, including, for example, a chance to win an invitation to a members-only parent and child party with Disney characters at Tokyo Disney Resort. JCB cardmembers who choose Love Mom also receive a free gift on

Mother's Day supplied by participating merchants, members-only opportunities to earn double Oki Doki loyalty points, and an exclusive selection of merchandise available for point redemption.



～ ママする日々を抱きしめよう～

The Love Mom option costs 850 yen (about US\$8.00) per year, available for JCB cards issued by JCB Co., Ltd and JCB's 75 franchise issuers in Japan.

JCB's most successful product launches in the past few years include the JCB Linda Card for young working women in their 20s and 30s, and the JCB E-Go Card for young men starting out on the career path, loaded with a wealth of specialized features and services that precisely meet the needs and desires of the target segment. Leveraging the expertise gained in developing these and other new products and services, JCB continues to seek to create more unique, attractive and valuable services for JCB cardmembers.

## Komo Mai Hawaii JCB Card Gives Instant Credit to Visitors to Hawaii

The Komo Mai Hawaii JCB Card was recognized by Hawai'i Tourism Japan as a Recommended Card this year. JCB launched the unique card product in 2003 in order to help tourists from Japan make the most of their stay in Hawaii from the very first day. Visitors to the islands can apply for and receive their new JCB card immediately, getting all the benefits of JCB cardmembership including exclusive discounts at stores and restaurants as well as JCB Plaza traveler services on the spot.

"Hawaii is a very popular destination for travelers from Japan, who are already familiar with the JCB name and reputation for superior customer service", said Mr. Motoki Hirota, Senior Vice President & Branch Manager at JCB International USA. "The Komo Mai Hawaii JCB Card is a great product for people who realize how convenient JCB is in Hawaii after they get here."

JCB cardmembers can use the JCB Shopping & Dining Passport to get special discounts at merchants in the islands, and the JCB Plaza Honolulu, one of 31 JCB customer lounges worldwide, provides tourist information and reservation services with personalized attention in Japanese and English.

The Komo Mai Hawaii JCB Card is issued by JCB Co., Ltd. to qualifying applicants, who can pick up the card at JCB Plaza Honolulu, making all JCB benefits and services available on the spot. Currently the JCB Plaza Honolulu sees up to 700 visitors a day, and about 100 Komo Mai Hawaii cards are issued each month.



The limited design card, available only in Hawaii, features a hula dancer on Waikiki Beach as the sun sets, reminding Japanese tourists – 60% of which are repeat visitors – of the special experience of the Islands. The legendary hospitality of Hawaii, and of JCB customer service, is echoed in the name "Komo Mai" which means "Welcome" in Hawaiian. The JCB card is accepted at popular tourist attractions, while special offers such as a free ticket for the Waikiki Trolley and a USD10 coupon for JCB select restaurants are available only to Komo Mai Hawaii JCB Cardmembers.

JCB is actively publicizing the card through in-house and public media with close ties to Hawaiian tourism both overseas and in Japan, as well as through Hawai'i Tourism Japan, and anticipates welcoming 10,000 new cardmembers over the next three years.

## JCB Launches JCB Get the World 2005 Part 2

JCB cardmembers have the chance to win up to 100,000 yen in international travel as well as other travel-related prizes during the JCB Get the World 2005 Part 2 campaign from July 16, 2005, to January 15, 2006. Customers with Japan-issued cards registered for the campaign are automatically given one entry in the lucky draw for every 30,000 yen of JCB card purchases outside Japan. In addition, those visiting a JCB Plaza to register are eligible to win a 10,000 yen JTB travel gift certificate.

This campaign, following the first JCB Get the World 2005 from January to July 2005, is designed to increase the JCB card carrying

rate by Japanese travelers and promote card purchasing at JCB merchants overseas. In addition, by encouraging visits to JCB Plazas, the campaign creates the opportunity to introduce cardmembers to local JCB merchants and boost sales even more.



Exciting campaigns such as JCB Get the World 2005 are one more important tool JCB is using to promote card use across the world.

# JCB Acquires One-Third Ownership of EMVCo

JCB acquired one-third ownership in EMVCo, LLC (EMVCo) in December 2004, joining MasterCard International and Visa International, and giving all three members equal interests in the organisation. JCB representatives participate in the EMVCo board of managers and the executive committee, as well as its working groups. EMVCo manages and enhances EMV™ Integrated Circuit Card Specifications for Payment Systems in line with advances in technology and the implementation of chip card programs.

"From our unique position as an international payment brand, card issuer and merchant acquirer, JCB brings an extensive and valuable set of chip card experiences to EMVCo. We look forward to leveraging these lessons and finding innovative and creative ways to contribute to achieving EMVCo's mission," said Atsushi Gondo, executive officer of Advanced Technologies & Solution Development Headquarters at JCB Co., Ltd.

"JCB's status as a global payment organisation, coupled with its participation in the Japanese and Asian smart card markets, aligns well with EMVCo's goal to ensure worldwide interoperability of smart card payment systems through the EMV Specifications," said Art Kranzley,

chair of the EMVCo executive committee and executive vice president and chief e-business officer at MasterCard International.

Gaylon Howe, member of the EMVCo executive committee and executive vice president of Consumer Product Platforms at Visa International, added, "JCB has been deploying an EMV-compliant infrastructure since 2001. With half of its 51 million branded cards already EMV compliant, JCB's commitment to EMV is without question."

"The decision to become an owner-member of EMVCo was a natural extension of JCB's leadership in the global effort to migrate to an EMV-compliant payment infrastructure. Our membership strengthens JCB's unique position as the leading Asian international payment brand," said Gondo.

EMV smart cards provide higher security, increased multi-functionality and lower counterfeit and fraud risk. Currently there are about 250 million EMV-compliant chip cards and about two million chip card-capable ATMs and POS terminals deployed in the global market, primarily in Europe and Asia.

## Roll Out of QUICPay Contactless Service in Japan

JCB has taken several major steps in opening up new markets for its QUICPay™ contactless payment solution. From October 2005, Royal Group, a major restaurant chain in Japan, will be phasing in QUICPay contactless payment acceptance. With all Royal Host and Sizzler restaurants nationwide included, 300 locations will be offering JCB's contactless payment solution.

QUICPay is a contactless payment solution designed for locations where speed and convenience are important. Launched by JCB in 2003, QUICPay leverages the advantages of fast offline processing so that a purchase can be made in less than one second, much quicker than payment by cash. A part of the customer's existing credit limit is assigned to a contactless IC chip, which may be embedded in a plastic card or in a mobile phone handset. QUICPay purchases are linked to the cardholder's existing JCB credit card account so that users can also enjoy earning loyalty points on all their daily purchases.

"QUICPay is yet another way we help our cardmembers benefit from quick and easy payment, as well as providing our merchant partners like family restaurants, supermarkets, convenience stores and other high volume businesses with the advantages of faster transaction processing at the register", said Mr. Manabu Kanou, Assistant Vice President



QUICPay Card

at Strategic Market Development Department of JCB.

QUICPay contactless payment service has also been offered at 23 stores and restaurants in Takamatsu City's Symbol Tower from June 2005. The service is available to the general public in addition to more than 1,500 office workers in the building, enabling users to make purchases in the tower's shopping and dining areas by simply waving their mobile phone at the cash register.

"QUICPay Mobile offers our customers not only simple and speedy payment, but also the visual and communication elements that the mobile phone adds. For example, their card use history on the phone display can be checked at any time", said Mr. Masatoshi Sakamoto, Assistant Vice President, Strategic Market Development Department at JCB in Osaka.

JCB will also begin providing QUICPay for KDDI au and Vodafone mobile phones equipped with Sony's FeliCa smart card technology from this autumn, as part of an aggressive strategy to develop the



QUICPay Mobile

contactless payment market in Japan. JCB aims to increase the number of QUICPay accepting merchants to more than 100,000 within 3 years, and to provide real value for merchants and consumers alike.

# The 2005 EMEA Conference to be held in Dubrovnik, Croatia

JCB will be holding the 2005 EMEA Conference in Dubrovnik, Croatia from November 16 to 18, 2005. The EMEA Conference is held biannually, in alternation with the JCB World Conference, for JCB partners throughout the EMEA region.

JCB will present its business focus and recent activities in the region as well as sharing its future direction. The conference is held solely with JCB

partners in the EMEA region, allowing for more active and practical discussion among the participants.

JCB is very honored to welcome our partners to this event, and we are looking forward to strengthening rapport by sharing information and having an in-depth discussion, as well as enjoying the rich history and scenery of the beautiful city of Dubrovnik.



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Fax: 44(20)7409-7072

#### ● JCB International (France) S.A.S Paris, 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

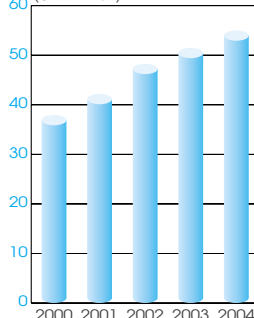
Tel: 1(604)689-8110  
Fax: 1(604)689-8101

as of July 2005

## Corporate Statistics

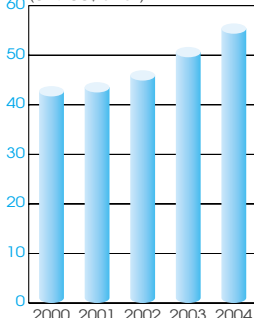
### JCB Cardmembers

(Unit: million)



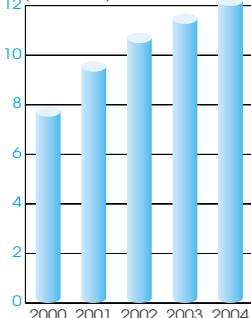
### JCB Annual Sales Volume

(Unit: US\$ billion)



### JCB Merchant Network

(Unit: million)



## Key Statistics

(as of March 2005)

- Annual Sales Volume: ¥6.11 trillion (approx. US\$ 56.55 billion)\*
- Cardmembers: 55.14 million
- Merchant Outlets: 12.43 million
- Countries/territories where JCB is accepted: 190

\*Annual sales volume is for April 2004 thru March 2005. Figures based on average 2004 exchange rate of 1US\$=¥108