

The 13th JCB World Conference Held in San Francisco



THE 13th JCB
World Conference
in San Francisco

The 13th JCB World Conference was held in San Francisco, the U.S., from 16 to 17 October 2013. Approximately 530 people from about 220 partner companies and financial institutions in 37 countries and territories participated in the conference.

JCB World Conference is the biennial event since 1988 to share JCB strategy and strengthen the relationships with JCB partners all over the world. The theme of the conference for 2013 is “JCB – Bridging the Way to the Next Frontier.” JCB reflects our commitment in this theme to work closely with our partners in hopes of building a bridge that would connect all of them to move toward the future.

Keynote address was given by representative speaker from The Chicago Council on Global Affairs. Other speakers from JCB’s valued partner corporation representing various regions include: Caixa Econômica Federal from Brazil, PT Bank Central Asia Tbk from Indonesia, Consorzio Bancomat from Italy, TOYOTA FINANCE CORPORATION from Japan, and Discover Financial Services from the U.S. JCB also welcomed a speaker from Morrison & Foerster LLP in the U.S.

At the plenary session on 17 October, JCB began with the speech from Takao Kawanishi, President & CEO of JCB, addressing the progress of the current mid-term business plan and direction of the subsequent mid-term business plan. In the Japanese market, a number of alliances was formed through joining hands with franchisees and financial institutions in each region that help stimulate the regional economy. Internationally, the number of both cardmembers and merchants has been dramatically increasing by existing licensees promoting JCB and by forming alliances with leading players in various markets. This has brought the number of cardmembers to 80 million and the number of merchants to 24 million.



Mr. Takao Kawanishi,
President & CEO of JCB



The Fairmont San Francisco where the conference was held

Yasuhiro Maeda, Board Member, Senior Executive Officer of JCB, presented Japan future business strategy.

Maeda delivered the trend analysis in the payment market in Japan. New credit card needs are being created with expanding use of ICT (information communications technology) over smartphone and other Internet devices. Also, credit card sales have risen in the ICT industry, daily shopping, medical expenses, payments to government and public transport areas.



Mr. Yasuhiro Maeda,
Board Member,
Senior Executive Officer of JCB

Finally, Koremitsu Sannomiya, President & COO of JCBI, made a speech about JCB’s international strategy.

The number of JCB cards issued outside Japan has grown by 60%, and the number of merchants outside Japan was increased by about 20% over the last 2 years. Sannomiya said, “The growth that we have achieved can be attributed to our execution and implementation of our Alliance Model strategy, which continues to be the key to further expansion of our international business. Product strategy such as credit, debit and prepaid that are tailored to each market’s needs, and unique JCB values and services, such as smartphone applications, generic top-level domain “dot JCB”, etc., would also be the keys to our next three-year business plan.” Sannomiya emphasized in closing, “JCB’s strategies are always based on a win-win relationship, and hopes to move forward together with all of the partners.”



Mr. Koremitsu Sannomiya,
President & COO of JCBI



3D Projection Mapping at City Hall



Plenary Session



Cable Car with JCB Ad

JCB Card Issuing in Partnership with Caixa Econômica Federal in Brazil

Caixa Econômica Federal (“CAIXA”), the largest public bank in Latin America and JCB entered into a License Agreement for the issuing of JCB cards in Brazil aiming to start in April 2014. Starting with credit cards for a total of 5 million accounts in the next 3 years, CAIXA plans to add debit and prepaid JCB cards in the near future.

In Brazil, with a partnership with Cielo, Brazil’s largest credit card acquirer, JCB card is now accepted at all of 1.2 million Cielo merchants, representing almost every credit card accepting merchant in Brazil.

CAIXA has a nationwide network of branches in every city, town and village in the country with 60 thousand service locations (branches, ATMs, and lottery offices) and has issued a total of 87 million credit and debit cards. CAIXA also has relevant participation in the Brazilian bank market, making fundamental contributions to urban development and social welfare, and always looking for new opportunities to offer the best services to its customers.

Koremitsu Sannomiya, President & COO of JCB, commented, “Brazil has become the focus of world attention by hosting the 2014 FIFA World Cup and the 2016 Olympic Games, and we

anticipate the payment market to grow in this country. We are taking this opportunity to increase JCB brand awareness in the region as a whole by providing our unique value to our new partner, CAIXA, which has strong appeal for the middle-income class that continues to expand.”

Fábio Lenza, Vice President of CAIXA, said, “As the payment card market grows, consumer demand for a wide variety of payment schemes including credit, debit and prepaid will increase. We look forward to launching new products and services with the unique JCB brand value that has been built in Japan and the rest of Asia.”



(In the middle of the picture) Mr. Fábio Lenza, Vice President of CAIXA, Mr. Koremitsu Sannomiya, President & COO of JCB

JCB and Hua Nan Bank to Launch Debit Card with Contactless Functionality in Taiwan

Hua Nan Bank has launched Hua Nan Bank JCB LOVE TSCC Debit Card in August 2013.

Hua Nan Bank JCB LOVE TSCC Debit Card is the first debit card equipped with TSCC, which is offered by Easy Card Corporation. TSCC is a contactless payment service, which can be used as a fare card on trains and buses, and also accepted at shops and restaurants. In addition, Hua Nan Bank JCB LOVE TSCC Debit Card is the first debit Precious Card, the highest status card of JCB in Taiwan, which offers exclusive services including free airport transportation and special offers at high-end restaurants.

JCBI has alliances with 33 partner banks and financial institutions for merchant acquiring and card issuing. Hua Nan Bank, a partner since 2000, is now the largest JCB card issuer in Taiwan.

Currently the number of JCB cardmembers in Taiwan has exceeded 1.7 million, and JCB expects the launch of this card will

provide higher quality services to more people, which will lead to development of the debit card market in the region.



At the launching ceremony

Ta Chong Bank in Taiwan to Start Issuing JCB Cards

Ta Chong Bank and JCBI have signed a License Agreement for card issuance as the 25th card issuer in Taiwan, and launched the TC Bank Le Siang Precious Card in August 2013.

The TC Bank Le Siang Precious Card targets consumers who are interested in gourmet dining and traveling. Cardmembers can enjoy some privileges such as cashback at restaurants, railway stations, travel agencies, free parking at designated parking areas in Taipei and at Taiwan Taoyuan International Airport, discount for movie tickets, and other special offers at over 200 restaurants.

Privileges of the Precious Card, JCB’s highest status card,

include free airport transportation, and special offers at selected restaurants for Precious Card.

Kimihisa Imada, Deputy President of JCBI, said, “JCB and Taiwan have had a long-term relationship since 1981, and we are committed to providing unique and diverse services to consumers in that market.” He added, “I am delighted to launch such a high quality card with Ta Chong Bank. The biggest advantage of this card is the number of services associated with travel and entertainment, and I am confident that cardmembers will experience more convenience with this card.”



JCB and CIMB Niaga Sign Issuing and Acquiring Partnership

PT. JCB International Indonesia (JCBIIDN), a subsidiary of JCBI, and PT. Bank CIMB Niaga Tbk (“CIMB Niaga”), the 5th largest bank in Indonesia, signed a card issuing and merchant acquiring partnership on 15 July 2013.

With growing number of Japanese businesses and tourists visiting Indonesia, developing the merchant acquiring network for JCB will create more business opportunities for both JCB and its partners. JCBIIDN and CIMB Niaga launched the merchant acquiring business in July 2013.

Adding JCB as a new brand for card issuing business provides CIMB Niaga with more credit card products to target the affluent segments. CIMB Niaga and JCBIIDN will launch CIMB Niaga JCB Credit Card in early 2014. This credit card product will provide the cardmembers with attractive benefits in traveling, shopping and dining sectors.

“This partnership with one of the leading banks in Indonesia is a remarkable step forward for JCB to increase its presence in this market,” said Hiroshi Terada, Director of JCBI. “CIMB Niaga is a rapidly growing bank with its card business by providing a variety of benefits to its customers, in particular, the ones catered to its premium customers, such as golf and fine dining.

JCB can top them up with its unique worldwide services which will meet CIMB Niaga’s customers’ diversifying needs.”

Terada also said “With the success of this partnership, we would really like to broaden the partnership with CIMB Group to cover the whole ASEAN region.”

Samir Gupta, Consumer Banking Director of CIMB Niaga said, “The partnership with JCBIIDN has shown CIMB Niaga’s commitment to serving our consumer segment with more and more innovative products.”

Samir added, “The partnership between CIMB Niaga and JCB will hopefully increase and CIMB Niaga’s awareness within credit card industry and will increase the number of credit cardmembers and CIMB Niaga card portfolio.”



(From left) Mr. Bambang Karsono Adi, Vice President, Head of Cards & Merchant Business Consumer Banking of CIMB Niaga, Mr. Yuichiro Kadowaki, President Director of JCBIIDN, Mr. Samir Gupta, Consumer Banking Director of CIMB Niaga, Mr. Hiroshi Terada, Director of JCBI

China Merchants Bank Launches New Credit Card for One-Piece Fans

On 25 June 2013, China Merchants Bank (CMB) started issuing the CMB One-Piece Fans JCB Credit Card, a dual-currency credit card.

JCB and CMB have had a business partnership since 2006, having started a card issuance in 2006 and merchant acquiring operation in 2007. Today, CMB already has over 1 million JCB cardmembers.

The CMB One-Piece Fans JCB Credit Card is an international credit card for One-Piece fans with a design featuring the anime characters made popular around the world with recent hit-TV releases in Japan, China and other countries. Fans can choose their favorite card from two different designs, earn points exchangeable for original One-Piece goods, and enjoy many other services provided by JCB and CMB.

JCB has been expanding card acceptance since 1982, and building cardmember base since 2005 in China. The cooperation between JCB and CMB demonstrates JCB’s strategy in the Chinese market, and JCB expects to strengthen its position in China through CMB’s extensive network and customer base. At the same time, by issuing CMB One-Piece Fans JCB Credit Card, CMB will be able to improve customer service quality and product competitiveness, resulting in win-win results for both parties.



InterCard Finance and JCB Launch Platinum Card in Europe

On 17 October 2013, InterCard Finance AD (InterCard) and JCBI united to recognize the beginning of a new European venture by announcing the iCard-JCB Platinum product in Bulgaria. This is the first such JCB product to be issued in Europe and marks the fruition of a close relationship with an ambitious, dynamic payments organization. The iCard-JCB Platinum card offers JCB Platinum Card benefit entitlements in addition to high level insurance services. The card will be received by invitation-only as it focuses upon elite clientele.

InterCard was created in 2007 and is a Payment Institution and Electronic Money Institution headquartered in Bulgaria. Fully authorized under the Payment Services Directive and the E-Money Directive, the company offers a complete scope of services for various payment types. Currently InterCard operates credit and prepaid



cards as well as mobile wallet solutions. Since its inception InterCard has undergone rapid growth and now functions in Bulgaria, Luxemburg, Italy, France, Poland, Czech Republic, and Romania.

In Europe, JCB has built and maintained a strong acceptance network since it launched international operation in 1981. With over 50 acquiring partners and additional payment service providers, JCB has a strong platform from which to move forward with European card issuing. The iCard-JCB card marks the beginning of a new era for JCB where it truly establishes itself as a global player by creating a strong cardmember base in Europe.



(From left) Mr. Tom Okabe, Managing Director, Head of Europe of JCBI (Europe), Mr. Kimihisa Imada, Deputy President of JCBI, Mr. Christo Georgiev, CEO & Founder of InterCard, Mr. Satoru Mori, Head of European Issuing, Head of Central Europe Sales & Marketing of JCBI (Europe)

JCB and Myanmar Payment Union Sign Acquiring Partnership

Myanmar Payment Union (MPU), the national payment network of the Republic of the Union of Myanmar (Myanmar) and JCB, have signed a Master License Agreement that will allow JCB card acceptance in Myanmar through the member banks of MPU. With this agreement, JCB cards will be accepted at all card accepting locations in Myanmar.



Mr. Koremitsu Sannomiya, President & COO of JCB

MPU consists of 17 banks with the aim to construct a cashless electronic retail payment environment. By adding JCB on its payment network through this partnership, MPU will be able to offer card acceptance service to JCB cardmembers visiting Myanmar.

Mya Than, Deputy Chairman of MPU, said "Through the partnership with JCB, we believe we can enhance convenience of JCB cardmembers from all over the world."

"This is an important milestone for JCB's business in Myanmar", stated Koremitsu Sannomiya, President & COO of JCB. "JCB promises to share its experiences and knowledge of payment business with MPU to contribute to the healthy development of Myanmar's payment industry".



At the signing ceremony

MPU will be phasing in JCB card acceptance starting in autumn 2013, both parties will also explore the possibility of card issuing business in Myanmar.

JCB, Bank of Mongolia and Trade and Development Bank of Mongolia Sign Master Acquiring License Agreement

On 16 May 2013, JCB, Bank of Mongolia (BOM), chair of the nationwide payment network, and Trade and Development Bank of Mongolia (TDBM), a major commercial bank in Mongolia, have signed a Master License Agreement for merchant acquiring and held the signing ceremony in Ulan Bator. This new agreement enables all merchants in Mongolia to accept JCB cards in early 2014.

BOM, as the country's central bank, started setting up a countrywide payment network in 2010 in order to cater for the rising demand for international and domestic payment card acceptance. TDBM had a partnership with JCB since 1994 and acted as the gateway to the JCB network.

Kimihisa Imada, Deputy President of JCB said, "I am very pleased to be able to strengthen our business in this country through the partnership with BOM and TDBM. We foresee that the card market in Mongolia will be growing even faster thanks to the country's strong economic development. Together with BOM and TDBM, we are eager to aggressively expand our collaboration in this market."

Batshugar Enkhbayar, Deputy Governor of BOM said, "As we are aware, the central bank's role in the payment system is to promote its primary function of providing payment, clearing and settlement service; in this context, cashless payments are one of

the important functions for the financial system and the economy as a whole. BOM started payment card clearing network in collaboration with major member banks in 2010. Since this historical event, both domestic and international card payment volume has been rising continuously. We believe that JCB card acceptance in the country will expand both economic and financial cooperation between Japan and Mongolia."

Medree Balbar, Chief Executive Officer of TDBM said, "It is a great honor for me to have a partnership with JCB and BOM. JCB and TDBM have enjoyed a long standing relationship with each other from 1994. Over the last decades, our connections and JCB card transactions have been growing, significantly. Looking to the future, we will be able to achieve more and continue to develop even stronger relationships between the people of Mongolia and Japan through our broad cooperation."

This new agreement between JCB and the two Mongolian institutions will significantly improve the payment environment for JCB cardmembers visiting the country. With the card acceptance made wider through this deal, JCB is looking to start the card issuance with banks in Mongolia in the near future.



At the signing ceremony

AEON WATAMI JCB Card is Launched in Hong Kong

On 15 June 2013, a new co-brand card, AEON WATAMI JCB Card, was launched in Hong Kong, bringing 3 parties AEON CREDIT SERVICE (ASIA) CO., LTD. (AEON), Watami International Company Limited (Watami International), and JCB together. The new card is targeted to consumers who love Japanese casual dining.

AEON is one of the most distinguished financial institutions which has issued JCB cards in Hong Kong since 2004. Watami International is the largest Japanese casual restaurant chain with three different branding of "Watami", "Watei" and "Kitchen J" and a total of 32 outlets in Hong Kong, attracting as many as 400,000 customers per month.

Major card privileges include permanent annual fee waiver, 5%

exclusive discount in WATAMI Group restaurants, double bonus points for any spending at WATAMI Group restaurants, bonus point program and usage incentive upon new card enrollment and specially designed welcome gift. In 2 months, this new card attracts around 10 thousand applications. The success is due to overwhelming support from the 2 partners as well as attractive JCB privileges.

From 8 to 19 September, additional benefit of free movie tickets of "Sadako 2" was given to customers at designated Watami outlets. The 3 parties are dedicated to provide the best quality and best service in town to our cardmembers.



SBC Bank Signs JCB Card Issuance MOU and Starts Merchant Acquiring for JCB Card in Cambodia

On 9 September 2013, Singapore Banking Corporation Ltd. (SBC Bank), a leading commercial bank in the Kingdom of Cambodia has started JCB merchant acquiring operations in Cambodia and has signed a memorandum of understanding for JCB card issuing. SBC Bank will phase in JCB card acceptance at all SBC Bank merchants in Cambodia by the end of 2013 and plans to issue JCB card in the near future.



At the signing ceremony



Mr. Kimihisa Imada, Deputy President of JCBI and Mr. Andy Kun, Executive Chairman of SBC Bank

Andy Kun, Executive Chairman of SBC Bank, said, "The collaboration with JCBI marks another milestone for SBC Bank in expanding its card business and this joyous occasion coincides with our bank's 20th anniversary of establishment. The acceptance of JCB cards will open up a world of financial freedom to JCB cardmembers visiting Cambodia for business or pleasure whereby JCB cardmembers can use their cards at over 500 SBC Bank merchants as well as access over 100 SBC Bank ATMs by the end of 2013. SBC Bank is also proud to be the first JCB e-commerce acquirer in Cambodia to provide online payment gateway service which would benefit Cambodia's growing business and tourism sectors. Such payment channel will enable merchants to accept online payments in fulfilling various need-based services such as reservations, booking, ticketing, shipping and bill payments in a secured manner."

Kimihisa Imada, Deputy President of JCBI, said, "We are positioning Cambodia as a strategically important market for JCB global business expansion. Cambodia has beautiful and valuable world heritages, and I am sure the country will be one of the most popular destinations for tourist." The number of tourists to Cambodia was about 3.6 million in 2012, which is increase 24% over the prior year, and is expected to be 7.5 million by 2020. Imada added, "Tourists from Asian region such as Japan, China, Korea, Thailand, and Vietnam, where we are aggressively expanding JCB cardmember base, are expected to increase because of its geographic closeness. I believe this partnership will further increase the level of cardmember convenience, and contribute to the tourism in the market."

JCB and NTT Data Team Up for Global E-commerce Payments

JCB and NTT Data have started a strategic partnership in global e-commerce payments. In the first phase, NTT Data's multiple currency settlement service on CAFIS¹ was enabled for JCB card payment. Peach Aviation, Japan's first Low Cost Carrier and NTT Data's first customer for the settlement service, was able to start accepting JCB card payment in currencies other than Japanese Yen on its e-commerce site.

JCB and NTT Data have built a strong relationship over the 30 years since CAFIS was launched in 1984. This new tie-up provides opportunities to both JCB, who is seeking to increase value as a global payment card brand with enhanced service to merchants as the e-commerce market becomes more globalized, and NTT Data, who is moving ahead on expanding payment services that have earned high consumer confidence in Japan to the global market and globalizing its payment business.

JCB merchants using the multiple currency service benefit from reduced costs involved in foreign funds transfers and currency exchange, while consumers outside Japan know exactly what the final price is in their own currency at the time they make their purchase.

JCB and NTT Data will continue to leverage their expertise, systems and business base to meet the needs of the payment market both in Japan and around the world.



©Peach

¹ CAFIS is NTT Data's network launched in 1984, providing credit inquiry, sales data and other credit information exchange between card companies, banks, corporations and merchants.

JCB Adds Monotone and Foil Logos

JCB released the addition of the logo mark on JCB cards in white monotone, silver monotone, and foil logos in addition to the existing three-color logo mark¹. JCB card issuers can select JCB Logo Mark from a new lineup for their card designs².

JCB added the new JCB Logo Marks for JCB cards to meet increasing need for flexibility in card design with the growing number of JCB card issuers around the world serving consumers with widely diverse tastes and values.

Masaaki Okazaki, Executive Officer, Brand Business of JCB said, "Cardmembers are much more interested in its design than ever

before, as they have more choices. Now JCB card issuers all over the world can offer wider range of selection with these new options, and I hope cardmembers will find their most suitable designs."

¹ The new JCB Logo Marks are limited for card face use only.

² The usage of JCB Logo Mark is subject to JCB regulations and approval.

Print			Foil
Three-color	White mono	Silver mono	
All card grades			Platinum and up NEW

New JCB Guide Apps for Cardmembers

JCB released the free JCB Japan Guide app in English for Android™ smartphone on 16 July 2013. Together with the Japan Guide that has already been released for iPhone® in English and Chinese, the Guide provides JCB cardmembers visiting Japan access to location-based deals and offers, sightseeing information, basic information about Japan's public transport, climate and other useful topics, as well as SNS plugins so that users can easily share their experience in Japan with friends and family.

JCB also released the new JCB Taiwan Guide and JCB Guam Saipan Guide for Japanese cardmembers on 1 July 2013, joining existing JCB Guide apps of Hawaii, Korea, Los Angeles, Las Vegas, New York and San Francisco (all in Japanese, available for iPhone® and Android™).

As of September 2013, over 200,000 JCB Guide apps have been downloaded by JCB cardmembers worldwide. JCB will continue to expand this convenient service for other popular destinations to meet customer needs.



Screen examples

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

JCB's New Authorization System, J/Bridge is Launched

The phased-in release of J/Bridge, JCB's new global authorization system, has been completed and launched on 20 June 2013.

J/Bridge is the authorization infrastructure core system for JCB's global business. JCB partners can be confident that the new system's improved performance and reliability will process their transactions at an even higher standard of quality.

Tsukasa Terada, Executive Vice President, International System Development of JCB, said, "The improvement of quality and function enables to adapt to the increasing transaction volume and other various services. We are grateful for the support and cooperation given by our partners during the migration period to J/Bridge."

JCBI's CSR Activities in Laos

As a new attempt in its CSR activities through business, JCBI has supported JICA (Japan International Cooperation Agency)'s projects in Lao P.D.R. On 27 July 2013, JCBI offered special lecture on the card payment scheme at Savannakhet National University. Savannakhet is a south province of Laos where card payment is not widely recognized. Collaborating with JICA's technical assistance project at the university, whose target is to expose students with new ideas and technologies from outside of Laos, JCBI explained concepts of card payment from a cardmember perspective as well as merchant perspective with the aim of offering a comprehensive



At special lecture at Savannakhet National University

lecture on the card payment scheme. Further to the basic information, JCBI also touched on the latest payment technologies in the developed countries, such as a mobile payment scheme in Japan.

JCBI also supported JICA's project named "Fan Industry Promotion Program in Vang Vieng District, Vientiane Province, Laos" in which JICA introduces production know-how of Japanese traditional fan ("Uchiwa") to the people in Laos rural area as their new income source. JCBI now utilizes Uchiwa as advertisement tools for JCB brand and its discount promotions. The fans, produced through JCBI's sponsorship, have been distributed in Laos and Thailand.



On top of existing CSR activities in Japan, JCBI will continue to fulfill its social responsibilities outside of Japan through various business activities.

Environmental Effort with World Heritage, Mt. Fuji Card

JCB celebrated the registration of Mt. Fuji as a World Cultural Heritage Site by issuing Mt. Fuji card in Japan. Variety of card designs include painting by Hokusai Katsushika, and airborne imagery of Mt. Fuji. Cardmembers can also donate to the fund through loyalty point program.

JCB started activity to donate 1 yen to 'Fujisan Fund' for each credit card spending made for one year from July 2013 to preserve Mt. Fuji. "Fujisan Fund" has been utilized to maintain cleanliness by solving waste disposal problems at the mountain.

The card attracts customers to contribute to preserve Mt. Fuji's nature and environment by only shopping.



JCB Promotions Around the World

China Sales Promotions

JCB Brand Promotions

Starting 2012 JCB has been advertising the promotional message “敢享人生” and key visuals on billboards and other outdoor media in Shanghai, Beijing and eight other strategically important areas, with a new seasonal version out for summer 2013. In addition to brand advertising, JCB and partner issuers are working together in business-to-business-to-customer advertising at card recruiting counters and bank branches using posters and LED signs highlighting the JCB brand.



Special Offers in China

More and more Chinese are traveling abroad, and JCB has released twelve JCB Special Offer Guides in the Chinese language as well as added services to meet their needs. The JCB Special Offer Guides are distributed to cardmembers by issuers and at several major travel agencies that highly rate the useful maps and appealing special offers and make them available to customers on JCB display racks. Attractive promotions which JCB and major travel agency developed together include special offer tours and free gifts provided by the tourism bureaus of Thailand and Taiwan.



In addition, JCB ran a tie-up promotion with the Star Cruises one of the three largest cruise lines in the world, when its ship Superstar Gemini added Shanghai as a port-of-call. Customers received many special offers for use on the ship, and the JCB brand was advertised in a number of ways at tour ticketing agencies as well as onboard the ship.



China LPGA Tour Sponsorship

JCB has created a new JCB MIP (Most Impressive Player) award for the China LPGA Tour. Every month the JCB MIP is awarded to the player getting the most votes from sports reporters for a “feminine and cool” style of play.



JCB MIP awards ceremony

JCB also sponsored a beginner’s golf clinic at Beijing’s Orient Pearl Golf Club taught by tour players wearing the JCB logo. Many members of the golf club and aspiring local university players attended.



The beginner's golf clinic



Vietnam Sales Promotions

As credit card is primarily used for limited occasions in Vietnam such as high price shopping, business use and abroad, JCB is encouraging frequent use through promotions at low-ticket chain merchants such as convenience stores, supermarkets, Japanese restaurants, bakeries, cafes and



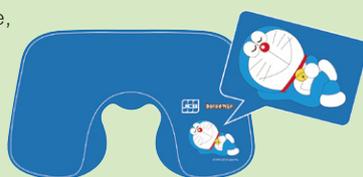
low-cost carriers. JCB has been increasing brand presence by advertising such promotions on Facebook (Vietnamese-language), online magazines and LCD signage on office buildings. JCB is also increasing visibility with a wide range of materials such as merchant stickers featuring the lotus, the symbol of Vietnam, to familiarize the people of Vietnam with the JCB brand.



Taiwan Sales Promotions

JCB has been running continuing promotions featuring the anime robot cat Doraemon since January 2013. A tie-up campaign with a major restaurant chain providing special offers to JCB customers is being advertised at many of the restaurants with materials displaying the Doraemon image.

JCB is also running a tie-up Japan inbound campaign with South East Travel Service, the largest travel agency in Taiwan with special offers advertised on posters and brochures at travel agent locations

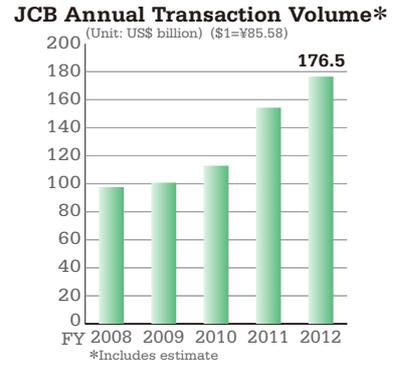
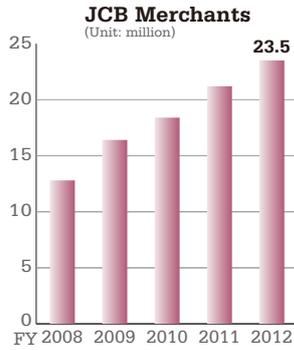
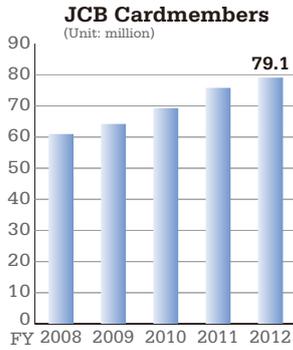


and subway ads. Offers include discounts on travel products and free gifts of Doraemon-design inflatable pillows and JCB-original design Japan-travel pocket planners.

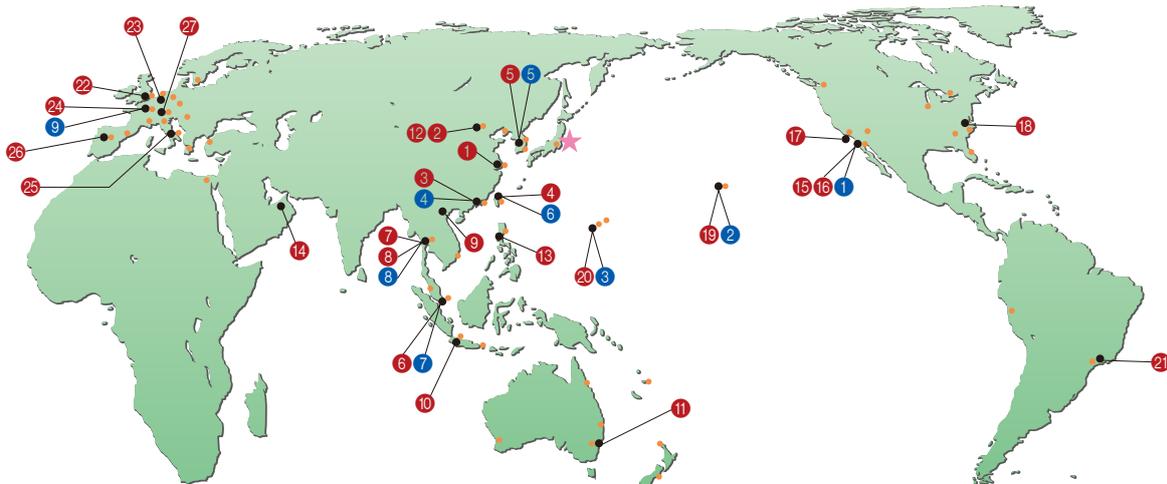
In addition, JCB is working with the MLIT Chubu District Transport Bureau and the Chubu Wide-area Tourism Promotion Council to get more tourists to visit Japan by providing JCB special offer tours to nine prefectures in Chubu and developing even more special offer merchants in the region.



Key Statistics for 2012



Note: *Cardmembers and merchants are as of the end of Mar until FY2010 and are as of the end of Dec from FY2011 and onward.
 *Annual transaction volume is from Apr to Mar until FY2010 and is from Jan to Dec for FY2011 and FY2012.
 *JCB's official transaction volume is based on Japanese Yen, and has been converted to USD with the exchange rate of Dec 29, 2012, which is USD1 = JPY85.58.
 *JCB changed how it calculated the number of cardmembers and transaction volume in 2011.



JCB International Offices

Asia / Pacific

- 1 JCB International Business Consulting (Shanghai) Co., Ltd.
- 2 JCB International Business Consulting (Shanghai) Co., Ltd. Beijing Branch
- 3 JCB International (Asia) Ltd.
- 4 JCB International (Taiwan) Co., Ltd.
- 5 JCB Card International (Korea) Co., Ltd.
- 6 JCB International Asia Pacific Pte. Ltd.
- 7 JCB International Holding (Thailand) Co., Ltd.
- 8 JCB International (Thailand) Co., Ltd.
- 9 The Representative Office of JCB International (Thailand) Co., Ltd in Hanoi
- 10 PT. JCB International Indonesia
- 11 JCB International (Oceania) Pty Ltd.
- 12 JCB International Co., Ltd. Beijing Representative Office
- 13 JCB International Co., Ltd. Manila Representative Office

Middle East/Africa

- 14 JCB International Co., Ltd. Dubai Representative Office

Americas

- 15 JCB International Credit Card Co., Ltd. U.S. Head Office
- 16 JCB International Credit Card Co., Ltd. Los Angeles Branch
- 17 JCB International Credit Card Co., Ltd. San Francisco Branch
- 18 JCB International Credit Card Co., Ltd. New York Branch
- 19 JCB International Credit Card Co., Ltd. Honolulu Branch
- 20 JCB International (Micronesia) Ltd.
- 21 JCB International do Brasil Representação Comercial Ltda.

Europe

- 22 JCB International (Europe) Ltd. EMEA Head Office
- 23 JCB International (Europe) Ltd. Branch in Frankfurt
- 24 JCB International (Europe) Ltd. Branch in Paris
- 25 JCB International (Italy) S.p.A.
- 26 JCB International (Europe) Ltd. Branch in Madrid
- 27 JCB International (Europe) Ltd. Branch in Vienna

(As of the end of October 2013)

JCB PLAZA Lounge

- | | |
|---------------|-------------|
| 1 Los Angeles | 6 Taipei |
| 2 Honolulu | 7 Singapore |
| 3 Guam | 8 Bangkok |
| 4 Hong Kong | 9 Paris |
| 5 Seoul | |
- (As of the end of October 2013)



JCB Plaza Lounge is an exclusive JCB Cardmember service lounge providing guests a comfortable place to relax with amenities such as computers with free internet access, massage chairs and free beverages in addition to the standard JCB Plaza service.

- JCB Plaza : JCB Plaza is located in 52 cities, providing travel and entertainment information and emergency support service. Services are provided by a contracting travel agency.



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