

## Myanmar Ayeyarwady Bank Introduces JCB's First Card in Myanmar

**A**yeyarwady Bank (AYA Bank), a major commercial bank in the Republic of the Union of Myanmar (Myanmar), and Myanmar Payment Union Public Co., Ltd (MPU) launched the first JCB credit and debit card on August 16, 2016. Called AYA Universal MPU-JCB Co-Brand card, it is the first JCB card to be issued in Myanmar. Along with Thailand, Vietnam, and Laos, Myanmar is the fourth country in the Mekong region to issue JCB cards.

The AYA Universal MPU-JCB Co-Brand Card combines the MPU brand and JCB brand. Cardmembers can use MPU's nation-wide merchant network in Myanmar and JCB's international merchant network with over 31 million locations around the world.

The card features four different kinds of products: Universal Platinum credit card, Universal Gold credit card, Universal Silver credit card, and Universal debit card. All cardmembers enjoy JCB privileges, such as JCB Plaza, as well as special offers at selected merchants around the world. JCB offers Platinum cardmembers exclusive JCB Platinum services, such as JCB Platinum airport lounge service, JCB Platinum Concierge Desk, and Special JCB Platinum Hotel Services.

U Zaw Zaw, Founder and Chairman of AYA Bank said, "Our bank has always been committed to providing our customers an excellent



At the launch ceremony

service experience. This co-brand arrangement gives cardmembers more flexible payment options when they are in foreign countries. This is another milestone for the Myanmar card payment market as the country transitions to a cashless economy."

Kimihiwa Imada, Deputy President of JCB International (JCBI) said, "With its growing economy and population, Myanmar's card payment market has great potential for growth. With the start of JCB card issuing in Myanmar, cardmembers have a new payment choice and can also experience the convenience of shopping abroad as part of JCB's worldwide merchant network."



## BCA Signs MoU with JCB, Strengthening Credit Card Business

**O**n September 27, 2016, PT Bank Central Asia Tbk (BCA) teamed up with JCBI to strengthen their credit card issuing business with the signing of a Memorandum of Understanding.

BCA Director Henry Koenafi said, "The partnership between BCA and JCB is a strategic collaboration targeting Indonesia's high-end consumers that will strengthen both companies. BCA-JCB card will offer attractive benefits and the high-quality service provided by JCB that JCB cardmembers have enjoyed for more than 50 years."

President Director of PT JCB International Indonesia, Yuichiro Kadowaki said, "We are very excited about our new card issuing partnership with BCA, the largest private commercial bank in Indonesia. BCA also remains the position as leading credit card service provider in Indonesia. In 2015, BCA managed billions of credit card transactions with an 18% market share. The new partnership follows our merchant acquiring partnership, which began more 30 years ago, in 1983. This combination of two prestigious brands from Indonesia and Japan is certain to meet the diversifying demands of Indonesia's affluent market, which includes travel

support and fine dining privileges. JCB's unique quality of service fostered in the Japanese market will provide great support to BCA."

"The BCA and JCB International Indonesia partnership includes the BCA-JCB credit card and special programs to promote credit card use. BCA-JCB cardmembers will enjoy attractive benefits such as competitive foreign exchange rates, special promotions in JCB merchant networks across the globe, and special promotions in Indonesia tailored to the spending habits of affluent consumers. We expect to have 50,000 BCA-JCB cardmembers in the first year," BCA Director Santoso said.



At the signing ceremony

## Takashimaya Việt Nam to Start Issuing Credit Cards with JCB and Vietcombank

On July 30, 2016, Takashimaya Company, Limited (Takashimaya) and the Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank) started issuing JCB credit cards.

Takashimaya's new Ho Chi Minh City Takashimaya located in the Saigon Centre shopping center opened on July 30. Takashimaya has 19 department stores in Japan and one each in Singapore and Shanghai. Vietcombank is the largest bank in terms of card transaction volume in Vietnam. It has had an alliance with JCBI in the merchant acquiring business since 1991 and has been issuing JCB cards since 2012.

Cardmembers receive points whenever they make purchases at shops and restaurants in Saigon Centre and at all Takashimaya department stores, including Singapore, Shanghai, and Japan. Points can be redeemed for gift cards and other rewards.

## JCB to Start Co-badged Mir/JCB Card Issuing in Russia

On July 15, 2016, JCBI started a partnership with National System of Payment Cards ("NSPK"), a subsidiary of Central Bank of Russia, to issue co-badged Mir/JCB cards. Cards issued under the new brand have access to the Mir merchant network in the Russian Federation and JCB's network of over 31 million acceptance locations around the world.

Mir, the Russian national payment brand operated by NSPK, was established in 2015 to create a national payment system infrastructure in Russia. Gazprombank started to issue the first Mir/JCB cards in August 2016, and other banks will also issue cards in the near future.

"The international development of the national payment system, is our mid-term priority, and the launch of MIR/JCB Card is an important part of this effort," said Board Chairman and General Director of NSPK, Vladimir Komlev. "The partnership with JCB - one of the

Hideyuki Yamamoto, President of Takashimaya Việt Nam Ltd. said, "On July 30, Ho Chi Minh City Takashimaya opened, the first Takashimaya department store in Vietnam. Ho Chi Minh City Takashimaya provides appealing products and outstanding services offering high-quality lifestyle choices for its customers. We are already issuing JCB brand cards in Japan, and we are excited to now be able to do the same in Vietnam. Adding the JCB international card to our brand means that our customers can take advantage of JCB's huge network and money saving privileges, and it also enhances the status of the card."

Kimihiya Imada, Deputy President of JCBI said, "I am excited about our partnerships with such leading companies as Takashimaya and Vietcombank, both of whom have had long-term relationships with JCB. Like Takashimaya, JCB focuses on businesses in the ASEAN market, so I am looking forward to further strengthening our partnership and providing local customers with even more shopping related services."



world's largest payment brands - is expanding the reach of Mir abroad and enables holders of national payment cards to pay for goods and services in other countries."

Kimihiya Imada, Deputy President of JCBI, stated, "As the central bank moves forward on building payment infrastructure, the new card issuing partnership with NSPK offers JCBI the opportunity to expand the JCB brand in the Russian Federation, a market with high growth potential in both the card issuing and merchant acquiring businesses. I am delighted that the partnership enables NSPK and JCBI to provide people in the Russian Federation with such attractive services such as JCB Plaza Lounge and other T&E services that embody the Japanese hospitality spirit."



(From Left) Alexey Maslov, Deputy General Director of JCBI (Eurasia) LLC, Vladimir Komlev, General Director of JSC National System of Payment Cards (NSPK)

## JCB Signs Issuing License Agreement with Ctrip Financial Service (Hong Kong) Limited

On May 27, 2016, JCBI signed a license agreement with Ctrip Financial Service (Hong Kong) Limited (Ctrip) for issuing prepaid cards for abroad (electronic travel checks\*). Ctrip is a subsidiary owned by Ctrip.com International Ltd., the first online travel agency in China.

Ctrip operates websites and apps mainly in China that provide online reservation services for travel related products such as hotels, airline tickets, and railway reservations in more than 200 countries and territories around the world. Before traveling, the user loads the prepaid card with foreign currencies, and more currency can be added to a card later on. Accepted at all JCB worldwide acceptance locations, the prepaid card will provide speedy, convenient, and safe

payments for the over 120 million Chinese who travel abroad each year for leisure, business, and study.

Kimihiya Imada, Vice President of JCBI stated "I am delighted we to begin this prepaid card issuing partnership with Ctrip, the largest online travel agency in China. The number of Chinese traveling abroad is expected to grow rapidly, and I am confident that this prepaid card will satisfy their payment abroad needs."

\* The card can only be used outside of China.



At the signing ceremony



# BRI Launches JCB Platinum Credit Card for Travelers

**P**T Bank Rakyat Indonesia (Persero) Tbk. (BRI) and PT JCB International Indonesia (JCB), a subsidiary of JCB International Co., Ltd., announced the launch of BRI JCB Platinum Credit Card. The new card will debut in spring 2017.

Bank BRI is a leading bank in Indonesia whose extended network includes more than 10,000 outlets and more than 100,000 e-Channel outlets. JCB cards are currently issued to 95 million members in 21 countries and territories around the globe. BRI and JCB have partnered since April 2016 on JCB card acceptance at BRI merchants with BRI EDC machines. This new product is the next step of their partnership.

BRI JCB Platinum Credit Card targets the consumer segment of the BRI product line and focuses especially on tapping the travelers within this segment.

BRI JCB Platinum Cardmembers enjoy special features such as:

1. **Double BRI points** at all merchants, including restaurants, airlines, golf courses, and car rentals.
2. **Triple BRI points** for transactions overseas.
3. **0% installment conversion** for all transactions overseas for the first 12 months.



“We are confident that we will issue 50,000 cards by Q4 2017,” said Sis Apik, Managing Director of BRI. “BRI believes that this JCB brand credit card will seize travel segment market share and increase both the number of BRI cards and card usage for both domestic and overseas travelers,” he added.

To provide extra convenience to BRI JCB Platinum Cardmembers traveling abroad, JCB provides a variety of traveler-friendly features such as free access to 28 airport lounges in Japan, 26 lounges in China, 2 lounges in Korea, and 1 lounge each in Singapore, Thailand, and Hong Kong.

“JCB is very excited and proud about our partnership with BRI to issue BRI JCB Platinum Credit Card. This will expand JCB’s market share in the premium credit card segment in Indonesia. Our strategy to tap the premium segment has increased the number of JCB cards in the market since 2014 by 60%,” said Koichiro Wada, Director PT. JCB International Indonesia.

“As you may know, traveling overseas increases every year, especially to other Asian countries. So, we are confident that BRI JCB Platinum Credit Card with its traveler-friendly features will appeal to Indonesians who love to travel and contribute to expanding the cashless society in Indonesia,” he added.



At the launch ceremony

# Belinvestbank JSC Becomes The First JCB Acquiring Bank in Belarus

**O**n October 10, 2016, leading Belarus bank Belinvestbank JSC (“Belinvestbank”) and JCBI signed a JCB card merchant acquiring license agreement in Belarus. After signing the agreement, Gennady Sysoev, Chairman of the Board of Belinvestbank, and Kimihisa Imada, Deputy President of JCBI, held a press conference in Minsk.

Cooperation between Belinvestbank and JCBI will allow Belinvestbank merchants to serve a new segment of customers, namely JCB cardmembers and co-badged Mir-JCB cardmembers, which includes businesspeople, tourists, and students from Russia and the Asian region. In short, it will contribute to the growth of the card payment business for the entire country.

Belinvestbank has an extensive and constantly growing network of more than 6,000 merchants and 700 ATMs located in the territory of the Republic of Belarus.

Kimihisa Imada said, “Belarus is a convenient location for tourists from Russia, where banks issue JCB cards. It also has a rich history and culture appealing to numerous cardmembers from Asia-Pacific region. I am delighted that Belinvestbank will further expand the JCB card acceptance network and contribute to the development of the payment industry of the country.”

“We greatly value our partnership with JCBI”, said Belinvestbank Board Chairman Gennady Sysoev. “We are confident that our partners from Japan will expand their payment card acceptance network in Belarus and that Belinvestbank will be able to open new opportunities for its clients worldwide and strengthen its position in the merchant and ATM acquiring market,” he added.



At the signing ceremony

## Bank of Bhutan to Start Accepting JCB Card

On September 26, 2016, JCBI and Bank of Bhutan Ltd. (BOBL), Bhutan's first and largest commercial bank, started accepting JCB cards at the bank's merchants.

Bhutan is a popular destination for people in the Asia Pacific. According to the Tourism Council of Bhutan, over 150,000 travelers visited the country in 2015, three times the number of 5 years ago. Most travelers are from countries in Asia, the region where JCBI does most of its business. Established in 1968, BOBL is Bhutan's first bank and currently has about 45 branches nationwide. The partnership with BOBL means that JCB cards are now accepted at more than 480 locations that cover 90% of POS terminals and ATMs in the market.

JCBI Deputy President Kimihisa Imada said, "This year is the 30th anniversary of the establishment of diplomatic relations between Bhutan and Japan, and I am delighted to announce the launch of the partnership between BOBL and JCB in such a historic year. South Asia is an emerging market, and Bhutan is at the crossroads of East Asia, Southeast Asia, and South Asia. Now that we are part of the bank's nationwide merchant network, we can meet the needs of JCB cardmembers traveling and sightseeing in Bhutan, especially the 13 million cardmembers from neighboring countries such as China, Bangladesh, and Thailand."

Pema N Nadik, Chief Executive Officer of BOBL, said, "Since Bhutan is a popular travel destination for Japanese, we have long awaited the start of JCB card acceptance. Now that JCB cards are accepted in Bhutan through Bank of Bhutan's ATM and POS terminal network, visitors holding JCB cards can make payments securely through this network."



## Bank Saint Petersburg to Start Accepting JCB Cards

On October 14, 2016, Bank Saint Petersburg (BSPB), the leading bank in North-West Russia, started accepting JCB cards at its POS terminals and ATMs.

The bank network includes 7,100 POS terminals and 700 ATMs located in Saint Petersburg and throughout the Leningrad region, as well as in Moscow and Kaliningrad. JCBI started its card issuing business with local banks in Russia in 2015 and the cardmember base has been expanding ever since. The partnership with BSPB will make JCB cardmembers feel more comfortable when they use their cards and it will enhance the JCB presence in the market and increase JCB brand awareness.

Kimihisa Imada, Deputy President of JCBI, said: "With this launch, JCB expands card acceptance in one of the most popular and famous destinations in Russia. World Travel Awards has recognized Saint Petersburg as Europe's Leading Destination for the second consecutive year, and we are proud that JCB cardmembers from all over the world will be able to use their cards while travelling and sightseeing in the area."

Pavel Filimonenok, Deputy Chairman of the management board of BSPB, added: "It is very important for us that our bank is among the top ten banks in Russia certified by JCB, one of the world's leading payment brands. We are excited about the potential of our collaboration with JCB, as the payment brand is steadily growing."



## PayMaya Philippines and JCB Team up to Widen JCB Cards Acceptance in The Philippines

On November 14, 2016, PayMaya, the Philippines' pioneering financial services provider, and JCBI, announced a new partnership for accepting JCB cards at online merchants that use PayMaya Checkout as the payment gateway. PayMaya and JCBI also plan to issue co-branded cards sometime in the future.

PayMaya Business focuses on delivering solutions that enables businesses of every kind and size to accept all kinds of payments. PayMaya Business services include PayMaya Checkout, a system that enables online shops to accept card payments, PayMaya Swipe, a mobile point-of-sale device that attaches to all kinds of mobile devices, and PayMaya Touch, a payment system that enables businesses to accept swipe, dip, and contactless card payments.

JCB cardmembers will be able to use their JCB cards at online merchants that process payments with PayMaya Checkout.

In 2017, JCB cardmembers will also be able to shop at big retailers in the Philippines as well as at micro- and small-medium enterprises, including local boutiques, food carts, and community stores that offer

a unique shopping experience through PayMaya Swipe and Touch. These outlets prefer the more affordable and easier payment processing that PayMaya Swipe, Checkout, and Touch provide.

Kimihisa Imada, Deputy President of JCBI, said, "We are pleased to welcome our new partner to the JCB network. I am certain that our partnership with PayMaya will bring more benefits and convenience to all our JCB cardmembers, especially in the e-commerce space. We are also looking forward to exploring further business opportunities, such as 'PayMaya-JCB Card' issuance."

"At PayMaya, we strive to shape the future of commerce and drive local business growth through innovative digital payment solutions. We are thrilled by the progress of our alliance with JCBI as we continue our mission of redefining the payment landscape in the Philippines," said Orlando Vea, President and CEO of Voyager Innovations and PayMaya Philippines.



At the signing ceremony



## 25-year Anniversary of JCB in Vietnam

On August 19, 2016, JCBI held an official event to celebrate its 25-year anniversary in Vietnam. JCB announced that JCB had opened a new office in this memorial year in Ho Chi Minh City to enhance brand presence in the market.

At the celebration ceremony, JCB announced a long-term development business plan, explained the factors contributing to the growth of JCB in Vietnam, and awarded prizes to partner banks.

Koremitsu Sannomiya, President and COO of JCBI said, “I am delighted to have this event to celebrate this memorable year for JCB business in Vietnam. It is an opportunity for us to share JCB’s brand strategy and to build stronger ties with our partners. Through our new office in Ho Chi Minh City, we will further strengthen our presence in the Vietnamese payment industry by building strong relationships with our partners and further investment.”

JCBI, which entered the Vietnam market in 1991 with a business acquiring partnership with Vietcombank, now has partnerships with 13 banks. JCBI also started issuing cards with VietinBank in October 2011. To date, 8 banks have issued over 400,000 JCB cards. In order to meet increasingly diverse customer needs, JCB issues various types of cards, including credit, debit, and prepaid. JCBI also runs numerous promotions with popular merchants to encourage consumers to use JCB cards.



Koremitsu Sannomiya, President and COO, JCB International

## JCB Summer Festival 2016 Held in Taiwan



(From left) Hirohiko Sugiyama, Executive Vice President, Brand Marketing of JCB, Osamu Hino, General Manager, JCB International (Taiwan)

In September, JCB held JCB Summer Festival 2016 for the more than 3 million cardmembers in Taiwan.

A giant portrait of JCB brand character Doraemon made out of 10,000 pinwheels was built at the event venue. In the evening, a theater was set up outside to show a movie featuring Doraemon for cardmembers to enjoy on a summer night. In addition to this fun event, JCB prepared various gift and cash back benefits for customers to enjoy on this occasion.

Osamu Hino, General Manager of JCB International (Taiwan) Co., Ltd., said, “We started to feature Doraemon as the JCB brand character in our promotions. Cardmembers reacted positively, thus raising JCB brand recognition. Moreover, the JCB summer festival held at the National Chiang Kai-shek Memorial Hall last year attracted a big crowd of cardmembers, and many of them as well liked the character. So, we decided to exhibit the world’s first huge Doraemon installation again this year and provide another popular summer spot in Taipei. We believe that we successfully demonstrated the appeal of JCB with a new and fun idea that’s also cute in appearance.”

## JCB Sponsors of Tourism Expo Japan

JCB sponsored the Tourism Expo Japan, which was held in September 2016. It is one of the world’s largest events in the industry. At the event, government tourism offices, travel groups, and companies from more than 150 countries and territories gather together to share information. The event emphasizes Japan’s tourism-oriented focus with exhibitions on travel and tourism and international tourism forums featuring experts discussing the latest travel trends in Japan. It is also a venue for business negotiations between suppliers and travel companies and domestic and foreign media. It also hosts the Japan Tourism Award, the top tourism award for outstanding achievements by operators, companies, organizations, and groups that contribute to the development and expansion of the tourism industry.



JCB booth at the JATA Tourism EXPO Japan 2016

The JCB booth featured three model tours for international travel and panels introducing JCB services. The panels showed the convenience of using JCB cards outside Japan and JCB international services. The booth also held a lucky draw campaign and a chance to win lavish gifts for those who went on the model tours.

Hirohiko Sugiyama, Executive Vice President, Brand Marketing Department, said, “Sponsorship of Tourism Expo Japan introduced the JCB Brand and JCB international services to a very wide audience that included both people interested in travel and people in the travel business. We are committed to providing JCB brand services and value to travelers.”



At the opening ceremony of the Japan Night

Note: Job titles and departments are those at the time of the event.

## JCB to Offer Apple Pay in Japan

JCB started to bring its customers Apple Pay launched in October 2016, an easy, fast and secure way to make mobile payments that is private and convenient with iPhone 7, iPhone 7 Plus, Apple Watch Series 2 throughout their day, including in stores, within apps and on the web.



Since its establishment in 1961, JCB has been a pioneer in the Japanese payment industry, providing attractive products and services to meet the emerging needs and expectations of Japanese consumers. As part of this initiative, JCB introduced the contactless payment solution QUICPay in 2005, playing a leading role for mobile payments in Japan.

The QUICPay acceptance network can now be used for Apple Pay transactions, enabling everyday use at places such as convenience stores, supermarkets and drug stores. By supporting Apple Pay, we will be bringing a convenient and secure customer experience to an even broader range of consumers.

The newly released JCB Token Platform (JTP) plays an important role in the technology for secure mobile payments by replacing the original card number with a unique device specific number for Apple Pay users.

Apple Pay is easy to set up and you will continue to receive rewards and benefits offered by your credit cards. Customers can also use JCB Card to pay for Suica on Apple Pay including recharging Suica balance.

In stores, you can pay with Apple Pay with iPhone 7, iPhone 7 Plus and Apple Watch Series 2 anywhere QUICPay is accepted. Just tell

the cashier you would like to pay with QUICPay, then simply place your iPhone 7, iPhone 7 Plus near the contactless reader, and with the touch of a finger on Touch ID, the payment is complete. When paying with your Apple Watch Series 2, double-click the side button before holding it near the reader.

For JCB cardmembers, online shopping in apps and on websites accepting Apple Pay is as simple as the touch of a finger on Touch ID, so there's no need to manually fill out lengthy account forms or repeatedly type in shipping and billing information. When paying for goods and services on the go in apps or Safari, Apple Pay works with iPhone 6 and later, iPad Pro, iPad Air 2, and iPad mini 3 and later. You can also use Apple Pay in Safari on any Mac introduced in or after 2012 running macOS Sierra, and confirm the payment with iPhone 6 or later or Apple Watch.

"The payment industry is rapidly evolving with diversifying consumer needs and technological advancements. The simple and intuitive user experience that Apple Pay provides, together with JCB's unique position in Japan as an issuer, acquirer and payment system, will help create a new payment lifestyle that is both secure and convenient for everyday use," said Ichiro Hamakawa, President and CEO, JCB Co., Ltd. "Apple Pay represents another giant step towards the realization of a cashless society. As a global brand and a pioneer in the payment industry, we are committed to supporting this trend in both Japan and abroad through our network."

Security and privacy is at the core of Apple Pay. If your iPhone, iPad or Apple Watch is ever lost, you can use Find My iPhone to put your device in Lost Mode to suspend Apple Pay, or you can wipe your device clean completely. You can also stop the ability to make payments with Apple Pay on iCloud.com.

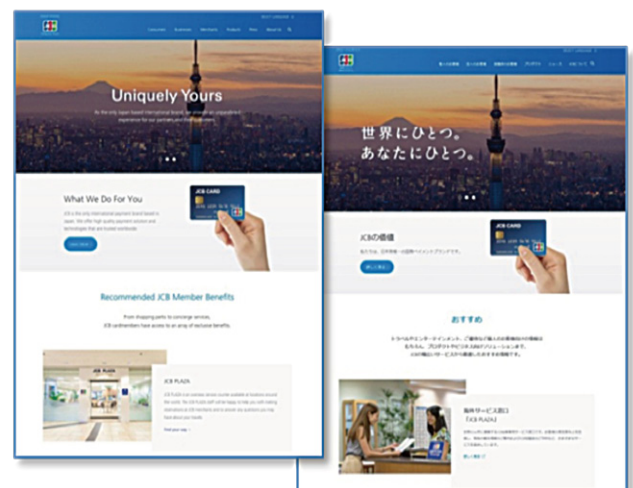
When you use a credit card with Apple Pay, the actual card numbers are not stored on the device, nor on Apple servers. Instead, a unique Device Account Number is assigned, encrypted and securely stored in the Secure Element on your device. When you use Apple Pay, your credit card number will not be shared with the merchant.

## JCB Launches New Website

On August 3, 2016, JCB launched a new JCB global website. The website includes a portal linked to a wide range of other JCB websites around the world. The new website is easy-to-navigate and offers comprehensive JCB corporate, product, and service information. Along with the release of the new global website, new or redesigned websites have also been released in countries and regions where JCB cards are issued. Countries with new websites include Vietnam, Hong Kong, Indonesia, and Russia, in addition to the existing China, Taiwan, Korea, the Philippines, and Europe websites. All these websites contain useful and interesting content for JCB customers.

The JCB global website also uses a top level domain\*, "jcb," in line with our concept of universal design that does not rely on a specific language or country. The domain is easy to understand and remember

and can only be used by JCB, thus reducing the risk of counterfeiting or spoofing, and allowing customers to use the websites more safely.



JCB global website

\*A top level domain is the rightmost portion of the site URL or e-mail address.



# JCB Introduces Corporate Social Responsibility Initiatives

JCB has launched several corporate social responsibility (CSR) initiatives. In response to the expectations of stakeholders and society, JCB selected four priority areas: education, protection of the environment, international support, and disaster recovery support. In 2016, JCB is focusing its CSR activities on the Asia Pacific region, especially.

For over 10 years, JCB has engaged in a wide variety of CSR activities. For example, in 2011, which was JCB's 50th anniversary, the company established the JCB Employee Social Contribution Program. The program enables employee to participate in socially useful activities. In 2011, JCB also started the financial support of NPOs working to revitalize areas stricken by the Great East Japan Earthquake.

## International support and protection of the environment: Indonesia forest conservation (May 2016)

JCB is supporting the planting of mangrove trees to protect natural resources. Planting these trees also helps to preserve and improve living standards in Indonesia's coastal regions.



# JCB Establishes Yangon Branch in Myanmar

In July 2016, JCB established the Yangon branch in Yangon city, Myanmar under its subsidiary, JCB International (Thailand) Co., Ltd.

Since its democratization in 2011, foreign investment in Myanmar has been gaining momentum due to the easing of international economic sanctions. Myanmar has a population of over 50 million and annual economic growth in recent years of 7 to 8%\*. The Central Bank of Myanmar is taking the initiative on improving the country's card payment infrastructure, and the payment market in Myanmar is expected to grow.

Naoya Michishima, Managing Director of JCB International (Thailand), said, "I am excited to have a new branch in Myanmar, one of the fastest growing countries in Asia. Now we will be able to build even stronger relationships with our partners and develop our

### Major CSR activities in 2016

**International support:**  
**Honolulu Museum of Art artwork preservation (March 2016)**  
 JCB is supporting the Honolulu Museum of Art, which has an extensive collection of Japanese traditional art, ukiyo-e, and other Asian artworks.



**International support and education:**  
**Myanmar school construction (February 2017)**  
 JCB is supporting the construction of schools in non-urban areas in order to help enhance education in this rapidly developing country. The school is to be presented to the community in February 2017.



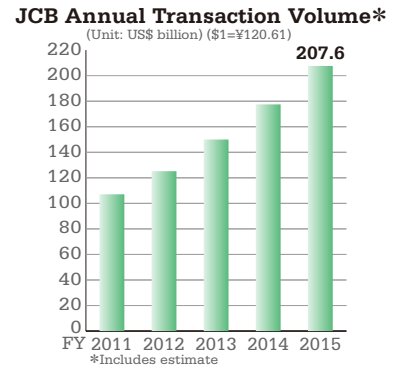
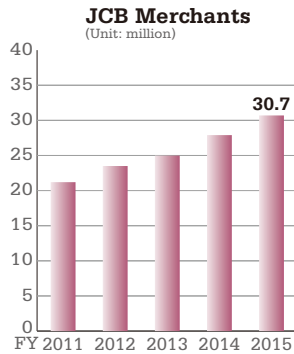
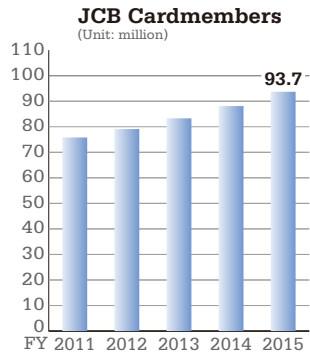
business in the Mekong region. We have been working with MPU on their efforts to expand the Myanmar payment market. I am confident that the debut of MPU/JCB card in summer 2016 will grow the market even further and contribute to the government's policy of financial inclusion."

\*IMF - World Economic Outlook Databases (April 2016)

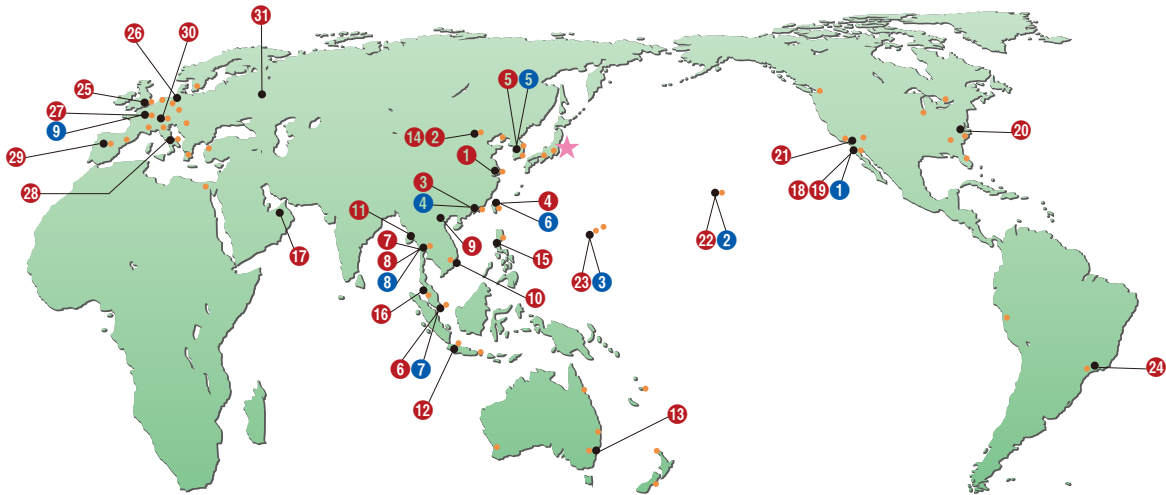


At new Yangon office

# Key Statistics



Note: \*JCB's official transaction volume is based on Japanese Yen, and has been converted to USD with the exchange rate of Dec 30, 2015, which is USD1 = JPY120.61.



## 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 The Representative Office of JCB International (Thailand) Co., Ltd in Ho Chi Minh
- ⑪ JCB International (Thailand) Co., Ltd. Yangon Branch
- ⑫ PT. JCB International Indonesia
- ⑬ JCB International (Oceania) Pty Ltd.
- ⑭ JCB International Co., Ltd. Beijing Representative Office
- ⑮ JCB International Asia Pacific Pte., Ltd. Manila Branch
- ⑯ JCB International Asia Pacific Pte., Ltd. Malaysia Branch

### Middle East/Africa

- ⑰ JCB International Co., Ltd. Dubai Representative Office

### Americas

- ⑱ JCB International Credit Card Co., Ltd. U.S. Head Office
- ⑲ JCB International Credit Card Co., Ltd. Los Angeles Branch
- ⑳ JCB International Credit Card Co., Ltd. New York Office
- ㉑ JCB International Credit Card Co., Ltd. Silicon Valley Office
- ㉒ JCB International Credit Card Co., Ltd. Honolulu Branch
- ㉓ JCB International (Micronesia) Ltd.
- ㉔ JCB International do Brasil Administradora de Cartões de Pagamento Ltda.

### Europe

- ㉕ JCB International (Europe) Ltd. EMEA Head Office
- ㉖ JCB International (Europe) Ltd. Branch in Frankfurt
- ㉗ JCB International (Europe) Ltd. Branch in Paris
- ㉘ JCB International (Italy) S.p.A.
- ㉙ JCB International (Europe) Ltd. Branch in Madrid
- ㉚ JCB International (Europe) Ltd. Branch in Vienna

### Russia/CIS

- ㉛ JCB International (Eurasia) LLC

## JCB PLAZA Lounges/JCB Plaza

- ① Los Angeles
- ② Honolulu
- ③ Guam
- ④ Hong Kong
- ⑤ Seoul
- ⑥ Taipei
- ⑦ Singapore
- ⑧ Bangkok
- ⑨ Paris
- JCB Plaza

(As of the end of November 2016)



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



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