



Uniquely Yours

154 MILLION REASONS TO DO BUSINESS WITH JCB TODAY

JCB has a diverse and global cardmember footprint. Did you know that whilst we originate from Japan, our cardmembers could be based in one of over 20 countries?

Here are some key aspects of the diversity within the JCB Cardmember portfolio, that we hope you'll find interesting.

150M
+

GLOBAL PRESENCE

While JCB originated in Japan, it has expanded its presence and boasts of **154 Million Cardmembers** worldwide with a growth rate of **32% YoY** since 2018.



TRAVELERS AND TOURISTS

JCB Cards are commonly used by consumers who love to travel. So, our strategy is to ensure that we offer services and benefits tailored for travel and entertainment spend. For example, foreign currency transactions, airport lounge access, and travel insurance, making JCB the brand of choice for our cardmembers, who want to explore different parts of the world.



WHERE ARE OUR CARDMEMBERS FROM?

For example, important JCB issuing countries include Japan, China, Taiwan, Thailand, Vietnam, South Korea, India and many other territories. The diversity of the cardmember base reflects JCB's efforts to expand its reach and attract a global customer base. Supporting growth for European merchants, who want to capitalize on Asian spend.



DID YOU KNOW WE HAVE COMMERCIAL CARDS TOO?

JCB provides corporate cards for businesses and organizations. This segment of the cardmember base includes employees who use JCB Cards for business-related expenses, such as travel, entertainment, and procurement expenses. JCB corporate Cards offer features like expense management tools and reporting systems to facilitate business operations.



CONSUMER PREFERENCES

JCB Cardmembers represent various consumer segments, including individuals who prefer JCB for their day-to-day purchases, others for shopping, dining, and entertainment activities. JCB offers a wide range of rewards programmes, discounts, and partnerships with merchants to provide Cardmembers with incentives to use their card and be rewarded for it.



PREMIUM CARDMEMBERS

To cater to the diverse payment preferences of our customers, we provide a range of payment options, including Prepaid and Debit Cards, as well as Credit Cards. Our offering encompasses prepayment, real-time payment, and post-payment solutions. Notably, our card portfolio consists of approximately 23.7% Premium cards of total card portfolio.



UNIQUE & VALUABLE

JCB Cardmembers are known for being valuable and fiscally responsible. Making them a very desired base to market to. Over half of our Cardmembers outside Japan hold premium cards, and they love to spend on luxurious items. Did you know that Over 25% of JCB Cardmember transactions with key retail partners were on high-end Italian luxury brands.



SPENDING GROWTH

Global sales reached a remarkable total of 338 billion, experiencing an impressive year-over-year increase of approximately 27% from April 2017 to March 2021. Additionally, JCB witnessed a notable 10% growth in global e-commerce sales from FY 2020 to FY 2021.

Source: JCB campaign 2021 & JCB proprietary data

It's important to note that the diversity of the JCB Cardmember base may vary across different regions and markets. The specific demographics and preferences of JCB Cardmembers in a particular area can be influenced by factors such as local consumer behavior, economic conditions, and cultural dynamics. For more detailed and up-to-date information on the diversity of the JCB Cardmember base, reach out to our sales team on marketing@jcbeurope.eu

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