

Have a good Cashless.



Corporate Profile



**Sumitomo
Mitsui
Card
Company,
Limited**

Aiming to realize a sound cashless society



Due to technological innovation and advances in digitalization, as well as the COVID-19 crisis, cashless payments, particularly the use of credit cards, have rapidly grown in popularity, with the percentage of cashless payments rising from 24% five years ago to 36% most recently. Payment methods include credit cards, debit cards, and electronic money, and in recent years, products and services have been constantly evolving on the premise of digitalization, such as the spread of tap to pay and QR code payment technologies via smartphones.

In addition, customer needs among users and business operators have also diversified in the cashless payment market, which continues to undergo a rapid and complex evolution.

Amid these changes in the environment, Sumitomo Mitsui Card Company (SMCC) merged with SMBC Finance Service in April 2024 in order to provide support for DX and various solutions that go beyond the scope of conventional payment businesses centered around credit cards. With its medium- to long-term vision of growing into a "digital and innovation company that is chosen by clients and which supports clients' payments in their various activities," SMCC is at the core of the SMBC Group's payments business, which offers a wide range of solutions in the three businesses of credit cards, installments, and transactions.

Since our establishment in 1967 as Sumitomo Credit Service, the predecessor of SMCC, we have delivered "safe, secure, and convenient payment services" to our customers as a pioneer of Visa in Japan by leveraging the stable foundation of the SMBC Group and collaborating with VJA Group companies.

Going forward, we will continue to provide speedy, one-stop solutions for our customers' various payment-related issues and the diverse needs of society by further strengthening cooperation with SMBC Group and VJA Group companies.

We will work hard day after day to carry out product develop and business management from the viewpoints of our customers, including both users and business operators, and by doing so, deliver services that will satisfy both groups alike.

We look forward to your continued support in the future.

President and Representative Director,
Sumitomo Mitsui Card Company, Limited

Yukihiko Onishi

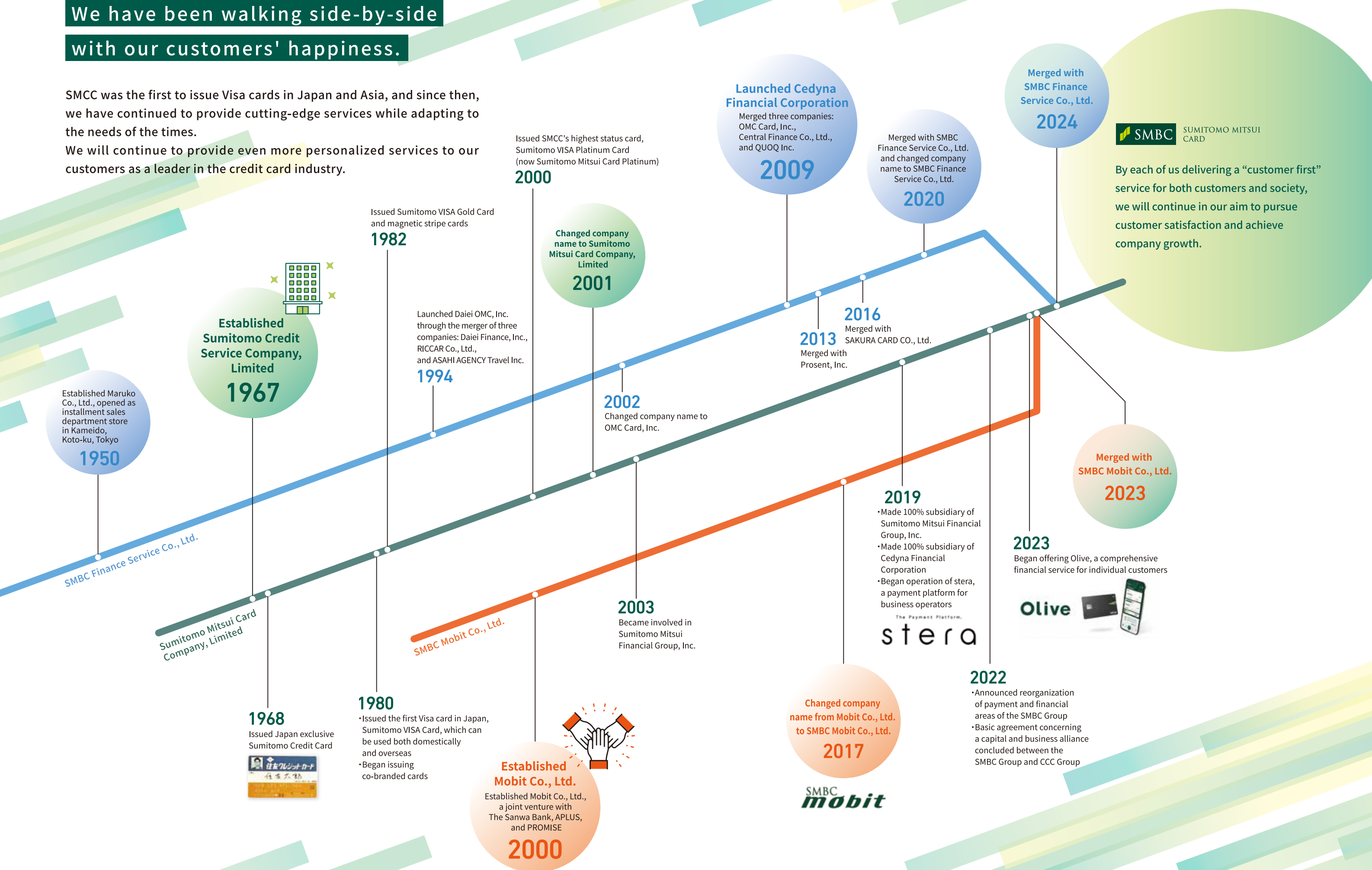
Management Philosophy



We have been walking side-by-side with our customers' happiness.

SMCC was the first to issue Visa cards in Japan and Asia, and since then, we have continued to provide cutting-edge services while adapting to the needs of the times.

We will continue to provide even more personalized services to our customers as a leader in the credit card industry.



We deliver convenience, safety and security,
and benefits through the knowledge we have
accumulated on credit cards over many years.



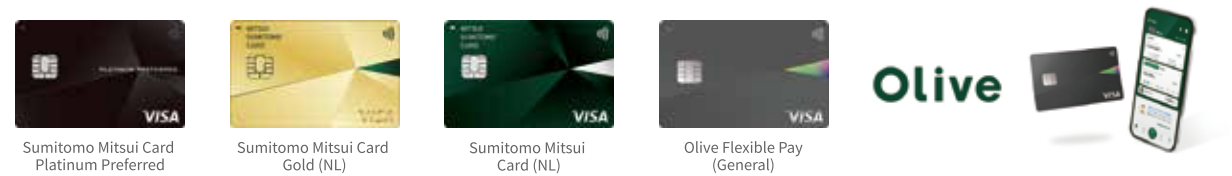
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Cardholder Business

We offer a diverse selection of cards to meet a wide range of needs.

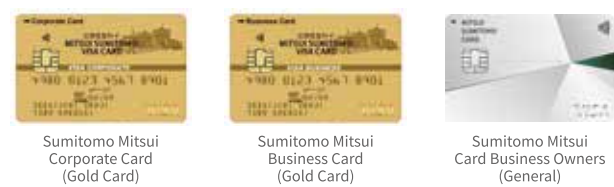
Standard Cards

We offer several cards to meet a wide range of needs, including Sumitomo Mitsui Card Platinum Preferred, a platinum card with higher point rewards; Sumitomo Mitsui Card (NL), a secure card with benefits; and Olive Flexible Pay, a four-in-one card with a numberless design on both sides that does not display the card number or account number. Also available is the cardless service Sumitomo Mitsui Card (CL), which is digital only and not issued as a physical card.



Corporate Cards

These cards offer robust support for company activities, including corporate expense payments, business travel, and more. With the introduction of corporate cards, DX is achieved, enabling companies to reduce expense advances and streamline cash expenditure admin and complicated reimbursement processes. We offer cards to suit the size and type of your business, along with the usage purpose, including the Purchasing Card specially designed for BtoB transactions, Corporate Card, Business Card, and Business Owners.



Co-Branded Cards

We issue credit cards in collaboration with various companies and organizations both in Japan and overseas with added benefits provided by partner companies, such as unique services and points, on top of the basic services that SMCC provides.

Other Cards

Alongside credit cards, we also offer prepaid cards, gift cards, and a variety of additional cashless services.

Financing Services

We offer a diverse range of financing services to meet the needs of our customers.



The lineup includes installment and revolving payments that meet the needs of customers who want to fix the amount of their monthly outgoings at their own convenience, as well as cashing with revolving payments, which is a cash lending service. We also began offering the SMBC Mobit (card loan) service to our customers in 2023.

Merchant Business

In addition to providing a diverse range of payment methods, we support the businesses of business operators through a variety of solutions including improving operational efficiency, sales promotions, and data analysis.

In-store Payments

We are working to develop an environment that supports a diverse range of cashless payments, starting with the all-in-one payment terminal, stera terminal. We have been introducing stera at establishments in various industries and business categories, such as department stores, electronics stores, and bars and restaurants, as well as supermarkets, convenience stores, fast food restaurants, and other retailers.

Contactless Payments

We are increasing the number of establishments that offer contactless payment via the Internet and mobile devices. In addition, we are also expanding the types of payments that can be handled via contactless payment, such as payment of recurring payments and subscriptions including utility bills (electricity, gas, water, etc.), cell phone fees, book and magazine subscriptions, and insurance premiums.

Payment Platform stera


SMCC has partnered with GMO Payment Gateway, Inc. and Visa Worldwide Japan Co., Ltd. to create the payment platform stera, in order that payments are easy and convenient for both business operators and consumers.




Merchant Support Services

We offer a variety of operational support services, including Custella, a marketing support service that utilizes cashless data, and stera market, which provides a range of apps for merchants to support operations.


Service Examples




Point UP Mall
This service aims to drive SMCC cardholders to affiliated websites by offering our cardholders preferential point rewards.



Custella
This is a data analysis support service that turns cashless data held by SMCC into statistics, thereby enabling the data to be visualized from various perspectives.



Kokoiko!
This service drives cardholders who meet the needs of a merchant to that merchant.

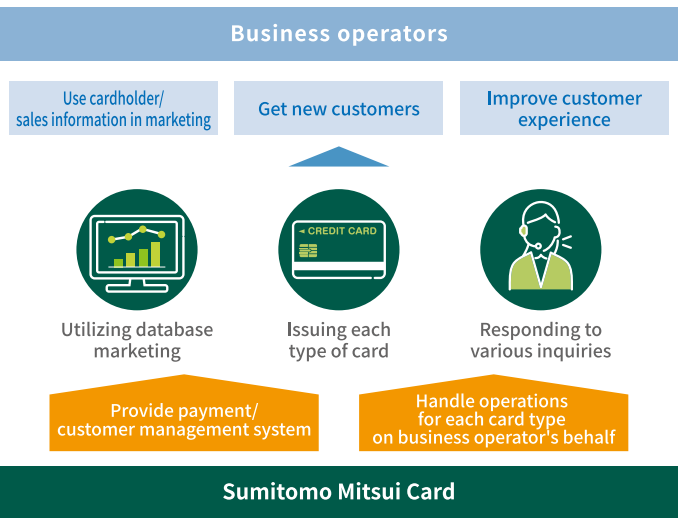


stera market
This service provides a range of operational support apps for merchants to support the businesses of business operators in multiple ways.

Entrustment Business

We provide solutions to our customers' requirements across all aspects of our credit card operations.

SMCC provides payment and customer management systems, as well as related operations for each type of card, on behalf of business operators, thereby enabling them to develop low-cost, high-quality card businesses. Moreover, we also support business expansion through database marketing and the latest payment solutions.



SMCC offers all kinds of services in response to the changing lifestyles of our customers, including shopping credit and auto loans.



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Shopping Credit

We offer secure and convenient services for a range of everyday activities.

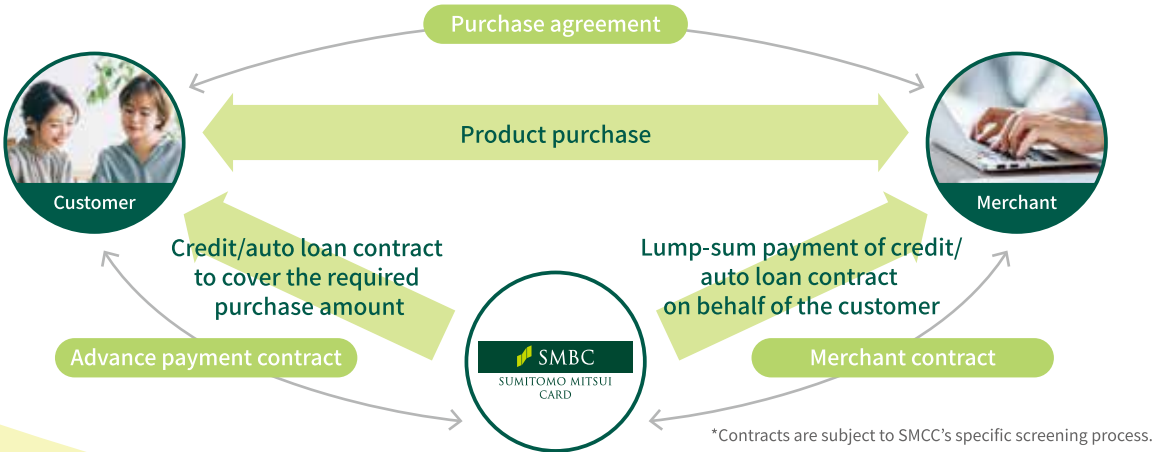
We provide secure and convenient credit services that are integral to our customers' daily activities, including shopping and education. In addition to shopping credit that allows customers to make immediate purchases of clothing, jewelry, precious metals, and other goods, we also offer bridal credit and other products specific to each type of merchandise and service.



Auto and Other Loans

We also provide financial support for purchasing a car, carrying out home renovations, and more.

We offer products including auto loans to support the purchase of a vehicle or motorcycle, as well as auto loans with residual value paid in installments and auto loans with free repayment to meet customers' varied payment needs. Moreover, we also have products such as home improvement loans for home extensions and renovations.



Bank Guarantee

We support the operations of unsecured loans for individuals offered by financial institutions.

We are developing guarantee operations for easy and trouble-free lending by acting as a joint guarantor for individual customers when they take out loans from financial institutions. Moreover, we also leverage the knowledge we have accumulated over the years to develop tailor-made products suited to the needs of financial institutions in each area and provide an online closing service. This allows us to support financial institutions in promoting operations related to providing unsecured loans for individuals.



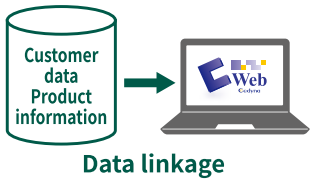
C-Web

C-Web app



You can apply for shopping credit via an app on the all-in-one payment terminal, stera terminal.

C-Web Connect



Data and information held by the merchant are linked across the system. The amount of information to be entered during application is reduced.

C-Web My Smartphone



Customers can use their own smartphone to apply at their own pace.

We meet the various needs of our corporate customers by improving the operational efficiency of revenue collection, reducing the risk of outstanding payments, and helping them to transition to cashless and digital systems.



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<https://www.smbc-card.com/company/project/solution.jsp>

Payment Settlement Services

Realizing higher levels of operational efficiency when collecting revenue and cashless and digital payments via bank transfers, convenience store payments, and other contactless payment methods.

We provide a variety of payment methods for individual customers paying monthly usage fees, along with BtoB payments, all in one place, including bank transfers, convenience store payments, and payments by credit card. Bank transfers and convenience store payments can be made at affiliated financial institutions and convenience stores nationwide. Digital services using smartphones and other devices are also supported.
*Some products are offered on behalf of SMBC GMO PAYMENT, Inc.

Factoring Services [Debt Purchasing]

Outsourcing collection operations by purchasing accounts receivable.

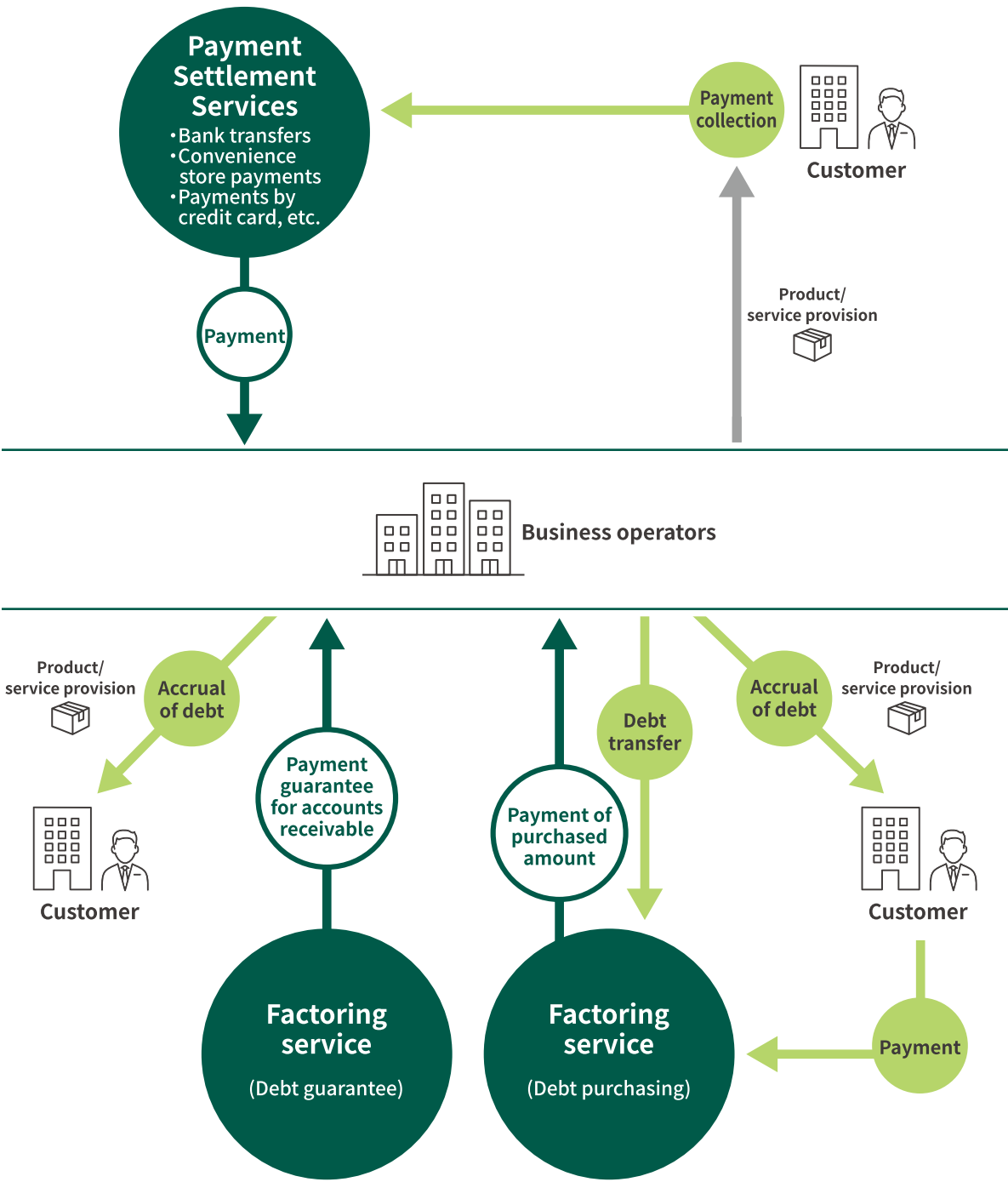
SMCC purchases accounts receivable held by business operators, thereby enabling them to not only alleviate the risk of outstanding payments and reduce collection sites, but also outsource the entire collection process, from issuing invoices to canceling and chasing payments. We also offer a comprehensive purchasing service for particularly time-consuming low-value, high-volume transactions. A wide range of credit services are available, from corporate to individual credit.

Factoring Services [Debt Guarantee]

Alleviating the risk of outstanding payments by guaranteeing payment of accounts receivable.

We guarantee the payment of accounts receivable held by a business operator via BtoB payment and make payment on behalf of the purchaser in the event that payment cannot be collected from the purchaser due to bankruptcy or other reasons. We also offer services that enable users to estimate the cost of guarantor fees, carry out contract procedures, and make changes (such as adding or increasing the amount of applicable debt) online.
*Some products are offered on behalf of Sumitomo Mitsui Banking Corporation.

Transaction Business Service Flow



At SMCC, we are promoting greater diversity and inclusion by positioning Diversity, Equity & Inclusion (DE&I) as a corporate strategy for growth.

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<https://www.smbc-card.com/diversity/index.jsp>



Supporting a Diverse Workforce in Fulfilling Its Potential

Firm in our belief that an organization where employees with diverse backgrounds respect one other and can fulfill their potential by demonstrating their abilities and individuality is linked to the sustainable growth of a company, we are actively working on Diversity, Equity & Inclusion (DE&I) initiatives that include promoting the empowerment of women, supporting work-life balance, strengthening mid-career recruitment, promoting the employment of people with disabilities, and promoting understanding and inclusion of the LGBTQ+ community. Moreover, to create an environment and culture where a diverse workforce can fulfill its potential, we are working on initiatives to promote highly productive work styles and support employee growth through one-on-one meetings and other communication methods.



Work-Life Balance

In our aim to create comfortable workplaces where employees can balance their work and private lives, we have been working to provide support for work-life balance, including introducing systems to support childcare and nursing care, as well as encouraging male employees to take childcare leave. We are also striving to rectify long working hours and reduce overtime work, as well as encouraging employees to take paid leave. In addition, we are promoting work-life balance by working to create more flexible working environments through the use of flextime and work from home systems.



Health Management

SMCC considers the health of its employees and their families an important management resource. We have therefore established the Statement on Health Management, and promote health management with the company, its employees, and health insurance associations working in unison. As a result of implementing a variety of measures to manage and improve the health of our employees under this philosophy and policy, SMCC was recognized as a Certified Health & Productivity Management Outstanding Organization (White 500).



Message from the Director of the HR Diversity Promotion Office

At SMCC, we are promoting Diversity, Equity & Inclusion (DE&I) as one of our management strategies by positioning it as a source of competitiveness and a strategy for corporate growth. In this era of dizzying change, in order for us to gain a wide range of support from customers and society alike, we need to grow into an organization with diverse perspectives where employees with diverse backgrounds can fulfill their potential and create added value.

We are also rapidly diversifying our workforce by promoting the empowerment of women, strengthening mid-career recruitment of professionals and other personnel, and enhancing personnel exchanges across the SMBC Group.

We are working on implementing a variety of measures and fostering a culture that supports employees in balancing work and family life regardless of gender, improves workplaces using engagement surveys, and raises awareness among managers to strengthen human resource development and communication. With this, we aim to create an organization and workforce where employees with such varied backgrounds and values can perform to the best of their abilities. In addition, we are committed to health management with the belief that our employees' health is of the utmost importance, in order that they can continue working with enthusiasm and motivation.

Through the further promotion of Diversity, Equity & Inclusion in future, we aim to meet the diverse expectations and needs of our customers and achieve sustainable corporate growth.

We define sustainability as “creating a society in which today’s generation can enjoy economic prosperity and well-being, and pass it on to future generations.”

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<https://www.smbc-card.com/company/responsibility/index.jsp>



Sustainability

As a member of the SMBC Group, we aim to solve social issues and achieve the SDGs through our businesses.

The SMBC Group has established five priority issues in achieving sustainability. These are Environment, DE&I/Human Rights, Poverty & Inequality, Declining Birthrate & Aging Population, and Japan's Regrowth. Through our initiatives to address these priority issues, we will contribute to the realization of a sustainable society.



Promoting Financial and Economic Education

Financial and economic education for every generation

The SMBC Group leverages the knowledge and expertise of its group companies in offering a variety of financial and economic education programs for people of all ages, with the aim of creating a society where everyone can acquire accurate knowledge about money, enabling them to live with peace of mind.

SMCC offers classes tailored to the requirements of each age group and school, with a focus on the importance of managing income and expenditure in readiness for the arrival of a cashless society. This includes knowledge on how credit cards work.

By working to provide financial and economic education for children and adults of all ages, we aim to realize a society where everyone can acquire accurate knowledge about money, enabling them to live with peace of mind.



Sumitomo Mitsui Card Forests

We are engaged in various initiatives linked to reducing CO₂ emissions, which are a leading cause of global warming.

At SMCC, we deliver services and products based on our mission to “make society a better place through cashless payments.” The origin of Sumitomo Mitsui Card Forests is our desire to put into practice whatever we can do to solve environmental issues, thereby passing on our abundant global environment to future generations. Our aim is for Sumitomo Mitsui Card Forests to be “diverse forests” that are closer to natural forests, where various tree species coexist with one another. Proper afforestation and tree thinning, along with maintaining sufficient light, nutrients, and stable soil conditions, will enable the growth of thick-trunked trees that will continue to produce dense coverings of leaves for generations to come. Also, the expansion of these forests will lead to the development of a sustainable global environment. If customers switch from paper to online statements, we can significantly reduce the use of paper resources, such as statements and envelopes, and as a result, prevent the overexploitation of forests and protect trees, which are a carbon sink. Further, we are also working on switching to environmentally friendly paper products, with paper statements being sent out in FSC® certified envelopes.

Simply by enjoying a comfortable cashless lifestyle, our cardholders will contribute to an abundant global environment. One such initiative involves Sumitomo Mitsui Card Forests. These forests will spread thanks to the understanding and cooperation of all our cardholders.



The entire company is united in strengthening our compliance system, positioning it as one of our most important management issues.

Compliance

SMCC has established a basic policy regarding compliance and risk required of management and employees, and is working to put this policy into practice.

1. Thoroughly customer-oriented

We aim to be a company that is supported by our customers. To accomplish this, we always consider what kinds of services will truly match the needs of our customers to provide them with the best possible service, and by doing so, earn their satisfaction and trust.

2. Contributing to social development

We aim to be a company that contributes to the sustainable and sound development of society. To achieve this, we strive to contribute to the sustainable and stable development of the wider economy both in Japan and internationally, as well as holding an honorable position in society as a corporate citizen, while keeping our public mission at the forefront of our mind.

3. Ensuring sound management

We aim to be a company that firmly maintains sound management. To this end, we will manage our operations efficiently and with a long-term perspective, firmly maintain sustainable growth and a sound financial position, and actively disclose accurate management information, and by doing so, build unwavering trust among our shareholders, customers, and society.

4. A trustworthy and open-minded corporate culture

We aim to be a company where management, employees, and other members act with sincerity based on a high ethical standard and can work with pride and enthusiasm.
To achieve this, we respect human rights, develop a highly specialized workforce, and foster an open-minded corporate culture.

Basic Policy for Anti-Social Forces

SMCC has established the following basic policy to prevent any damage by “anti-social forces,” groups or individuals who pursue economic interests using violence, coercion, and fraudulent means.

- (1) We ensure the safety of management and employees who respond to any unjustifiable claims from anti-social forces.
- (2) In order to prevent any damage due to anti-social forces, the entire organization, from top management down, responds as one in cooperation with external professional bodies, including the police, centers for the removal of criminal organizations, and lawyers.
- (3) We have absolutely no connections with anti-social forces, including transactional relationships.
Moreover, we repudiate any unjustifiable claims from anti-social forces.
- (4) We take decisive legal action against any unjustifiable claims from anti-social forces.
- (5) We do not engage in any “backroom” deals under any circumstances. Moreover, we do not offer any financing to anti-social forces.



Measures to Protect Personal Information

We are committed to protecting personal data to ensure that customers can use our services with peace of mind.

In order to ensure the safe storage and appropriate handling of personal information, we have released a privacy policy based on the Act on the Protection of Personal Information and the Act on the Use of Numbers to Identify a Specific Individual in Administrative Procedures.



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Company Name	Sumitomo Mitsui Card Company, Limited	
Establishment	December 26, 1967	
Representative	President and Representative Director Yukihiko Onishi	
Number of Employees	Sumitomo Mitsui Card Company, Limited: 3,320 (as of January 31, 2024) Former SMBC Finance Service Co., Ltd.: 2,577 (as of January 31, 2024)	
Business Outline	Credit card operations; debit card, prepaid card, other payment operations; loan operations; guarantee operations; installment operations; transaction operations; other auxiliary operations	
Location of Head Offices	Tokyo Head Office Address: SMBC Toyosu Bldg., 2-2-31 Toyosu, Koto-ku, Tokyo Tel.: +81-3-6634-1700 Access by Public Transport: Toyosu Station on the Tokyo Metro Yurakucho Line (direct underground connection via exit 2b) About one min. walk from the north exit of Yurikamome Toyosu Station	
	Osaka Head Office Address: 4-5-15 Imabashi, Chuo-ku, Osaka Tel.: +81-6-6228-1221 Access by Public Transport: About a three min. walk from Higobashi Station on the Osaka Metro Yotsubashi Line About a three min. walk from Yodoyabashi Station on the Osaka Metro Midosuji Line	
Shareholders	Sumitomo Mitsui Financial Group, Inc.	
Main Subsidiaries & Affiliated Companies	SMCC Business Partners Company, Limited Cedyna Total Service Co.,Ltd. SMCC Consulting (Shanghai) Co., Ltd. SMBC GMO PAYMENT, Inc. Abilio Servicer Co., Ltd. Cedyna Auto Lease Co.,Ltd. CCC MK HOLDINGS Co., Ltd.	

Company Information



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Sumitomo Mitsui Card Company, Limited

SMBC Toyosu Bldg., 2-2-31 Toyosu, Koto-ku, Tokyo 135-0061 Tel. +81-3-6634-1700

