Japan’s credit card market offers great potential for further expansion. If credit card usage rises to the US level of 24% of total consumer spending, Japan’s credit card market expands by approximately 45 trillion yen.

**Ref.** Size of small payment market in Japan: Approx. 57 trillion yen (Market size of small amount payments of 3,000 yen or less)

**Source:** NTT DoCoMo press release material, "DoCoMo launches Mobile Credit Services" (Apr. 4, 2006)

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**Targets of Credit Card Business**

- **New service deployment** (Promotion, advertisement, etc)
- Increase uptake of i-mode FeliCa-enabled phones
- Increase installation of payment terminals

**Credit Card Business**

- **iD**
  - No. of installed payment terminals as of Mar. 31, 2007
  - 150,000 (forecast)
- **DCMX**
  - Near-term goal: Acquire 10 million mobile credit users

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**Growing uptake of i-mode Felica**

- **No. of i-mode Felica-enabled handset users** (As of Jun. 30, 2006)
  - 13.8 Million

**Projected user count** as of Mar. 31, 2007
- 18 million

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**Synergies to Core Business**

- Reinforce competitiveness (customer retention, etc)
- Prolong handset replacement cycle
Create New Revenue Sources (1) Credit Card Business-2

DCMX mini (Launched Apr. 28, 2006)
- Easy application from i-mode (3 steps)
- Shopping credit line: Up to ¥10,000/month
- Pay together with phone bill
- Usage log can be confirmed via i-mode

DCMX (Started card issuance in late June 2006)
- Higher credit lines (from ¥200,000)
- Cashing function also available
- Linked with “DoCoMo Point” program

Provided on mobile phones (iD)
as well as Plastic cards

Credit service made a favorable start

No. of DCMX subscribers 520,000 (As of Jul. 31, 2006)

No. of installed payment terminals

iD

Approx. 30,000
(As of Jun. 31, 2006)

Approx. 150,000
(Forecast)
(As of Mar. 31, 2007)