

Suica and Finance Business—Suica Renaissance

March 18, 2025

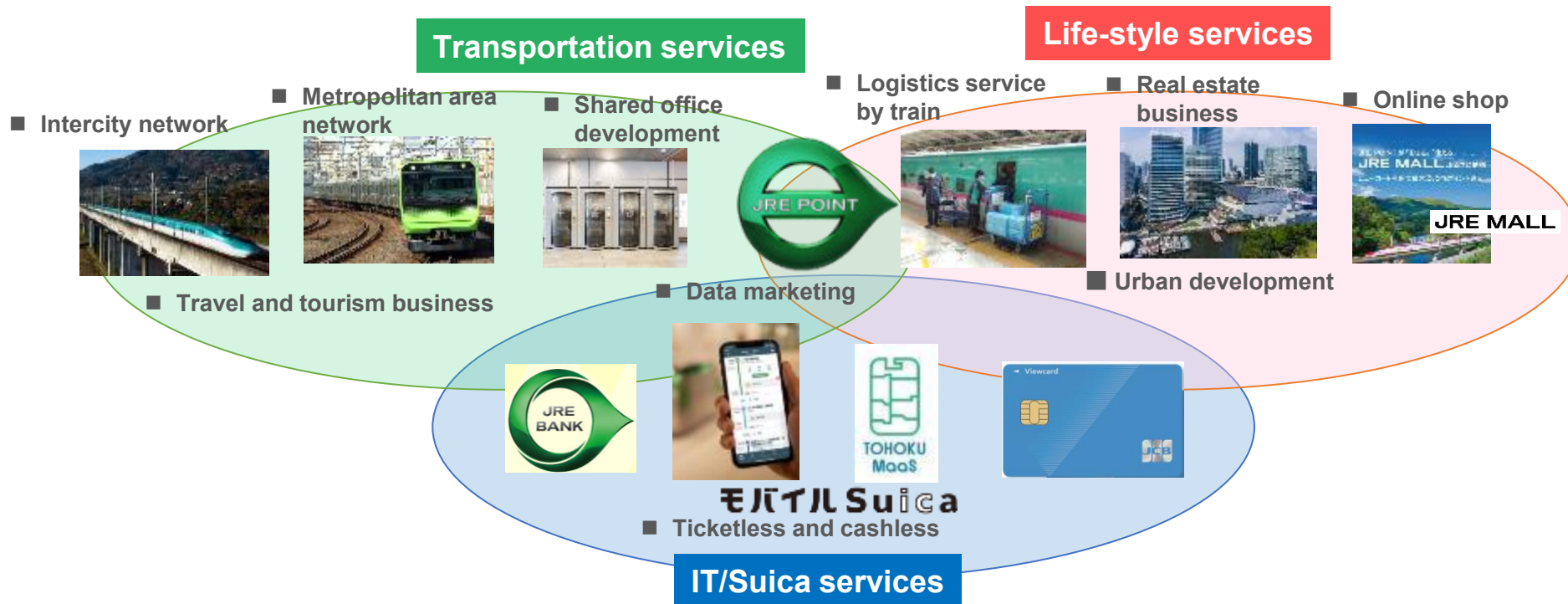
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1. Current Status of Suica
2. Preparations for Suica Renaissance
3. Our Medium- to Long-Term Business Growth Strategy “Beyond the Border” and Suica Renaissance

1. Current Status of Suica

- ✓ Suica is not a standalone profit-generating service for payment and finance, but rather a hub that will increase the Group's revenues and income and promote cross-use by creating synergies with transportation and life-style services through its functions.



Functioning as a **hub** that spans not only ticketing and payments but also real-world business

Suica

Number of Suica cards issued

112.31 million cards



モバイル Suica

including

33.47 million mobile Suica issued

Transportation IC cards in Japan

9 card brands
(excluding Suica)



Use for transportation

JR East

Available stations: 931 stations

Usage rate: Approx. 90%

Railway: Approx. 5,000 stations

Bus: Approx. 50,000 vehicles

Use as e-money

Number of stores available

2.07 million stores

Number of uses

Monthly (highest): 310 million uses

Daily (highest): 11.53 million uses

User Experience (UX)

Suica for people with disabilities ▼
Mobile Suica school commuter pass (for junior and high school students) ▼

Linkage with Rakuten Pay (iOS) ●

VIEW Suica ●

● Suica Green Ticket

Mobile Suica limited express ticket ●

Linkage with J-Coin Pay/Suitta ●

Suica with au PAY (Android) ●

● Suica with Google Pay and Mizuho Wallet

● Touch and Go! Shinkansen

Shinkansen e-ticket ●

Suica with Rakuten Pay (Android) ●

Auto charge ●

Suica with Apple Pay ▼

Mobile Suica ▼

Compatible with Android™ smartphones ▼

E-money ▼



モバイル Suica



2001

2004

2006

2007

2011

2013

2016

2018

2020

2022

2023

▲ Services began at 424 stations in the Tokyo metropolitan area.
(stored fare, commuter pass)

▲ Mutual use in the Tokyo metropolitan area

▲ Mutual use across Japan

Introduced in North Tohoku 3 areas ▲

▲ Adoption of regional collaboration IC cards

● Touch de Ekinaka

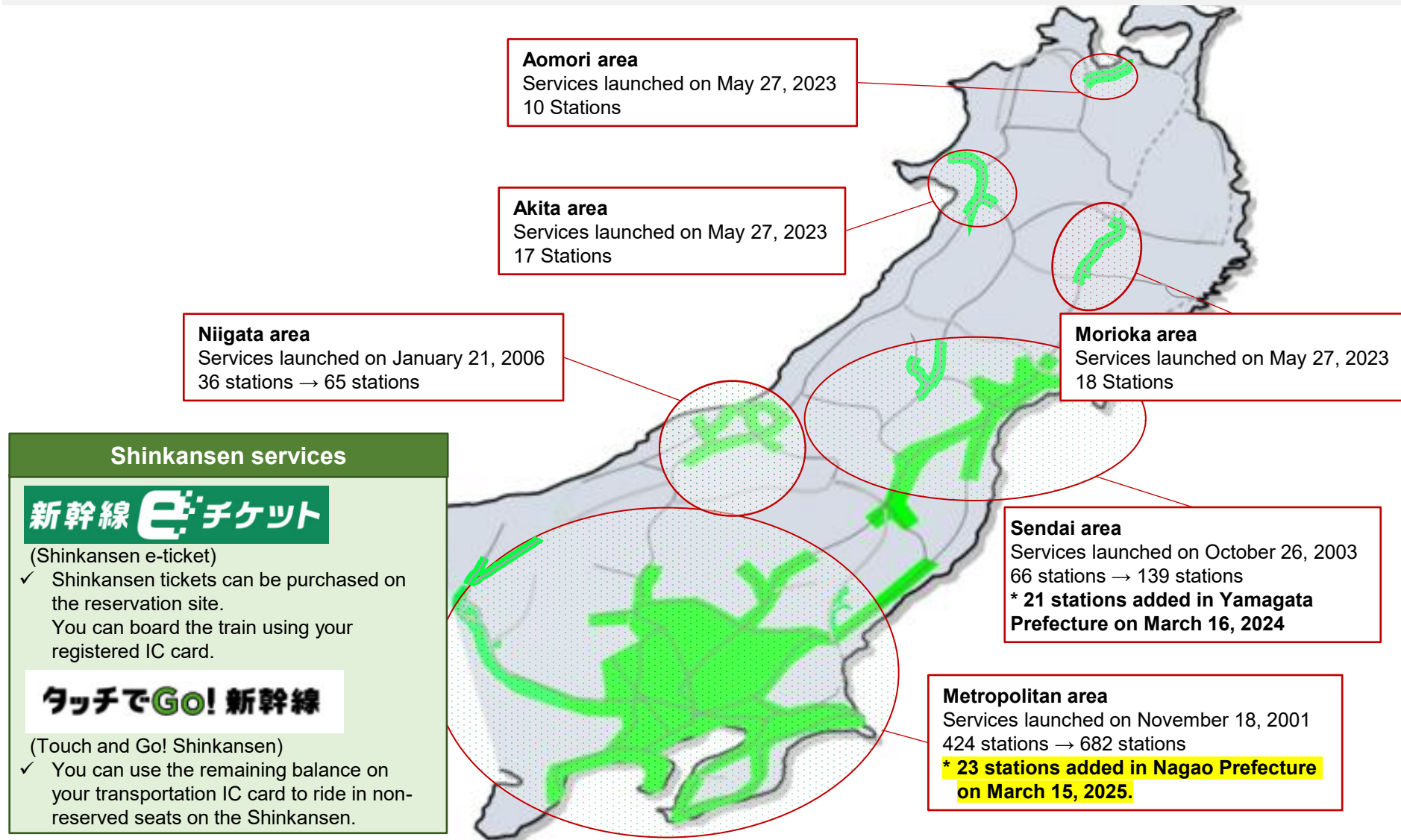
Expanding the number of stores that accept e-money payments in collaboration with acquirers

Available Areas

1-③ Expansion of Suica areas (Realizing intercity travel from city-centered ticketing)

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- ✓ Suica is available at 931 stations in total after its expansion to the Nagano area (23 stations) on March 15, 2025.
- ✓ Combined with Shinkansen e-ticket and Touch and Go! Shinkansen services, Suica enables seamless travel across areas.



1-④ Penetration into individual customers' lives (Expanding to various everyday devices)

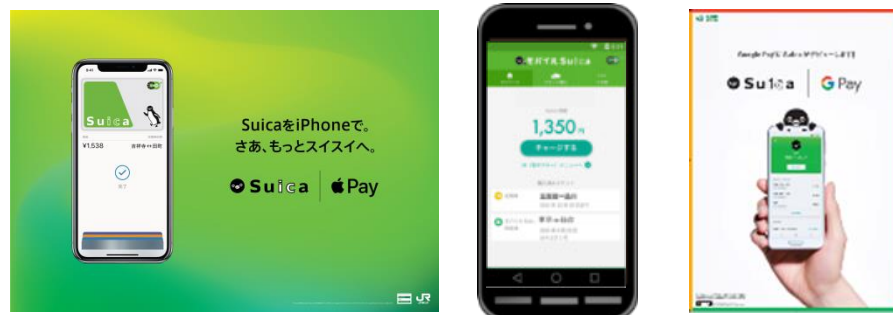
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- ✓ Suica services are implemented on a variety of devices, making them a part of everyday life.
- ✓ Accelerating universalization through services for people with disabilities and the realization of school commuter passes using Mobile Suica, which were initially difficult to achieve.

● Suica



● Mobile Suica



● Multi-function Suica

Student ID card/Employee ID card with Suica



VIEW Card with Suica



● Wearable devices

➤ Apple Watch (2016–)

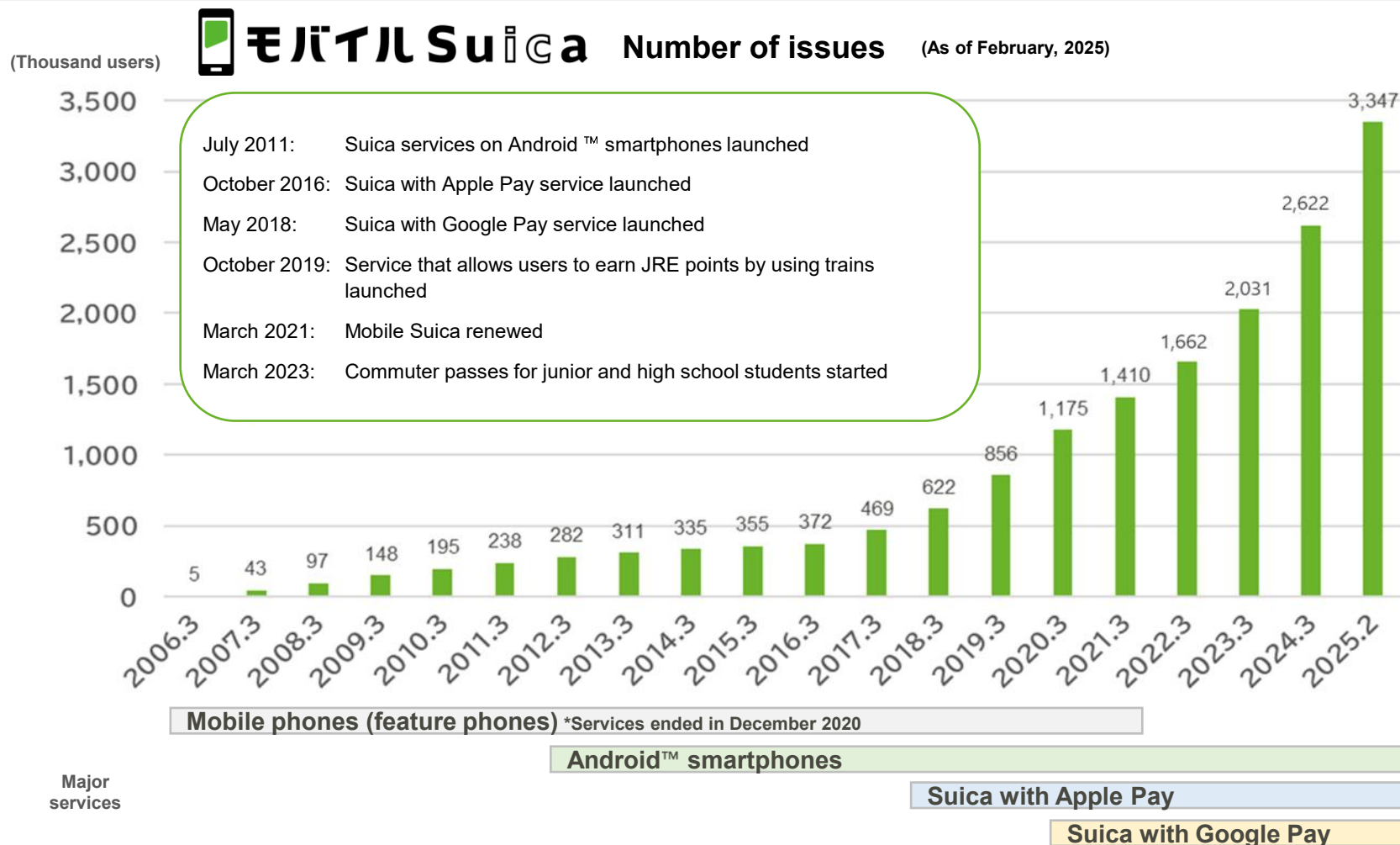
➤ GARMIN (2020–) etc.



1-⑤ Changes in the number of Mobile Suica members

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- ✓ Mobile Suica services began in 2006, and the number of users has increased further since the launch of Suica services with Apple Pay.
- ✓ Accelerating acquisition of younger users by starting to sell commuter passes for junior and high school students.



1-⑥ Use of Suica's unique position to penetrate into individual customers' lives

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- ✓ Taking advantage of its unique position that other companies cannot enter, Suica deeply penetrates the lives of customers of other companies' services.



From August 1, 2018



From December 9, 2020



From March 22, 2022



From February 13, 2024

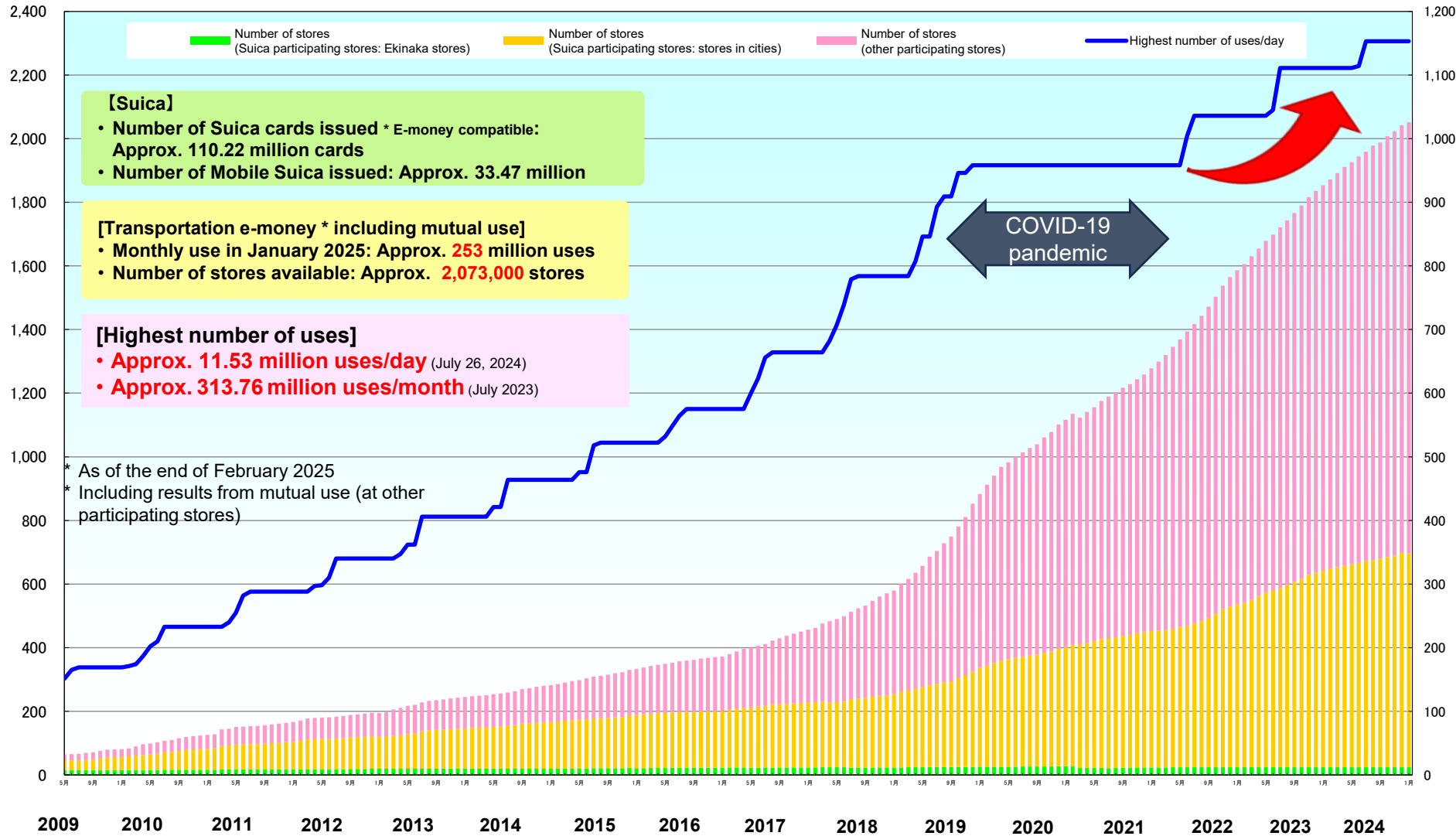


From January 15, 2025

- ✓ The number of monthly transactions of transportation e-money exceeded 300 million in July 2024, and its usage is steadily increasing.
- ✓ The number of stores that accepts e-money payments also exceeded 2 million by November 2024, and the number of locations available is also expanding.

(Number of stores available – unit: 1,000 stores)

(Highest number of uses per day – unit: 10,000 uses)



2. Preparations for Suica Renaissance

2-① Preparations for Community Suica (Regional collaboration IC card)

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There are many bus operators in regional areas who have not yet introduced IC cards.

Expanding regional collaboration IC cards that combine **the functions of a regional transport ticket** and **the basic functions of Suica** on a single card

Promoting the introduction of IC tickets by regional transport operators and **expanding Suica infrastructure in regional areas**

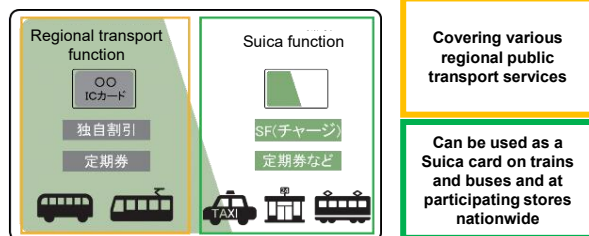
Regional transport operators

IC card systems can be introduced at low cost.

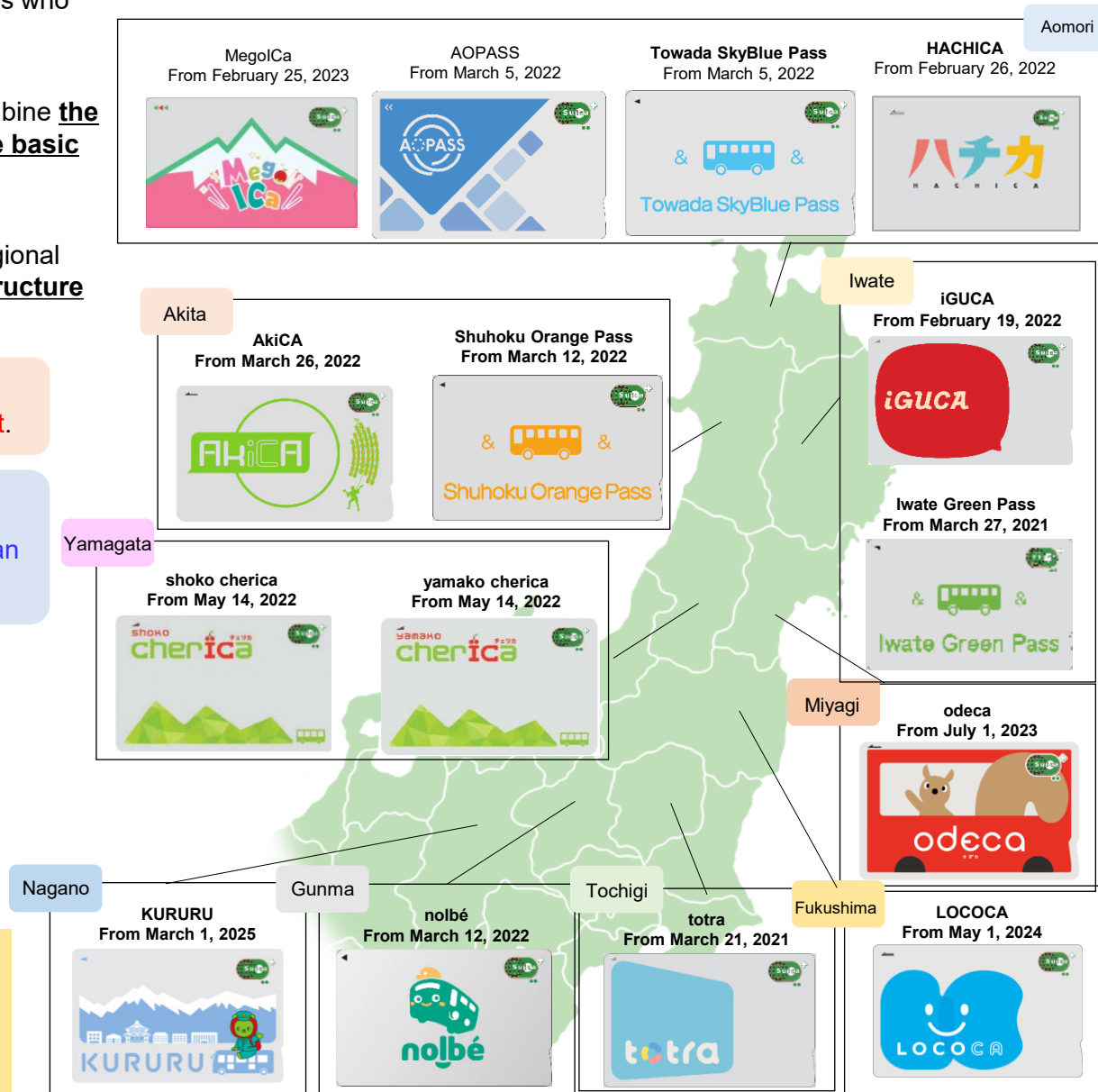
Customers

Regional public transport and Suica services can be used with one IC card.

How the regional collaboration IC card works

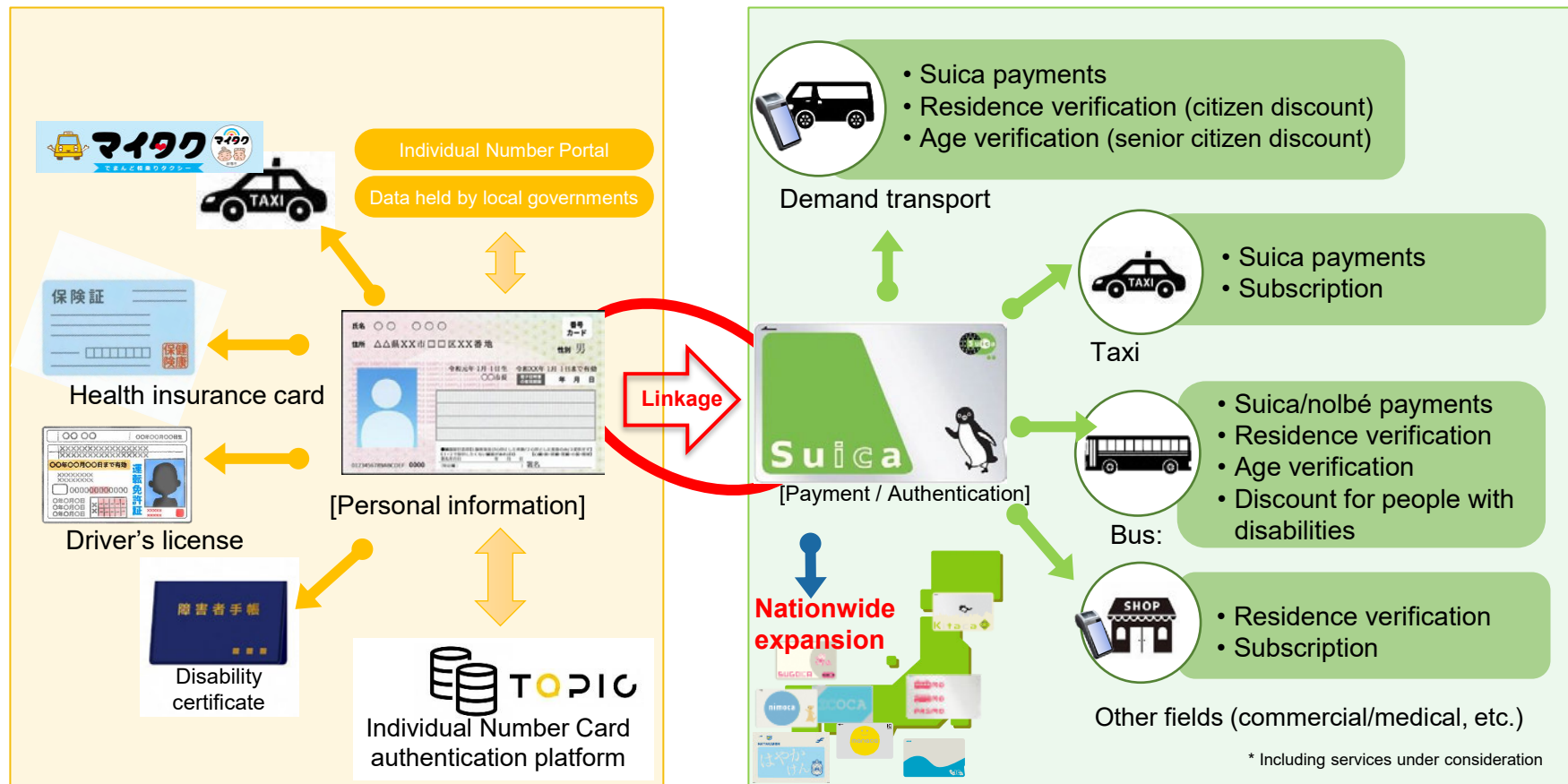


Introduced to 15 types of cards, 37 operators, and approximately 3,000 vehicles (as of March 2025)



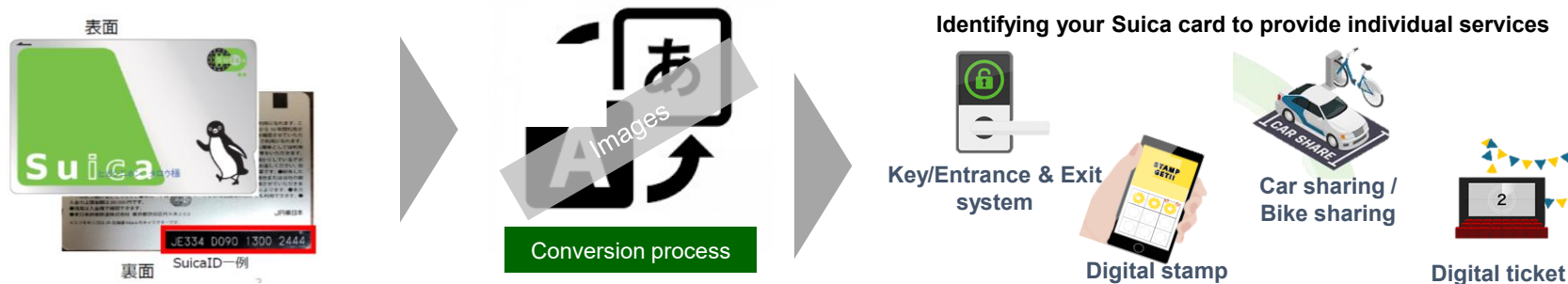
○ Linkage with Individual Number cards at GunMaaS

- ✓ In FY 2023.3, following the selection for the Digital Agency's "Digital Garden City Nation Initiative Promotion Grant," the Maebashi City version of MaaS "MaeMaaS" was renewed as the Gunma Prefecture version of MaaS "GunMaaS" with the aim of expanding the service to Gunma Prefecture.
- ✓ In FY 2024.3, we were selected for not only the Digital Agency's "Digital Garden City Nation Initiative Promotion Grant" but also the Ministry of Land, Infrastructure, Transport and Tourism's "Individual Number Card-based Transport Service Introduction Support Program." As a result, we are currently developing a function that will allow users to simply touch their Suica card on regular buses and in commercial facilities to authenticate the attributes of their Individual Number card that they have registered in advance and then receive a discount on payment based on the authentication results.



○ **Suica authentication information provision service^(*)** allows Suica to be used as a digital key, ticket, etc.

(*) A service that converts and processes your Suica ID for safe use



[Strengths of the Suica authentication information provision service]

- **Safety**
Your Suica ID is converted into a secure format so you can use it safely as an official service.
- **Easy to understand and use**
You can register your Suica ID number online in advance.
⇒ You can use the service immediately without having to register your Suica card locally.

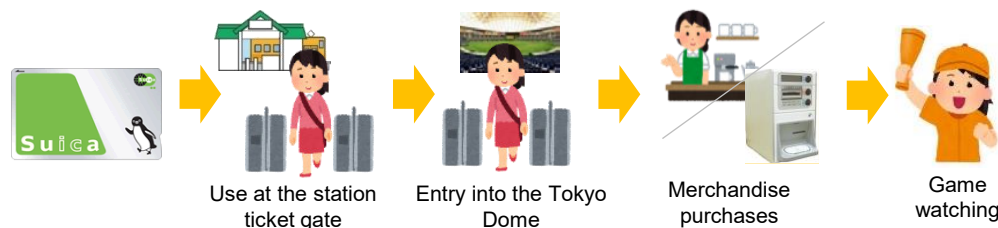
Expanding the use of Suica to various aspects of daily life beyond transportation IC tickets and payments

Use case (1): “Suica Smart Lock,” which allows you to use Suica as a room entry key, was adopted as a hotel room key (January 2023).

- Introduced at our Group's B4T hotels
- All procedures from hotel reservations to check-in and checkout can be completed using your smartphone and a transportation IC card such as Suica. You can use your Suica card as your room key.



Use case (2): In line with the Tokyo Dome becoming completely cashless, a Suica entry system was introduced (March 2022).



Launching a service that allows companies that have implemented the Suica authentication information provision service to create original Suica cards

2-④ Use of the Suica customer base to enter new businesses (JRE BANK)

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- ✓ The number of account applications reached approximately 500,000 as of the end of February 2025.
- ✓ Entry into new businesses leads to increased membership of Mobile Suica and eki-net.
- ✓ Improving LTV by accelerating cross-use and using data.

Step 1 ▶▶

Contributing to revenue growth through account and member acquisition

Step 2 ▶▶

Incorporating customers into JRE POINT life zone

Step 3 ▶▶

Data marketing

Attract customers with appealing rewards

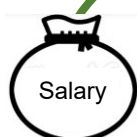


★ New Membership

★ New Membership

★ Account withdrawal

★ Receiving salary



LUMINE



えきねっと

(eki-net)

JR東日本ホテルズ
(JR East Hotels)

S-PAL



Acceleration
of cross-use

※Results for 4 months after
the service started
(Results of Mobile Suica
and Eki-net is for 3 months)

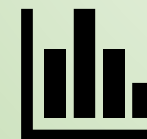
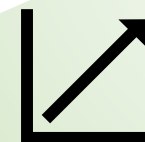
JRE POINT members:
+ 44,000 people

VIEW Card members:
+ 44,000 people

Mobile Suica members:
+ 20,000 people

Eki-net members:
+ 20,000 people

One million
accounts

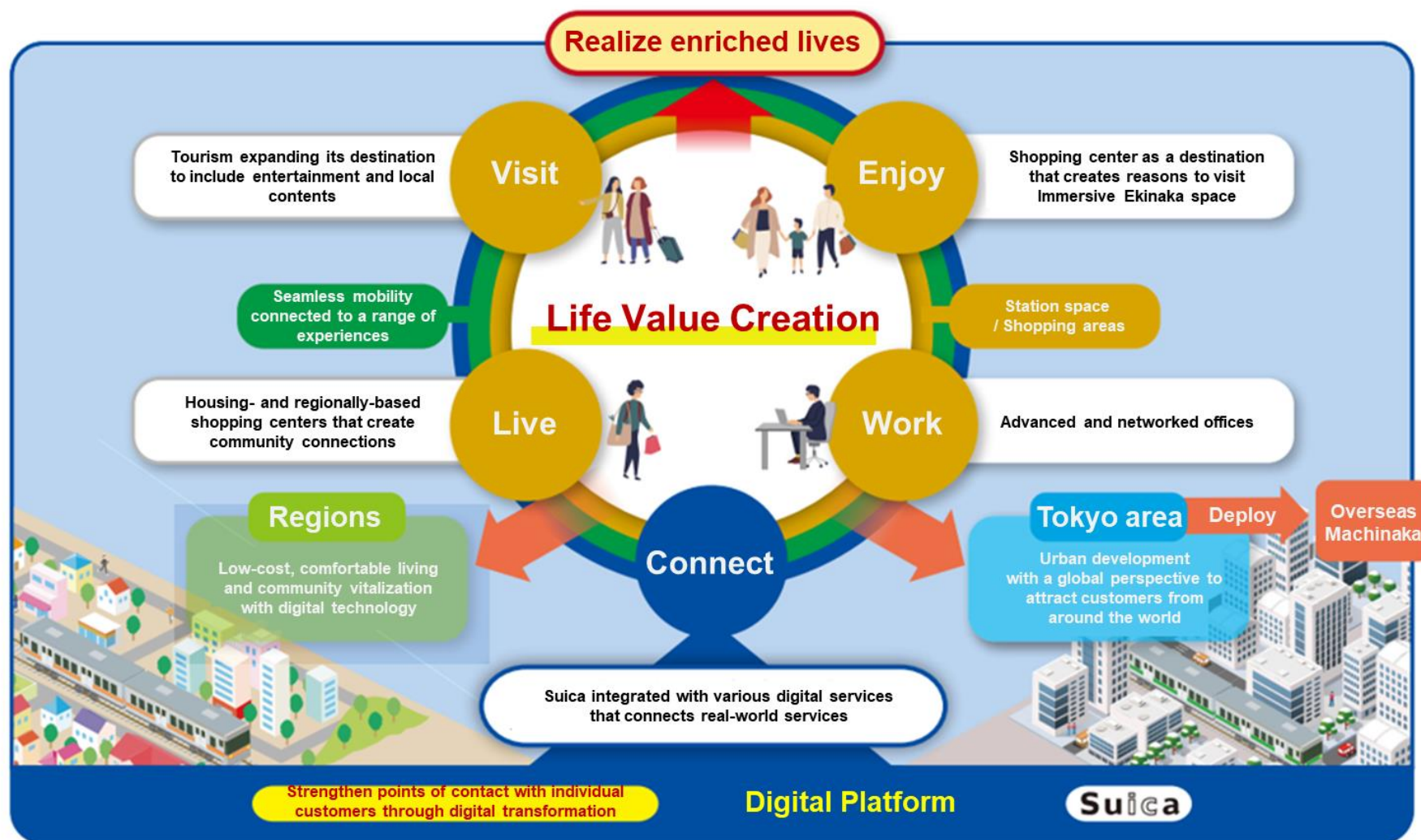


3. Our Medium- to Long-Term Business Growth Strategy “Beyond the Border” and Suica Renaissance

3-① Medium- to long-term business growth strategy “Beyond the Border”

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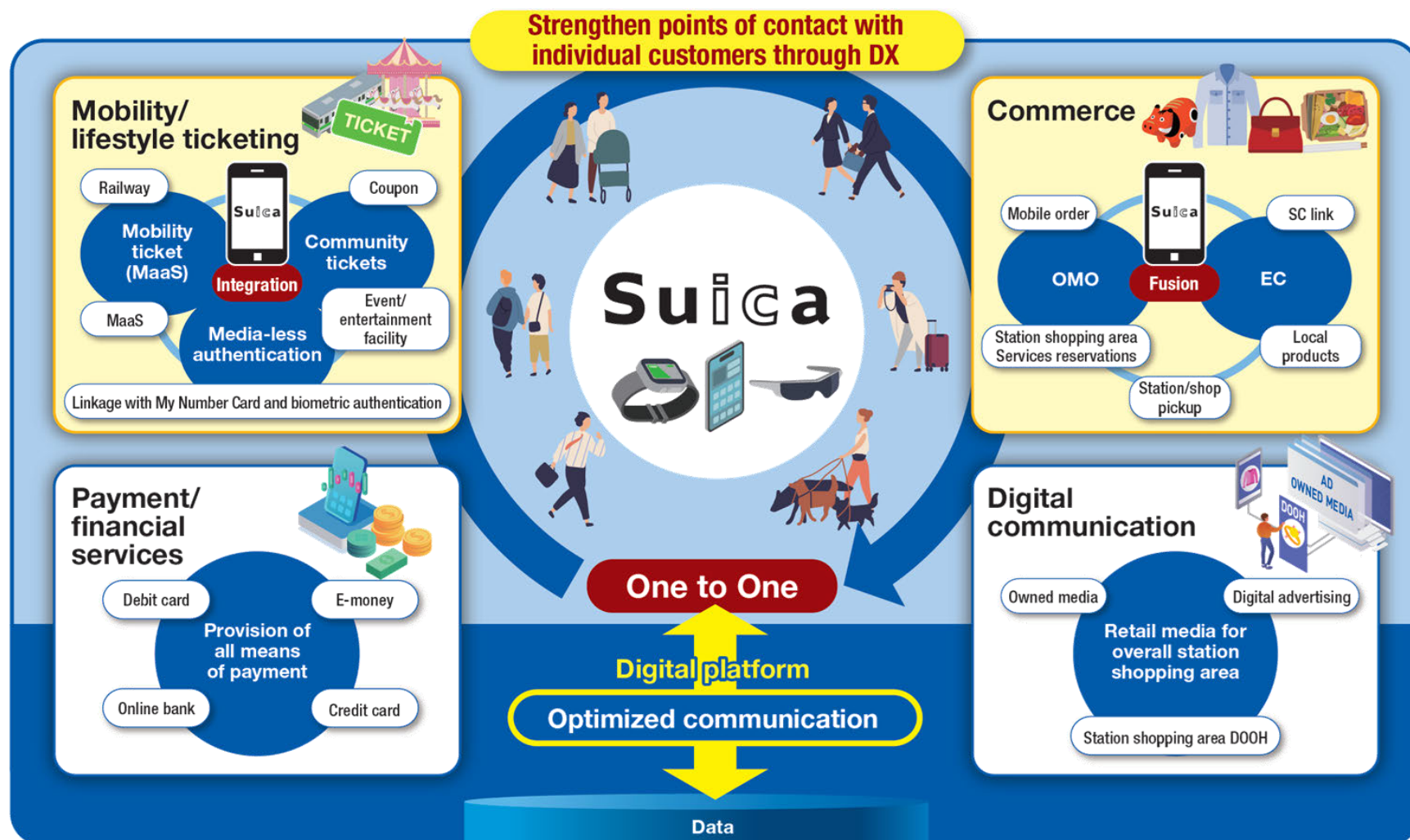
- ✓ Creating high life value that will become purposes (destinations) of travel of individual customers across the entire Group.
- ✓ Continuing to improve the value of our multi-layered, real-world network in the Tokyo and regional areas by connecting customers to various purposes (destinations) in their daily lives through a digital platform (Suica).



3-② Construction of a digital platform (Suica app)

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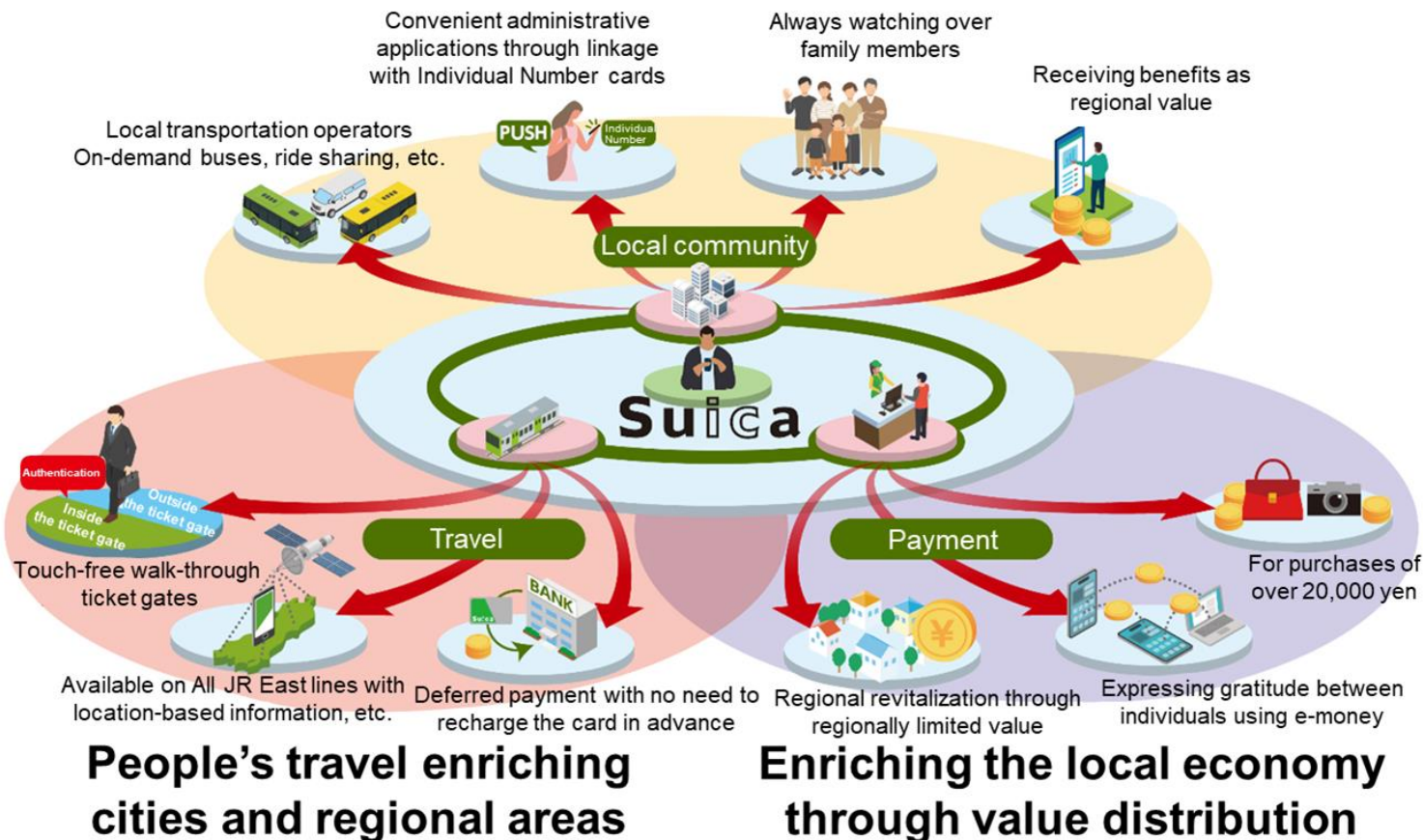
- ✓ Realizing digitally the development of *ekinaka* in-station facilities and station buildings that have transformed station (railway) users into consumers, with Suica at the core.
- ✓ Maximizing LTV by directing Suica users to various businesses and new businesses within the Group through optimized communication.



- ✓ A concept to accelerate the shift from a device for mobility to a device for lifestyle as outlined in “Beyond the Border”.
- ✓ Going beyond the conventional notion for Suica to realize enriched lives through the three axes of “travel,” “payment,” and “local community.”

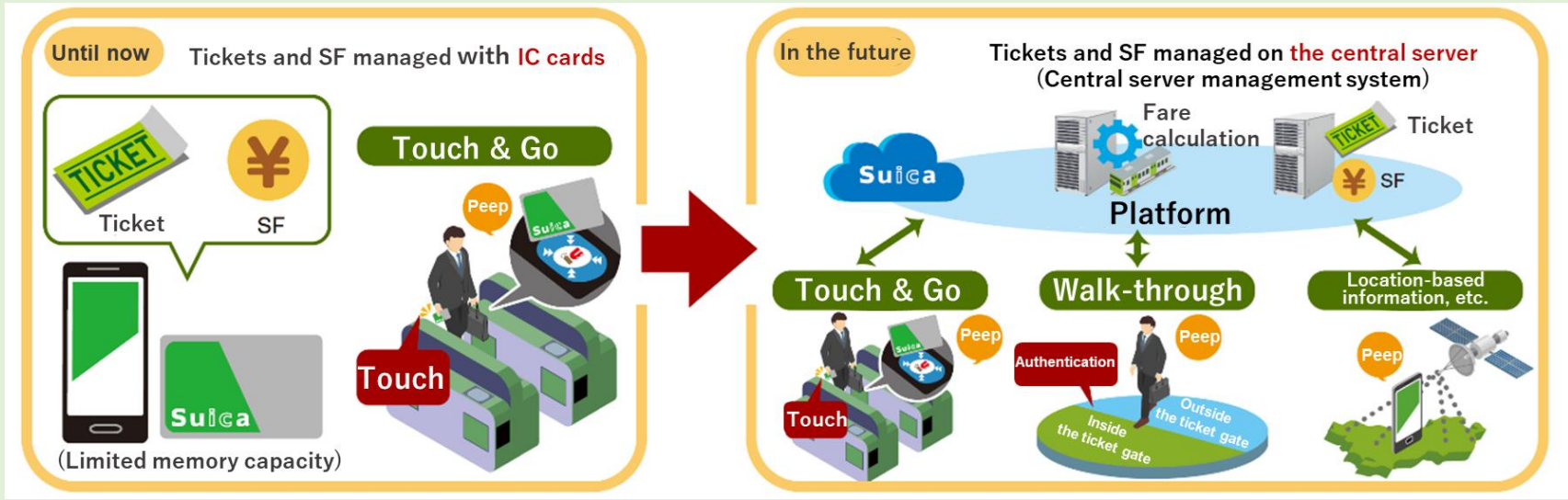
Going beyond the Common Notion to Provide Enriched Lives

Using information to enrich the local community

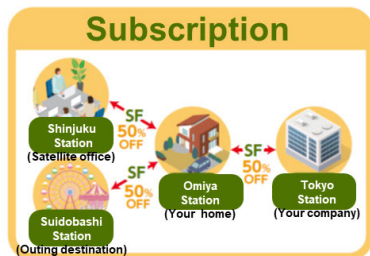


- ✓ By managing tickets and SF on a **central server**, going beyond the current use of Suica, such as **standardized use for rail travel**, **ticket gate touch**, **limited Suica usage areas**, **pre-charge system**, and **small payments**.

○ Key technology “Central server management”

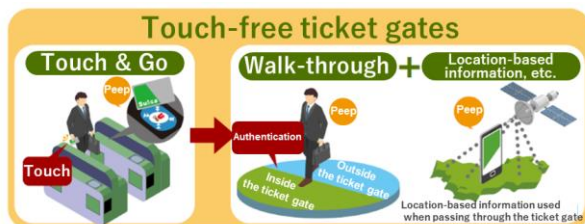


○ Standardized use for rail travel → New services



- The following new services will be implemented in **FY 2029.3**.
- Implement new **subscription services** to **go beyond the common notion of using Suica as a commuter pass** (For example, a monthly plan with a 50% discount starting from Omiya Station)
- Create travel on special days, such as Railway Day, through new **railway coupons** and boost sales by offering rewards for shopping at station buildings

○ Ticket gate touch → Touch-free ticket gates



- In the future, we will go beyond the concept of requiring touch to enter ticket gates.

Walk-through ticket examination

: For stations with high traffic volume in urban areas, etc.

Ticket examination using location-based information

: For stations without ticket gates

○ Limited Suica usage areas → Suica available on all of our lines



- Around spring 2027**, the Tokyo metropolitan (including Nagano), Sendai, Niigata, Morioka, Aomori, and Akita areas where Suica is available will be unified.
(Suica can be used from Ueno Station to Sendai Station on the Joban Line.)
- Around spring 2027**, a **"Smartphone Commuter Pass" (tentative name)** will be released via Mobile Suica in areas where Suica is not yet available.
(In the Suica usage areas, you touch your smartphone at the ticket gate, while in areas where Suica is not available, you show your smartphone to pass through.)
- In the future, **Suica will be available on all of our lines** through ticket examination that use location-based information.

○ Pre-charge → Deferred payment



- In addition to SF function, **deferred payment** will be added in the future.
- This is achieved by linking Suica to the customer's credit card or bank account.

- ✓ Around autumn 2026, the Mobile Suica app will be significantly renewed. In addition to the easy and convenient touch payment unique to Suica, various functions will be added, such as a code payment function that can be used for purchases that exceed the Suica limit (20,000 yen), the ability to send and receive e-money, a coupon function, and the provision of regionally limited value.

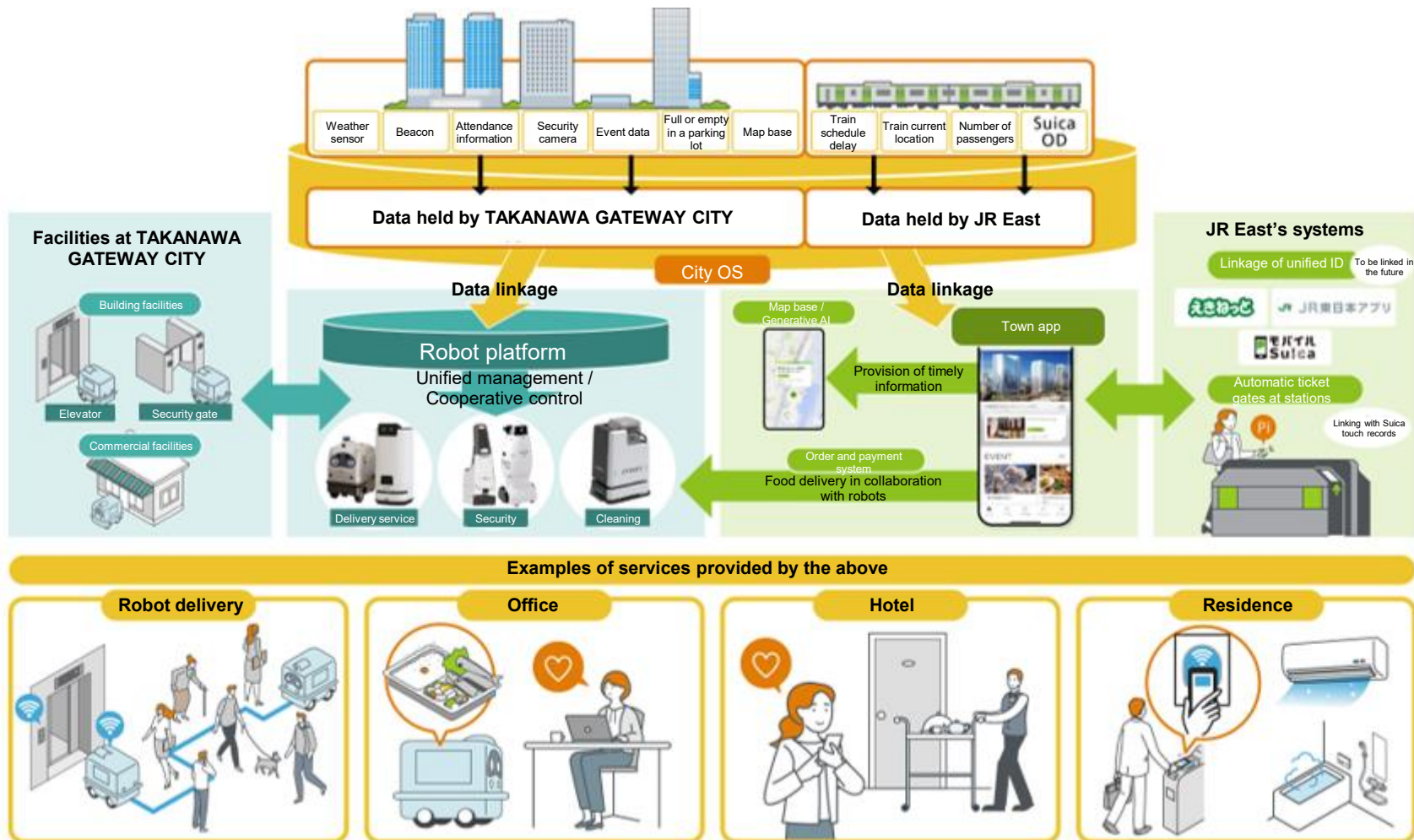
Connecting with the local community and government



Connecting with the town and shops

Connecting with family members and friends

- ✓ Developing a variety of services that use data to realize enriched lives.
- ✓ “TAKANAWA Innovation Platform” (tentative name) will be implemented at TAKANAWA GATEWAY CITY, which will be opening on March 27.

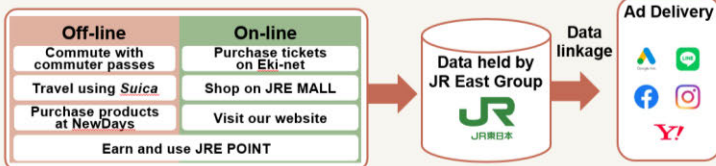
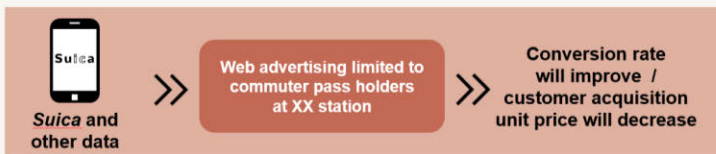


- ✓ Prior to the realization of Suica Retail Media, two services are launched for advertising clients: “JRE Ads,” which optimizes digital ad delivery based on mobility data, and “Suica Touch-Trigger,” which can use real-time timing of travel (real-time data).

Starting in FY2024.3

JRE Ads

Providing services to optimize advertising communication based on mobility and payment data such as **Suica**



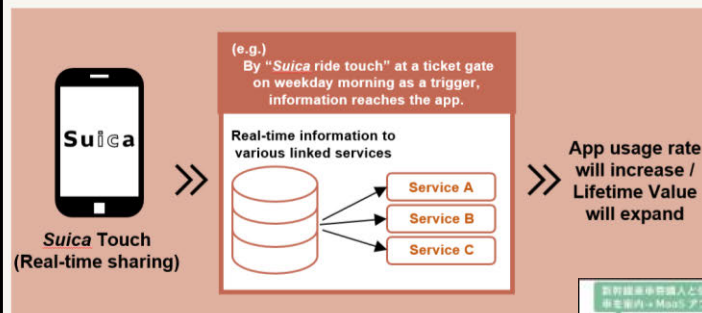
*After obtaining consent from the customer, data is linked in a manner that takes privacy into consideration so that individual users are not identified.

Starting in FY2025.3

《System utilizing real-time data of touching **Suica** to ticket gates》

Suica Touch-Trigger

Providing services that can utilize "real-time" timing of travel



*Use only within the scope of the customer's consent

MILT(*)'s measure to eliminate traffic gaps ("Touch and Dispatch a Taxi" in Takasaki City)



340 million yen in volume handled within and outside the Group in FY2025.3 (as of the end of January 2025).

Volume handled outside the Group is growing at over 400% year on year.

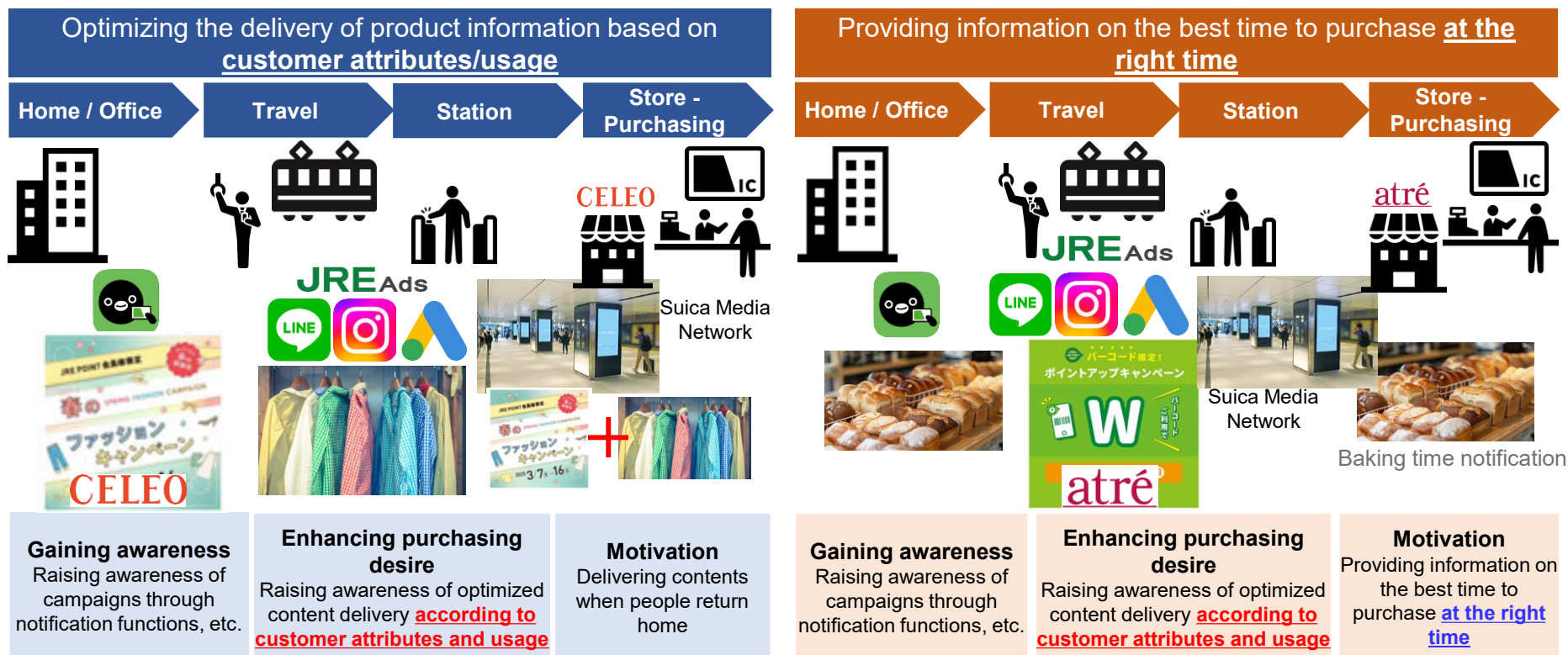
This service is now being used for the TAKANAWA GATEWAY CITY app. and the MILT(*)'s measure to eliminate traffic gaps

*Ministry of Land, Infrastructure, Transport and Tourism

3-⑨ Suica Renaissance (Using data from Suica and other devices in conjunction with retail media)

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- ✓ By using data collected through Suica and JRE POINT for optimized content delivery based on customer behavior patterns and the timing of customer mobility, we will work to build a Suica Media Network as a retail media network that will enable highly accurate communication.
- ✓ By using the Suica Media Network, we will raise the profile of Suica payments in station commercial areas, including the areas around stations.



Allowing franchisees and agencies to analyze and improve advertising effectiveness in a comprehensive manner

○ Create a new Suica that is rooted in each community

- ✓ Providing a “Community Suica” (tentative name) that combines Suica, MaaS, regional collaboration IC cards, government services, and local contents to solve local issues.
- ✓ Linked to Individual Number cards (linked to address information, etc.) based on the “Suica app” (tentative name), a new Suica will allow users to switch to local contents and services.



○ Create a Suica that is thoroughly rooted in customers' lives

- ✓ Realizing “hospitality” and “attentive” services that use Suica usage data in travel and daily life situations.
Hospitality services: By using real-time data such as data of entry and exit with Suica, services such as having a taxi waiting for you at the station when your Shinkansen arrives or having your bath ready when you return home will be provided.
Attentive services: By analyzing the data accumulated by Suica, services such as meal recommendations tailored to your health condition will be provided.

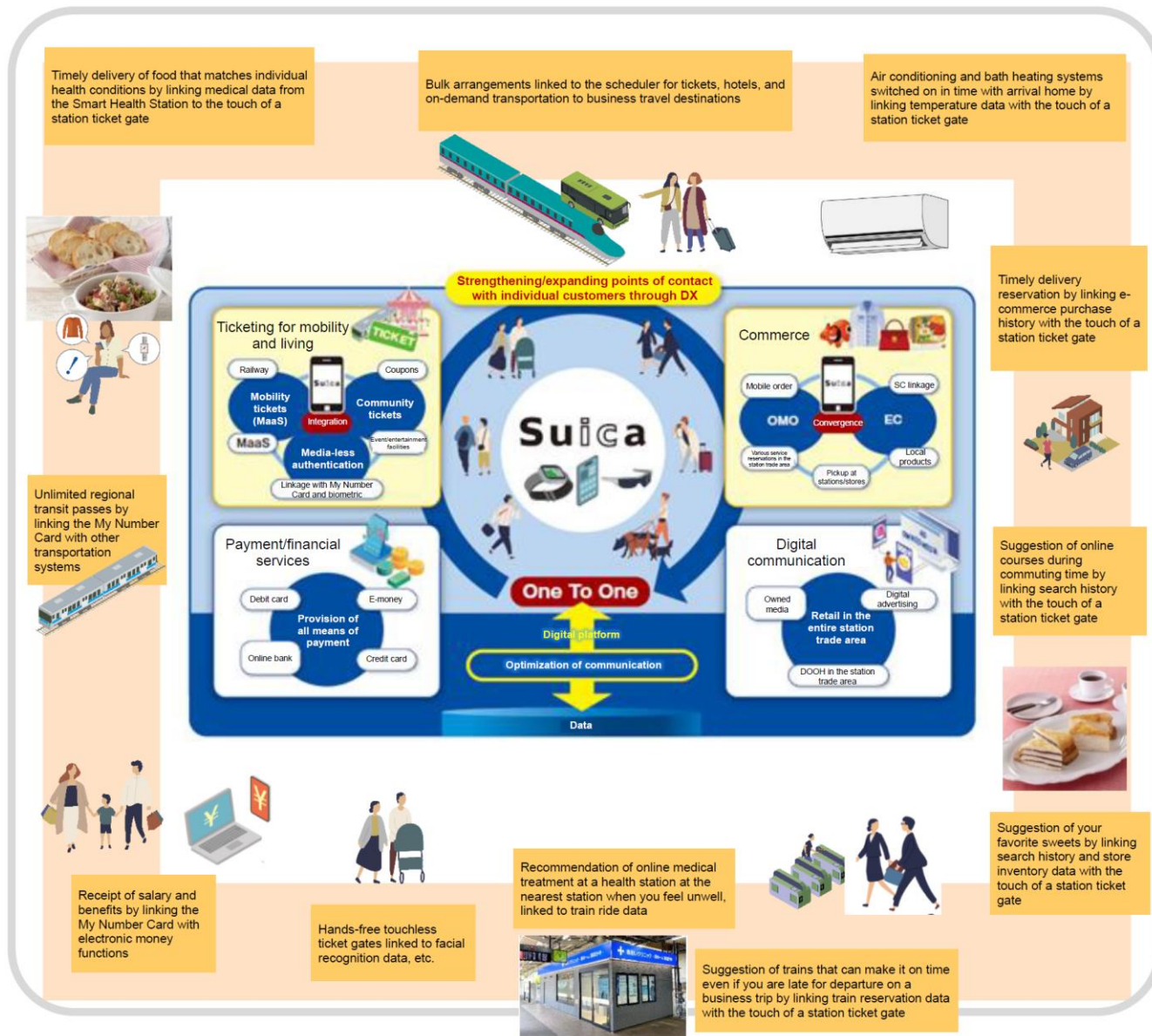
Always providing hospitality and attentiveness to our customers



3-12 Suica Renaissance (Use cases for Suica that is thoroughly rooted in customers' lives)

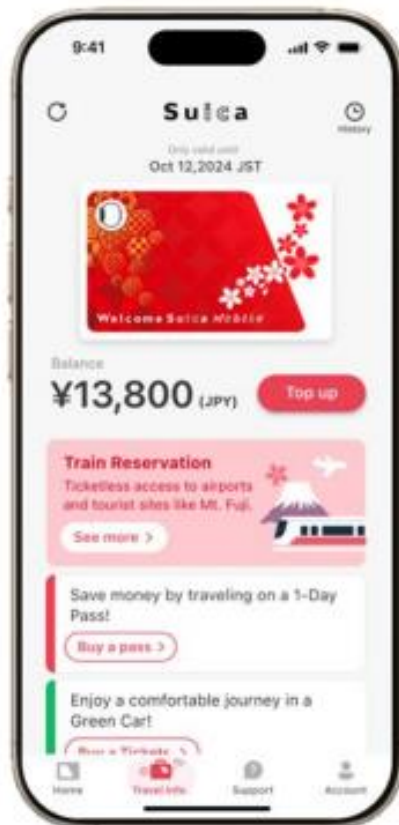
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○ Create Suica that is thoroughly rooted in customers' lives (anticipated use cases)

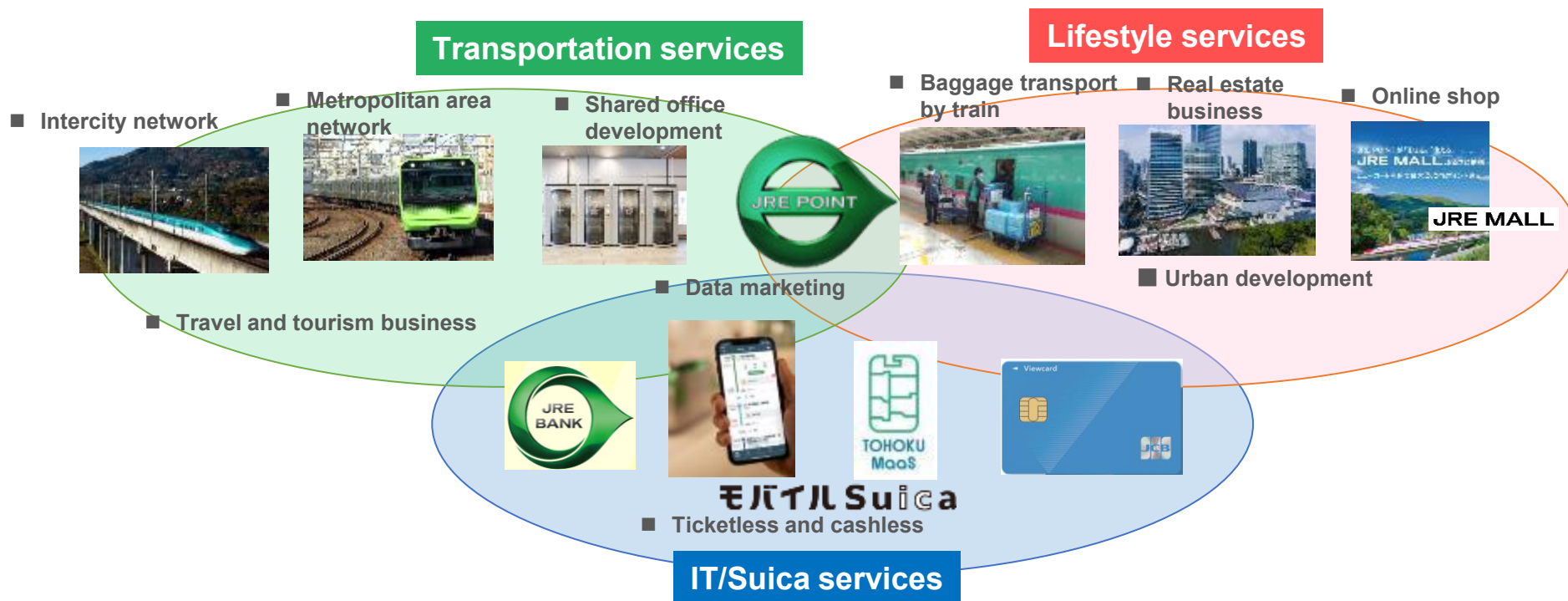


○ Create Suica that can be seamlessly used by visitors to Japan

- ✓ The “Welcome Suica Mobile” service, released on March 6, 2025, will be available for use on Shinkansen e-tickets and limited express ticketless services for conventional lines in autumn 2025 as well as on Green Cars of local trains in spring 2026.
- ✓ In the future, the Welcome Suica Mobile service will enable walk-through ticket gate access and use of Suica on all of our lines, providing a new experience for customers from overseas.



- ✓ Maximizing LTV from our Group customers through synergy with transportation and life-style services (the key for creating a conglomerate premium).
- ✓ Creating new cash inflows.



Leveraging the Group's strengths to **create new value**

3-⑮ Numerical targets set forth in the Medium- to long-term business growth strategy “Beyond the Border”

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- ✓ We aim to double our growth in IT / Suica business in FY2034.3.
- ✓ Furthermore, this business will contribute to the growth of existing businesses to double operating revenue and income by FY2034.3, as stated in our medium- to long-term business growth strategy “Beyond the Border.”

