

Business Activities



Number of credit card holders

11,100 thousand

Transaction volume of credit card shopping

¥2,672.8 billion

Credit cards and cash loans business

We operate a credit cards and cash loans business that offers customers peace of mind and convenience. We cater to a wide range of customer needs, through attractive reward-point programs, a wide selection of co-branded credit cards, etc.

Principal business

- Proper credit cards: We offer diverse products featuring outstanding designs and functionality with attractive reward-point programs tailored to wide-ranging customer needs.
- Co-branded credit cards: By establishing partnerships with various corporations and organizations across Japan, we provide the very best value-added offerings and attractive services to cardholders.
- Cash loans: We meet a wide range of customer financial needs. By providing convenient services that offer peace of mind, we support the daily lives of customers.



Transaction volume of settlement and guarantees

¥1,452.8 billion

Of which, transaction volume of rent settlement guarantees

¥1,059.9 billion

Settlement and guarantee business

We offer a wide range of settlement services to suit the needs of customers and member merchants, such as rent settlement guarantees and receivables settlement guarantees.

Principal business

- Rent settlement guarantee: We provide rent collection services based on our many years of experience and expertise. By reducing the risk of delinquent rent payments, etc., we contribute to increasing the business efficiency of real estate management companies.
- Receivables settlement guarantees: We provide receivables settlement guarantee services according to the needs of our business partners that reduce the exposure to risk with respect to business-to-business transactions and enhance business efficiency.
- Small-lease guarantees: We offer lease products for small and mid-sized business customers for low-priced items, focusing on commercial equipment and devices, etc.
- Payment collection: We provide payment-collection services, including efficient payment collection and accounting operations for selling products and providing services, that match customers' lifestyles.



As of March 31, 2022 (consolidated)



Installment credit business

We offer settlement services such as installment payments under a three-party agreement with customers, member merchants, and Orico. This is a principal business which is in the top class of the industry in terms of transaction volume.

Principal business

- Auto loans: As the first company in the credit industry to offer auto loans, we have various products that meet customers' needs such as loans with deferred and flexible repayment options.
- Auto leasing: We provide a new means to drive a car using fixed monthly payments, which includes a package of vehicle inspection, maintenance, tax and insurance.
- Shopping: We provide credit to support various consumer lifecycle stages, such as purchasing electronic goods and paying for remodeling or education costs.

Number of auto loan contracts

1,570 thousand

Transaction volume of installment credit

¥1,250.9 billion



Bank loan guarantee business

We have been offering guarantee services involving consumer loans in partnership with financial institutions since 1983. Our expertise in credit review and bank guarantees cultivated over many years has gained a high reputation from financial institutions.

Principal business

- Loan-on-deed: These loans include specific-purpose loans, such as those for autos, education and remodeling, and multipurpose loans (free loans).
- Credit card loans: We provide credit card-based credit card loans featuring revolving credit up to maximum amounts.
- Web bank loans: In addition to web-based loan applications, we offer a paperless scheme that allows all contract procedures to be performed via websites without visiting a bank branch, etc.

Affiliated financial institutions

565 institutions

Balance of bank loan guarantees

¥1,126.1 billion