

Asset Management Business Investment

Supporting customers' first steps in investment for their 100-year lives

Using a credit card with a long service life as a touch point by which to remain side by side with the life events of its customers, this business is supporting the first steps members take in asset formation. We would like to raise asset formation literacy through a service that allows members to experience long-term investment with ease. We also believe that that this feature will stimulate interest in financial products from a wide demographic, including among the young and women raising children, and contribute to the sound development of the financial market as a whole.

In the years to come, we will support asset formation that is tailored to each customer by providing a variety of investment-related solutions.

Background to asset management business

In December 2016, we launched our "Point Investment Services" ahead of other companies in the industry. The number of users has reached about 500,000 in the three years or so since the service started, and the service has been supported by so many customers that it appears in the top ranking of Eikyufumetsu Points exchanges. This service allows customers to simulate the experience of asset management without the hassle of opening a securities account. One of the features of this service is that it is often used by young people who are new to investing, which they had previously thought to be far beyond their means. We believe that having them experience long-term investment, while enjoying the added bonus of points, will lead to actual investments from customers.

Asset Management Service-Related History

2016 December	Started to offer "Point Investment Services"
2018 March	Established investment platform, "Investment Accounts" Launched new point investment service
June	Patent acquired for Point Investment Services (Patent No. 6357521)
2019 November	Started to offer "Seven Pocket" smartphone securities services

"Point investment service" course list

Japanese Equities Index (TOPIX) Course

This course is linked to the TSE stock index, thereby enabling the experience of investment while developing a feel for the state of the Japanese economy.

U.S. Equities Index (VOO) Course

This course is linked to the stock index of 500 major stocks (large-cap stocks) on the U.S. market, thereby enabling the experience of investment while developing a feel for the state of the world economy, in which there are many global companies.

Active Course

This course aims for active gains focused on foreign stocks and bonds.

Balanced Course

This course is geared toward stable investment operation mainly in domestic bonds.

Asset Formation Expert Course

This course invests in equities around the world from a long-term perspective. Customers are able to experience diversified investment in selected companies around the world.

Global Balanced Course

This course invests in world stocks and bonds. By investing even in bonds with moderate price movements, customers can experience risk-reducing investment.

Individual Stock Course

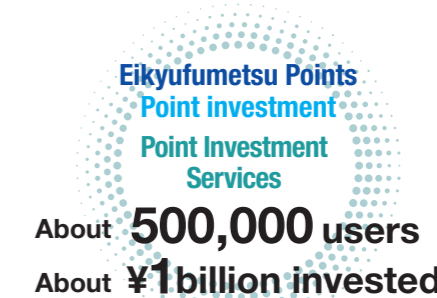
This is a course on which the points increase and decrease in accordance with actual stock prices. Stock points exchanged from Eikyufumetsu Points increase or decrease in accordance with the movements in the stock prices of real companies.



Said to be a service geared toward the affluent segment, asset formation is likely considered by most customers to be irrelevant to their own lives. At Credit Saison, we are working to enhance the asset management business domain by listening to questions posed by customers, namely, "How can I nurture the growth of my own money?" and "Just how can I manage my critical assets?" Saison Asset Management Co., Ltd., a Saison Group company, had grown to ¥300 billion in assets under management as of February 2020, and in the third year of Point Investment Services, which Saison Card holding members can begin easily, the number of users reached the 500 thousand level. We are delighted to continue offering services that support our customers, and that manage the assets entrusted to us in a safe and easy-to-understand manner.

Kaori Shimada
Executive Officer In charge of Asset Management Dept.

Main Indicators



Key issues and solutions

The Japanese social security system is beset with a variety of problems. In particular, as the future of the pension system becomes increasingly uncertain, it is becoming common to think that asset formation for the future will be based on individuals taking responsibility for themselves.

Recently, the "¥20 million needed for retirement issue" has become a hot topic in Japan, and interest in asset formation has increased around the world. Also in Japan, there has certainly been heightened interest in investment, partly due to institutional support from government, such as the Tsumitate NISA tax incentive system and iDeCo pension.

On the other hand, the reality is that, when investment beginners begin investing, there are many who think the process is "scary" or "troublesome," or that they will not understand. We released "Saison Pocket" in November 2019 to solve these problems and realize investment that is "customer friendly," "simple," and "easy to understand." Customers are able to open securities accounts following easy procedures and start amassing investment trusts and stocks by card payments. Purchases by means of Eikyufumetsu Points are also possible, and we will support customers' smooth transitions to real investments.

Features of Saison Pocket セゾンポケット

Easy to understand! With two funds, investment trusts do not cause confusion

Managed by Saison Asset Management, there are two types of investment trusts from which to choose: Saison Vanguard Global Balanced Fund and Saison Asset Formation Master Fund. With Saison and UC card payments, customers can start amassing investment trusts from as little as ¥1,000 a month.

First-in-industry service! Enables amassing of stocks by card payments

Customers can amass listed companies' stocks for a specified price starting at ¥5,000 every month, payable by card. They can choose from more than 100 brands that have a wide lineup from various industries.

Customer friendly! Peace of mind as customers can make purchases with Eikyufumetsu Points

Using Eikyufumetsu Points, customers can amass investment trusts and stocks and purchase investment trusts on a case-by-case basis. Recommended for those who are confused about actually investing with money and want to make effective use of their Eikyufumetsu Points.

Simple! Easy account opening by linking card information

If customers log in with an ID and password via the Saison Card/UC Card "Saison Portal" or "UC Portal" apps or the "Net Answer" and "At You Net" internet services, card information will be linked automatically. If customers have their smartphone and necessary identity verification documents to hand, they can open an account smoothly.

Medium- to long-term initiatives

The "Saison Pocket" was launched to target those new to investing, who make up the majority of cardholding members. In the years to come, we will continue to build

platforms that can support the asset formation of all Saison Card and UC Card members, including those who already have experience of investing and the affluent segment.