

A LEGACY OF FIRSTS, **CULTURE & BELONGING**

Diners Club Turns 75

Seventy-five years ago, a simple oversight gave rise to a global revolution in how we think about money. When Frank McNamara found himself unable to pay for dinner at a New York City restaurant in 1949 because he'd forgotten his wallet, it set in motion an idea that would forever reshape consumer spending.

A brief moment of awkwardness for its founder, Frank McNamar, became the foundation of Diners Club – the world's first multipurpose charge card. In 2025, the company marks its 75th anniversary with the kind of elegance and innovation that have long defined its brand.

THE ORIGINS OF A FINANCIAL PHENOMENON

When Diners Club was officially launched in 1950, its business model was radically different from anything the world had seen. It wasn't a bank, and it didn't issue traditional credit. Instead, it

allowed cardholders to settle restaurant bills at multiple establishments using a single card and pay the balance in full at the end of each month.

The first cardholders – just 200 of them – were mainly New York businessmen. However, within a year, the number had skyrocketed to over 20,000, and the concept of a 'charge card' quickly gained traction. What started as a practical solution for entertaining clients soon evolved into a status symbol and an early entry into what we'd now call the experience economy. Diners Club members weren't just paying with plastic – they were gaining access to a world of curated benefits, privileges, and a sense of community.







GLOBAL EXPANSION AND A CULTURE OF BELONGING

Over the decades, Diners Club evolved from a boutique service for elite professionals into a global network spanning over 200 countries and territories. The brand's international expansion began in earnest during the 1950s and 1960s, when franchise agreements were signed in Canada, the UK, and various parts of Europe and Asia. Eventually, Diners Club cards could be used at millions of establishments worldwide.

But what set Diners Club apart wasn't just its reach. It was its tone. Long before 'lifestyle' became a buzzword, Diners Club understood that the value of a card went beyond transactions. It was about trust, service, and the subtle promise

of something more. Membership was marketed as a passport to refinement – luxury travel, fine dining, cultural experiences, and exclusive access. You didn't just carry a Diners Club card; you belonged.

That philosophy – the idea that payment should be personal and meaningful – has remained a cornerstone of the brand. Even as newer, flashier competitors entered the scene, Diners Club retained its distinct identity: discerning, dignified, and determined to offer value beyond the swipe.

INNOVATION THROUGH THE YEARS

While other payment brands often race toward the future at breakneck speed, Diners Club has always taken a more curated approach to progress.



In 1990, Life Magazine named Frank McNamara one of the 100 Most Influential Americans of the 20th Century

That's not to say it hasn't innovated. On the contrary, many of the services we now take for granted in the world of financial products began under Diners Club's banner.

In addition to pioneering the charge card concept, Diners Club was among the first to recognise the power of affinity marketing, offering branded cards in partnership with airlines, hotels, and automotive clubs. It was also a forerunner in introducing lounge access for frequent travellers, business expense reporting tools, and early fraud protection measures.

Today, Diners Club continues to develop tailored products for both corporate clients and individuals. Whether it's through its ClubMiles rewards programme or digital-first offerings like its secure virtual card service, the brand continues to refine its legacy of trusted innovation with a quieter kind of confidence.

MARKING THE 75TH YEAR IN STYLE

To celebrate its milestone anniversary in 2025, Diners Club has unveiled a series of initiatives that reflect both its heritage and its forward-thinking mindset. Among these is a global philanthropic effort: on May 7, 2025, the company pledged to donate a meal for every transaction made on Diners Club cards that day. The result was a \$750,000 donation to World Central Kitchen, funding approximately 150,000 meals for people affected by disasters and crises around the world.

The celebrations didn't stop there. In Tokyo, Diners Club hosted Ginza Restaurant Week, a culinary showcase featuring over 40 of Japan's top eateries, offering exclusive tasting menus to



members. And in a nod to the brand's deeply rooted connection with hospitality and lifestyle, the company also released a global cocktail and mocktail collection, featuring 75 unique recipes inspired by iconic ingredients from every continent. South Africa even earned a flavour spotlight of its own with a brandy-and-cola creation that was equal parts homage and innovation.

Even Diners Club's global teams joined in, gathering for a commemorative celebration in Times Square – the very

place where the first cardholder dined and forgot his wallet 75 years ago.

A RICH LOCAL LEGACY

Closer to home, Diners Club South Africa has been making its mark since 13 January 1956. More than just a card issuer, it has played an essential role in shaping financial convenience, loyalty rewards, and luxury service locally. Over the years, Diners Club South Africa has pioneered products for both corporate and individual clients, including the virtual

card – a paperless solution designed to streamline corporate travel and procurement spend.

Its ClubMiles rewards platform enables South Africans to earn points on everyday purchases and redeem them across a wide selection of travel and lifestyle options. Strategic partnerships demonstrate how Diners Club has diversified its local relevance.

But arguably, its most significant contribution to South African culture has been in the wine industry.



*Back (left to right): Henri Swiegers (Badsberg Wine Cellar), Tertius Boshoff (Stellenrust), Louis van der Riet (Le Sueur Wines), Pierre Wabl (Survivor Wines), Ben Snyman (Survivor Wines)
Front: Kiara Scott Farmer (Brookdale Estate)*

Kiara Scott Farmer
2025 Diners Club Winemaker of the Year



Since 1981, the Diners Club Winemaker of the Year Awards have become a fixture on the South African wine calendar. Recognising the individuals behind the country's finest vintages, the competition isn't merely about who makes the best bottle – it's a celebration of talent, technique, and a commitment to the craft of winemaking. Each year, the awards spotlight a different varietal or style, encouraging producers to sharpen their skills and experiment with excellence. For over four decades, this platform has elevated South Africa's wine heritage and helped launch the careers of many renowned winemakers.

In 2025, Diners Club South Africa further deepened its commitment to local artisanship with the launch of a new initiative: the Barista of the Year competition. Still in its inaugural year, this contest seeks to recognise South Africa's best coffee professionals – from latte artists to espresso alchemists – and to celebrate the burgeoning coffee culture taking root across the country. It's an inspired move that aligns with the brand's long-standing belief in the power of shared experiences, whether in a fine-dining restaurant or a corner café.

THE ROAD AHEAD

Diners Club has never been the loudest voice in the room – and that may be precisely why it has endured. While competitors have come and gone, chasing trends or trading service for scale, Diners Club has remained committed to a philosophy that transcends currency.

Its 75th anniversary isn't just a celebration of age; it's a validation of relevance. In a world where value is often measured in speed and volume, Diners Club still believes in experience, connection, and, yes, dignity. It's a brand that knows how to treat its members, not just as customers, but as club members.

So here's to 75 years of forging relationships, creating firsts, and championing excellence. In a way, Diners Club hasn't just been in the business of payments. It's been in the business of possibilities. 🍷

by **bernie hellberg jr**
/ photography by **diners club international**
/ **ryan abbott**