



# The Essential 2020

Edenred is a **leading services and payments platform** and the everyday companion for **people at work**, connecting **50 million employees** and **2 million partner merchants** in **46 countries** via more than **850,000 corporate clients**. Edenred offers specific-purpose payment solutions for **food** (meal vouchers), **fleet and mobility** (fuel cards, commuter vouchers), **incentives** (gift vouchers, employee engagement platforms) and **corporate payments** (virtual cards). These solutions enhance employee **well-being** and **purchasing power**, improve companies' **attractiveness** and **efficiency**, and vitalize the **employment** market and the **local economy**.

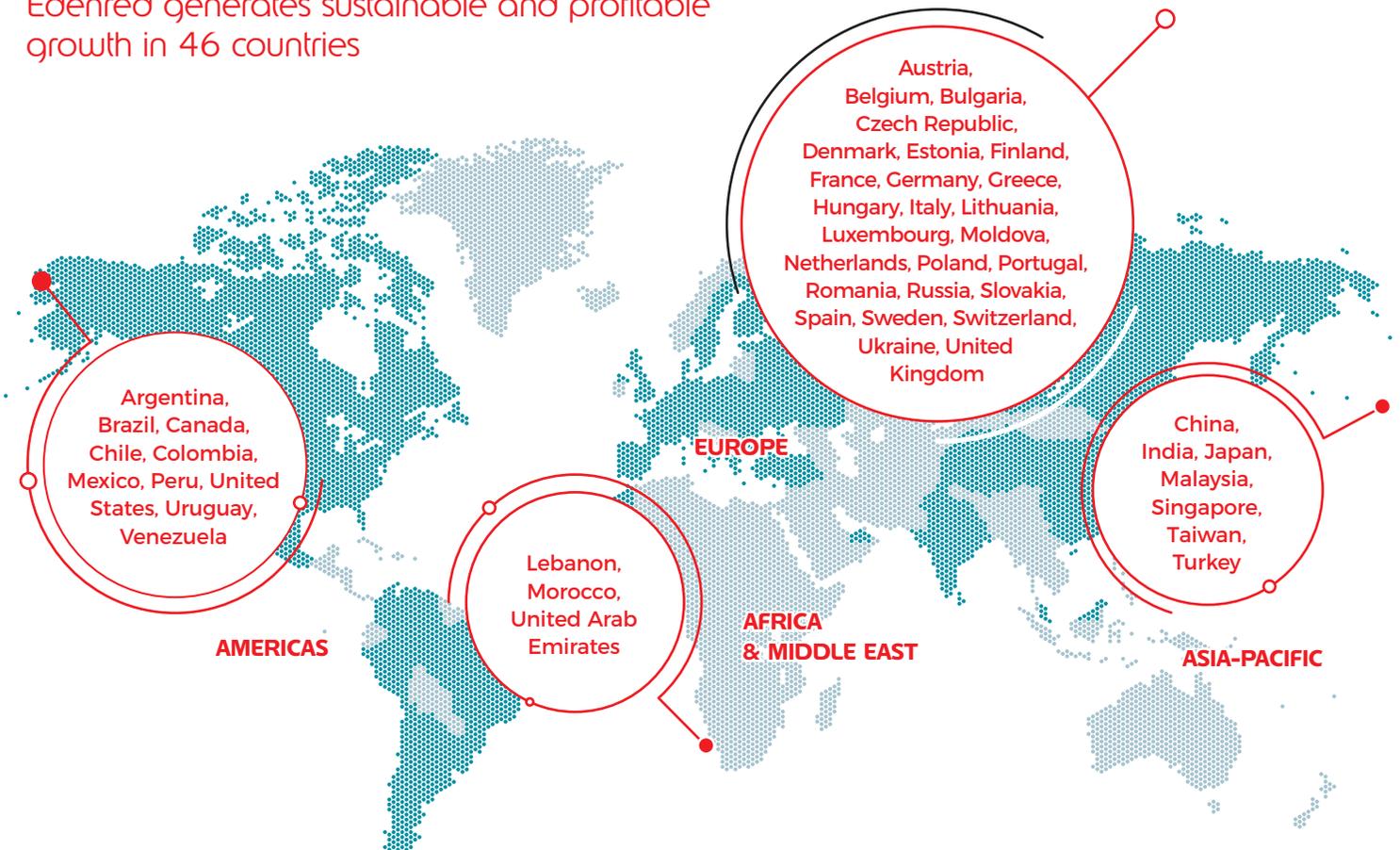
Our **10,000 employees** are committed to making the world of work a connected ecosystem that is safer, more efficient and more user-friendly every day.

**We connect,  
You win**



# A global leader with multi-local presence

Edenred generates sustainable and profitable growth in 46 countries



An extensive trusted network

**> 850,000**  
corporate clients

**50 million**  
employee users

**2 million**  
partner merchants



Sustainable and profitable growth in 2019

**€31 billion**  
in business volume  
of which **83%** is digital

**€1.6 billion**  
In total revenue **+18%\***

**€545 million**  
In EBIT **+18.3%\***



A global technology platform

More than  
**2.5 billion**  
transactions

**25 million**  
mobile payments

Listed on the **Euronext Paris** stock exchange and part of the CAC Next 20 index

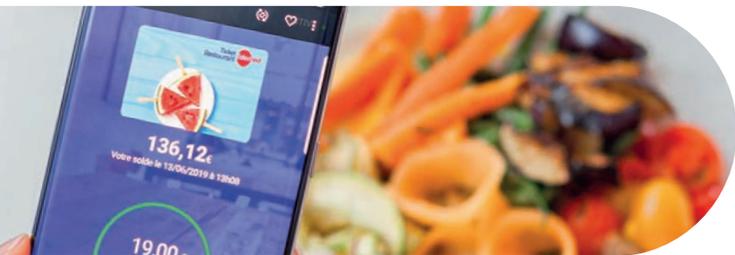
# The everyday companion

Edenred's solutions meet fundamental needs in the world of work, in four complementary universes

## Eat

### Serving up innovative lunch options

With its digital payment solutions dedicated to food and meals, Edenred improves companies' attractiveness, while encouraging better and healthier eating habits among employees. The Group also helps restaurant owners and merchants to create a local community of loyal customers.



More than **1.5 billion** meals paid for each year using Edenred solutions

More than **1 million** partner partner restaurants and food stores

## Move

### Driving the future of fleet and mobility programs

From commuting and business travel to long-distance goods transportation, Edenred offers practical, real-world solutions that enable employees to move around easily, safely, cost-effectively and responsibly.

**7.6 billion** liters of fuel managed efficiently by Edenred

Nearly **3 million** fuel cards and toll solutions



## Care

### Fostering professional and personal fulfillment

Well-being and incentive solutions enhance quality of life for employees and their families. From leisure, vacation and cultural activities to healthcare services and household goods, Edenred's fully digital platforms offer users easy, secure and personalized access to a wide range of products and services at preferential prices.



Some **50** Incentive & Rewards programs

## Pay

### Providing simple, secure payment solutions

Edenred's Corporate Payment Services leverage a variety of particularly innovative digital payment technologies to help simplify and streamline financial transactions and flows in the world of work. This ultimately saves time, reduces costs and enhances reliability, transparency and security.

**1.6 million** underbanked workers now integrated into the system thanks to Edenred

More than **6 million** virtual cards issued



# —o Creating value for the benefit of all stakeholders

**Purchasing power and well-being**  
for employee users

**Attractiveness and efficiency**  
for corporate clients

**Payment traceability and support to local employment**  
for public authorities

**Increased revenues**  
for partner merchants

# —o Innovating constantly to expand the offer



## Integration of cutting-edge payment solutions

- Physical cards
- Virtual cards
- Mobile and contactless payment
- «App-to-app» payment
- Identified wire transfer



## Activation of innovative start-up ecosystems

### Alternative investment fund

**Edenred** Capital Partners

- **15** start-ups supported

### External venture capital

Partner of Partech Ventures

- More than **140** start-ups supported



## Diversification of technology partnerships

- **Mobile payment services** (such as Apple Pay, Google Pay and Samsung Pay)
- **E-commerce platforms** (such as Deliveroo, Uber Eats, Rappi and Veepee)
- **Fintechs** (such as Monese, Revolut and Klarna)

### Intrapreneurship program

**Edenred** Factory

# 10,000 employees at the heart of Edenred's growth

52% women



48% men



89% attended at least one training course in 2019

Over 60 nationalities represented at Edenred

47% are under 35

40% of managers are women

5 shared values

Passion for customers

Respect

Imagination

Simplicity

Entrepreneurial spirit

## A committed company

The "Ideal" program embodies Edenred's commitment on social, societal and environmental issues, and is structured around three focus areas



### idealpeople

Striving tirelessly to improve quality of life for employees and stakeholders by providing a favorable work environment for personal and professional development, while contributing to local development.

### idealplanet

Preserving the environment by reducing the carbon footprint, designing eco-services and managing the impact of Group solutions.

### idealprogress

Creating sustainable value across the entire Group ecosystem with a commitment to ethics, IT security and data protection.

Empresarial **Edenred**

EBV Finance **Edenred**

Cardtrend **Edenred**

Ticket Plus **Edenred**

**Repom**  
an Edenred brand

Compliments **Edenred**

Alimentación **Edenred**

CORPORATE SPENDING INNOVATIONS | **Edenred**

Ticket Welfare **Edenred**

Rewards **Edenred**

Mobility **Edenred**

PPS | an Edenred company

**Ticket Log**  
una marca Edenred

ProwebCE **Edenred**

Ticket Xpress **Edenred**

eki vita **Edenred**

Expendia Smart **Edenred**

THE **Right** | **Edenred**  
FUELCARD GROUP

Ticket Car **Edenred**

Ticket Restaurant **Edenred**

Kadéos **Edenred**

C3 Pay **Edenred**

**UR** | **Edenred**



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