

in payment solutions for the working world, life easier for employees and increase the efficiency of companies while vitalizing the local economy. Driven by our entrepreneurial and **pioneering** spirit, we draw our energy from imagination.

This is what allows us to anticipate changes in our environment and remain a constant source of creativity and innovation, for the benefit of all our stakeholders. Edenred's secure payment technologies today shape the everyday life of 47 million employees, 830,000 companies and 1.7 million merchants across 46 countries.

> We help you make the working world a better place for everyone.

We connect, You win





A global company

Edenred leverages its international footprint to fuel its sustainable and profitable growth.

Argentina, Brazil, Canada, Mexico, Peru, United States, Uruguay, **AMERICAS**

Romania, Russia, Slovakia, Spain, Sweden, Switzerland, Ukraine, United Kingdom EUROPE

Austria,

Belgium, Bulgaria, Czech Republic,

Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Italy, Lithuania, Luxembourg, Moldova, Netherlands, Poland, Portugal,

AFRICA & MIDDLE EAST

India, Japan, Singapore, Taiwan, Turkey ASIA-PACIFIC

An extensive trusted network 830,000

corporate clients



47 million employee users

Morocco, **United Arab**

1.7 million partner merchants



and profitable growth

More than €28 billion in business volume # +15%* €1.4 billion in revenue ≠+12%* €461 million in EBIT ≠+18%*

* Like-for-like.

A global

technology platform

2.5 billion

transactions 15 million mobile payments Listed on the **Euronext Paris**

stock exchange and part of the CAC Next 20 index

8,500 employees at the heart of Edenred's growth

49% men

51% women



one training course during the year



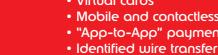
are women

39% of managers

Over



Innovating to transform our markets Expert in multichannel Enabler of innovative



 Virtual cards • Mobile and contactless payment • "App-to-App" payment

digital payment

Physical cards

- Technology partner in digital innovation
- (such as Deliveroo, Uber Eats, Rappi and Veepee) • Fintechs (such as Monese, Revolut and Klarna)

• E-commerce platforms

Mobile payment services

(such as Apple Pay, Google Pay and Samsung Pay)



Edenred Capital Partners 12 start-ups supported

start-up ecosystems

External venture capital

Partner of Partech Ventures More than 130 start-ups supported

Intrapreneurship

program **Edenred** Factory





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.

5 shared values Passion for customers Respect **Imagination** Simplicity Entrepreneurial spirit

idealprogress

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

3 business lines

Edenred aims to improve employees' quality of life, increase companies' efficiency and boost merchants' revenues through an exhaustive range of solutions.



Employee Benefits

65%*

Programs related to food, meals, well-being, leisure, culture and human services.



100 Employee **Benefits** programs



using Edenred

solutions

More than 1.5 billion meals paid for each year



1 million

partner restaurants and food stores



25%*

A comprehensive range to manage corporate expenses, especially those related to mobility.



liters of fuel managed efficiently by Edenred



Edenred fuel cards and toll solutions



expense management solutions deployed in 13 countries



* The percentages represent the contribution of each business line

to the 2018 operating revenue.

Solutions 10%*

Complementary

Services combining the Group's adjacent activities,

including Corporate Payment Services, Incentive & Rewards Solutions and Public Social Programs.



virtual cards issued



50 Incentive & Rewards programs



programs

in 13 countries











































































