



# EdenTouch

2016-2017 Activity Report





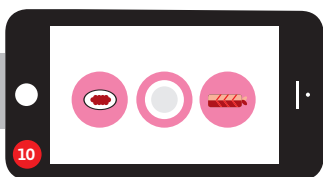
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## A talk with Bertrand Dumazy



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## Fast Forward, an ambitious strategic plan



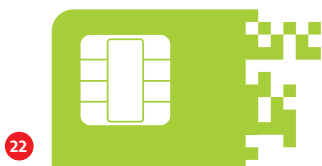
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## Welcome to Edenred

**The Edenred touch is both our digital footprint and our unique positioning.**

**We connect 43 million employee users, 1.4 million merchants and 750,000 companies for whom we manage trusted transactions intended for a specific use.**

Meal, food, childcare, business travel and maintenance of vehicle fleets: Edenred has been analyzing and facilitating the practices of the working world for over fifty years.

Today, the widespread deployment of a digital offering has propelled Edenred into a new era. From now on, the very concept of “customer” is broadening to include all of the Group’s contact points: employee users, affiliated merchants and companies.

The Edenred touch is 2 billion value-added transactions in a unique and virtuous network across 42 countries.

The Edenred touch is a daily promise of connectivity, reliability and boldness.

**This is our “EdenTouch”.** 

# Young talent from Edenred meets with Bertrand Dumazy, the Group's Chairman and CEO

Every year, the Edenred Talent Week brings together some twenty high-potential employees. In 2017, several of them questioned Bertrand Dumazy regarding the Fast Forward strategic plan and the company prospects.





**Marco Martinez**  
Business Development  
Manager,  
Japan

 **His EdenTouch:**  
travel lover


**2016 was a record year for our company, despite a sometimes difficult economic climate. What were the keys to this success?**

**Bertrand Dumazy:**

2016 was indeed an excellent year for Edenred, both in terms of achievements and profitability, with an unprecedented operating EBIT: 370 million euros. The launch of our Fast Forward strategic plan within our teams was undoubtedly the cornerstone of this success. We owe these profitable and sustainable growth dynamics to solid performance in Europe, and positive growth in Latin America, despite the crisis in Brazil. For our Employee benefits solutions, we continued to enhance our offer and to innovate by developing new solutions based on digital and mobility. Concerning the vehicle fleet management market, our recent acquisition of Embratec means that we are now number one in Latin America. At the start of 2017, we became the majority stakeholder in UTA, which has become a key player for fuel cards in Europe. We have confidently entered 2017 with the continued deployment of our Fast Forward plan and the ambition to develop new sources of growth.



**Aurélia Loustaud**  
Product Manager -  
Employee benefits,  
United States

 **Her EdenTouch:**  
positive thinking

**Employee benefits are Edenred's core business. How then can we reinvent ourselves on a market on which we have been the leader for the past fifty years?**

**B. D.:** For sure, we invented the Ticket Restaurant® concept, which we have since rolled out all over the world! Fifty years on, one billion meals are paid for each year thanks to Edenred. Contrary to what might sometimes be believed, there are still plenty of development possibilities in the sphere of employee benefits. Many companies, in particular SMEs, are looking for solutions to support and reward their employees. These companies embrace the shift to digital solutions. Every day, we also bring new value-added services to merchants and the employee users of our products. For example, in France and Spain, users can now pay for a meal directly via their iPhone or AppleWatch using the Apple Pay system. Edenred is the only issuer of meal vouchers in the world to do that! But, as you know, our business goes well beyond our iconic Ticket Restaurant program: one of our ambitions is to become a world leader on the Expense management market.



**Alberto Rescigno**  
Sales Manager - Expense  
management,  
Italy

 **His EdenTouch:**  
multitasking

### Faced with such a significant challenge, what will be our roadmap?

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**B. D.:** First of all, vehicle fleet management is not a new line of business for us.

In fact, Edenred has been a recognized player in Latin America for a number of years in this sector. Our acquisition of Embratec in 2016 means that we have effectively enhanced our offer.

In Europe, as of 2017, we hold a majority stake in UTA, a company that specializes in multi-store fuel cards, toll solutions and maintenance services. Thanks to this controlling interest, we are now able to offer an expense management solution for all types of professional vehicles. And I don't forget Asia, where our Cardtrend subsidiary draws on its singular expertise to sell fuel card software.



**Ovidiu Birsa**  
Telesales Manager,  
Romania

 **His EdenTouch:**  
innovative

### Edenred is moving into accounts payable management market. Why are we entering this segment, which seems somewhat remote from our historic business?

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**B. D.:** In reality, this market ties in very closely with what we do best, namely bringing added value to transaction ecosystems.

By leveraging our experience, our worldwide presence and our technological

expertise, we have everything it takes to make Corporate payment an additional growth driver.

This is still a relatively unexplored sector, one that represents a particularly attractive opportunity for Edenred.

In fact, we already operate systems that use the virtual card technology in the hotel business and in e-commerce via our PrePay Solutions subsidiary.



**Sonja Riihinen**  
Marketing and  
Communication Manager,  
Finland

 **Her EdenTouch:**  
Customer centric

### As soon as you were appointed Chairman and CEO, you made customer satisfaction the top priority for each employee. Can you tell us a bit more?

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**B. D.:** That's right, in my view, customer focus is paramount, especially in the service sector, where the relational aspect plays a decisive role.

Our offer concerns 750,000 corporate and public sector clients throughout the world, all seeking to motivate their teams, or cut costs. However, if we think about it, these players are not our only customers. We bring business activity to 1.4 million merchants who use our solutions.

We have to provide them with the best possible service and, in doing so, consider them as customers. Lastly, we deal increasingly direct with 43 million users. By replacing paper vouchers with digital media, whether it be cards, mobile applications or web platforms, we are moving away from a BtoB universe to a BtoC universe. Thanks to targeted offers, this shift to digital allows us to provide even more value. Consequently, we must think of these millions of users as our customers.



**Bruna Trierweiler**  
Marketing and Strategy  
Manager, Ticket Log,  
Brazil

 **Her EdenTouch:**  
perfectionist

**As a previous Embratec employee, I was pleasantly surprised by the welcome from Edenred employees, and by the quality of the management team. What in your view are the qualities of a good leader?**

**B. D. :** When I came to Edenred, I myself admired the company's culture and values, which can be felt very directly: entrepreneurial spirit, sharing, innovation, performance and simplicity. Concerning the role of a manager, I believe in empowerment as closely as possible to the field. There is talent in everyone. The role of a leader is to make this talent converge for the benefit of our customers.

The leader must give meaning to the decisions made, support teams so that they can act with confidence, and monitor operational implementations strictly and compassionately. There can be no doubt that the Group's 8,000 employees represent Edenred's most valuable asset.

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## Executive Committee

**1 – Bertrand Dumazy**  
Chairman and Chief Executive Officer of Edenred

### Operational functions

**2 – Gilles Cocoli**  
Chief Operating Officer, Brazil

**3 – Antoine Dumurgier**  
Chief Operating Officer,  
Expense Management

**4 – Arnaud Erulin**  
Chief Operating Officer, Northern  
Europe, Central Europe, France  
and Belgium

**5 – Diego Frutos**  
Chief Operating Officer, Hispanic  
and North America

**6 – Graziella Gavezotti**  
Chief Operating Officer, Southern  
Europe

**7 – Laurent Pellet**  
Chief Operating Officer, Asia-Pacific  
and Middle East

### Support functions

**8 – Patrick Bataillard**  
Executive Vice President, Finance

**9 – Philippe Dufour**  
Executive Vice President, Alternative  
Investments

**10 – Élie du Pré de Saint Maur**  
Executive Vice President, Marketing  
and Strategy and Chief Operating  
Officer, Corporate Payment

**11 – Philippe Relland-Bernard**  
Executive Vice President, Legal and  
Regulatory Affairs

**12 – Jeanne Renard**  
Executive Vice President, Human  
Resources and Corporate Social  
Responsibility

**13 – Konstantinos Voyiatzis**  
Executive Vice President,  
Technology and Strategic  
Information Systems







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## Board of Directors

**Jean-Paul Bailly\***  
Honorary Chairman of  
La Poste Group

**Anne Bouverot\***  
CEO of Safran Identity &  
Security

**Philippe Citerne\***  
Vice-Chairman of the Board  
of Directors, Edened

**Sylvia Coutinho\***  
Chief Executive Officer of  
UBS Brazil

**Bertrand Dumazy**  
Chairman and Chief  
Executive Officer, Edened

**Gabriele Galateri  
di Genola\***  
Chairman of Assicurazioni  
Generali S.p.A.

**Maëlle Gavet\***  
Chief Executive Officer,  
Compass

**Françoise Gri\***  
CEO of Françoise Gri Conseil

**Jean-Romain Lhomme\***  
Co-founder of PJX10

**Bertrand Méheut\***  
Director of companies

**Nadra Moussalem**  
Executive Director, Head of  
Europe, Colony Capital

\* Independent Directors.

# Course set for 2020

Fast Forward, an ambitious three-year strategic plan: Edenred is laying the foundations for new sources of profitable and sustainable growth.

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## Accelerate our transformation

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### Employee benefits

Strengthen our leadership thanks to the shift to digital



### Expense management

Become a global leader



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**+ than 80%**

of digital issue volume by 2020

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**+ than 25%**

of the operating revenue by 2020

### Corporate payment

Capitalizing on our technological expertise and know-how to develop within new ecosystems



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**1**

additional growth driver

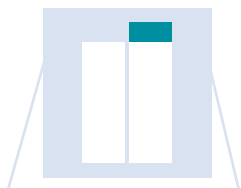
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## Generate profitable and sustainable growth

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### Operating revenue

Annual like-for-like growth target  
between 2017 and 2020



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**+ than 7%**

### Operating EBIT

Annual like-for-like growth target  
between 2017 and 2020



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**+ than 9%**

### Funds from operations before non-recurring items

Annual like-for-like growth target  
between 2017 and 2020



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**+ than 10%**



**Julie Bourges**

@JulieBourges

I'm in for a treat  
with my smartphone

12:20 – May 4<sup>th</sup>, 2017



120 ↗

540 ♥

98 ↗

# Having lunch with new technologies

Edenred creates and manages transaction systems (card, mobile payment, web platform) which are increasingly innovative, including its Ticket Restaurant® offering. Solutions with high added value that adapt to technological changes and new consumer uses while driving additional traffic for merchants.




The story continues on Instagram:  
[instagram.com/edenred](https://www.instagram.com/edenred)  
[#EdenTouch](https://www.instagram.com/edenred)

# Edenred upgrades its mobile payment offering

Edenred is the first meal voucher issuer to offer Apple Pay. French and Spanish employees holding the Ticket Restaurant® card can pay for their lunch using a contactless method thanks to their iPhone\* or their Apple Watch. Simple, fast and secure, Apple Pay is revolutionizing consumer habits. It is usable in all affiliated restaurants or merchants equipped with a contactless payment terminal.

\* Apple Pay works with iPhone 7, iPhone 7 Plus, iPhone 6s, iPhone 6s Plus, iPhone 6, iPhone 6 Plus and iPhone SE.

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 **Our EdenTouch:**  
staying one step ahead



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En 2016,  
**2.5 billion**  
people owned a smartphone  
worldwide.

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**4 countries**  
have developed a mobile  
payment solution at Edenred  
in less than a year.



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## Edenred multiplies its mobile payment initiatives

One of Edenred's strategic objectives is to leverage the growth opportunities that result from increasing digitalization of employee benefits solutions in order to reinforce its leadership in the market.

Several transactional solutions have already been developed by the Group in Europe and Asia. Beyond Apple Pay in France and Spain, it is also possible to pay for lunch with a smartphone in Finland, Italy, Taiwan or Sweden.

A shift to digital which also allows employees to discover nearby restaurants, check out their balance and payment history or access special offers.

# Shifting to digital in all areas

In addition to meals, the digitalization of the Edenred offering extends to multiple areas of activity including food, childcare, mobility and human services. There are all kinds of advantages for companies, merchants and employees.

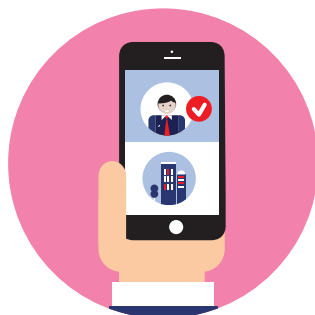
## # For employees

- ✓ Fully secured payments
- ✓ Transactions in the exact amount
- ✓ Value-added services (geolocation of partner establishments, balance tracking, transaction history, special offers)

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## # For merchants

- ✓ Faster reimbursement
- ✓ Time saved at checkout
- ✓ Greater visibility for the establishment
- ✓ Access to value-added data



Simplicity



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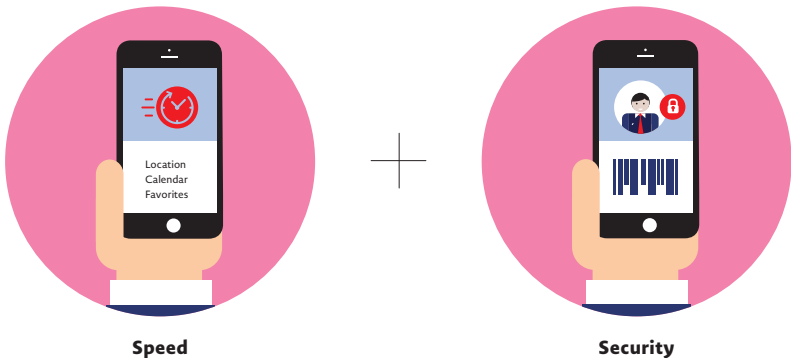
## # For companies

- ✓ Orders, payments and services online
- ✓ Reduced management and distribution costs
- ✓ Reduced risk of loss or theft

## Childcare under the microscope

Edenred has developed solutions to facilitate childcare such as the Ticket CESU in France, Childcare Vouchers in the UK and Ticket Guardería in Spain. The concept is very simple: companies wishing to help cover childcare expenses for their employees credit their personal spaces online. Parents then just have to transfer money from this space to settle their invoice. A virtuous mechanism that facilitates the processes while benefiting all parties: the parent's daily life is improved, the company boosts the efficiency of its employees and the service provider is paid faster.

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# Ready to fuel up with us?

With growth of 15.1%\* in 2016, Edenred is accelerating its development in the management of professional vehicle fleets market. Taking a majority stake in UTA in Europe and creating Ticket Log (number one for fuel cards in Brazil): the Group is establishing itself as one of the world leaders in Expense management.

\* Organic growth in transactions volume.

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The story continues on Instagram:  
[instagram.com/edenred](https://www.instagram.com/edenred)  
[#EdenTouch](https://www.instagram.com/edenred)





# Welcome to Ticket Log, number one for fuel cards in Brazil

In May 2016, Edenred finalized the combination of its Expense management operations with those of Embratel, within Ticket Log, a joint venture 65% owned by Edenred and 35% owned by the founding shareholders of Embratel. The Group has strengthened its fuel card and maintenance offering by doubling its size on this growing market. In order to fastly gain market share in Brazil, the commercial offering has been completely overhauled. In addition to Ticket Car, dedicated to the payment of fuel expenses, two new solutions have been launched: Ticket Fleet, for the management of light vehicle fleets, and Ticket Cargo, for the management of heavy vehicle fleets. A joint technical platform has also been developed thanks to technological investments.

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The Brazilian market for B2B fuel cards offers strong growth potential:

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Low market coverage by fuel cards, at between  
**15% and 20%**

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**60 billion**  
liters of fuel consumed in 2014.


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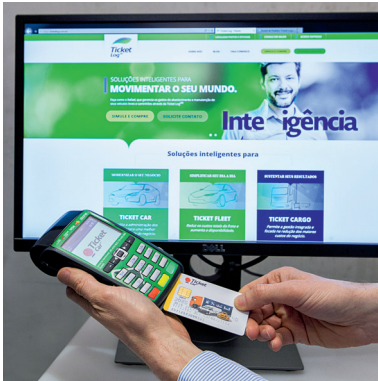
## Ticket Log in figures:

# 27,000 customers in 2016

# 24,500 affiliated fuel stations and maintenance shops

# More than one million active cards

 Our EdenTouch: an extended network, attractive prices and simplified billing



# New growth opportunities in Europe with UTA

Already number one in Latin America, Edenred is pursuing its growth on the corporate vehicle fleet management market by becoming the number two Europe-wide player in multi-brand fuel cards, toll solutions and maintenance solutions. Boasting over fifty years of expertise, UTA offers expense management solutions related to heavy vehicle fleets to almost 70,000 customers. Present in 38 countries across Europe, UTA markets a card accepted in a network of more than 39,000 affiliated fuel stations along with a solution for toll and maintenance expenses. With this operation, Edenred aims to speed up the commercial development of UTA solutions for heavy vehicle fleets and to extend its offer of new solutions in the light vehicle fleet segment.

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## Light vehicle

Vehicle whose gross vehicle weight rating is less than or equal to 3.5 tons.

## Heavy vehicle

Vehicle whose gross vehicle weight rating exceeds 3.5 tons.

**300 billion**

euros are spent on fuel expenses annually in the context of business travel in Europe.

Edenred provides  
**2.6 million**

fuel cards or toll solutions worldwide\*.

More than  
**6 billion**

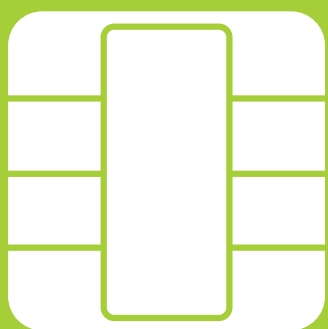
liters of fuel were managed by Edenred in 2016\*.

\* 2016 *pro forma* figures including Embratec and UTA over 12 months.



**"With Edenred as our new majority shareholder after two years by our side with a minority interest, and in light of the success of our first initiatives together, we are confident in our ability to develop UTA's potential in Europe by increasing our market share in the heavy vehicle fleet segment and launching new solutions for light vehicle fleets in several key countries."**

Volker Huber,  
CEO of UTA







# New ways of payment

Edenred adds a new string to its bow. The Group offers to manage transactions between companies more effectively and in total security by introducing virtual payment cards, in addition to checks and bank transfers.



**The story continues on Instagram:**  
[instagram.com/edenred](https://www.instagram.com/edenred)  
[#EdenTouch](https://www.instagram.com/edenred)

# An additional growth driver

Edenred has major assets to make the Corporate payment market a new growth driver. Besides its unique expertise in the administration of flows, the Group has recognized know-how in the implementation of networks as well as a strong knowledge of regulatory frameworks.

PrePay Solutions, the benchmark payment means issuer in Europe, jointly owned by Edenred and MasterCard®, already operates payment systems using virtual cards in the hotel industry, e-commerce and travel segments.

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## What is a virtual card?

This is a card with no physical existence and configured for a use defined by its issuer (amount, date of use, type of merchant).

It has the same features as a traditional payment card: 16 digits, security code and expiry date.

Because issuing costs are marginal, single-use virtual cards can be provided for each transaction.



**The issuer (Edenred)**  
provides a virtual card to  
the **payer (customer)**.

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## What are the advantages for companies?

- # Instant transmission and confirmation: all around the world, in any currency.
- # Simplified and automated payment: no need for an Iban\*.
- # Traceability: single-use card issued for each transaction, facilitating reconciliation.
- # 100% secure transaction: configuration of every transaction (amount, date, etc.).
- # Optimization of fees and exchange rates.

\* International standard used for numbering bank accounts.



**The recipient (supplier)** takes payment from the **customer (payer)** by using the card on its payment terminal or its online check-out page.



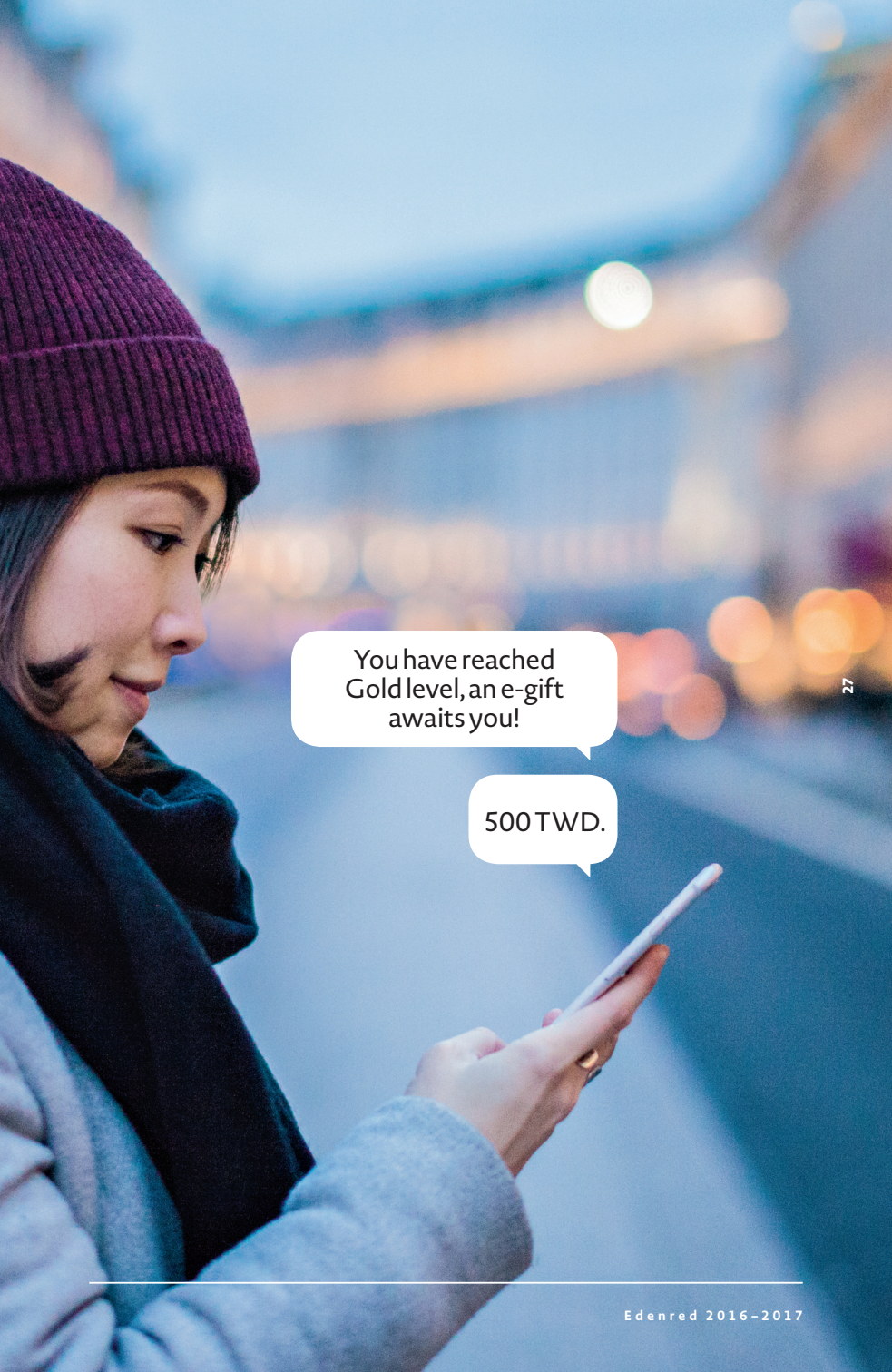
If payment is authorized, the transaction is confirmed instantly.  
**The supplier is credited.**

# My cell phone counts points

Aiming at Taiwan's blooming mobile commerce, Edenred lies behind the very first digital voucher service of Carrefour group worldwide.



The story continues on Instagram:  
[instagram.com/edenred](https://www.instagram.com/edenred)  
[#EdenTouch](https://www.instagram.com/edenred)



You have reached  
Gold level, an e-gift  
awaits you!

500TWD.

# Edenred and Carrefour team up in Taiwan

Carrefour's consumers in Taiwan now have access to an innovative and swift payment technology.

They can use their reward points to get Carrefour Ticket Xpress vouchers directly delivered to their mobile devices and spend it by simply scanning the barcode at any of 87 Carrefour stores in Taiwan.

In fact, digital vouchers replace the eight million paper gift vouchers previously produced each year by Carrefour Taiwan.

This success enables Edenred to remain the best partner of Taiwan government to promote the "mobile Economy".

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## Asia at the forefront of mobility

Asian consumers are big users of digital devices: Filipino, Chinese and Taiwanese people spend an average of over two hours a day checking their cell phones.

Source: TNS Sofres - Connected Lifestudy





**"Carrefour has chosen to partner with Edenred in order to bring the best mobile payment solution for Carrefour consumers in Taiwan and then roll out the success to other countries."**

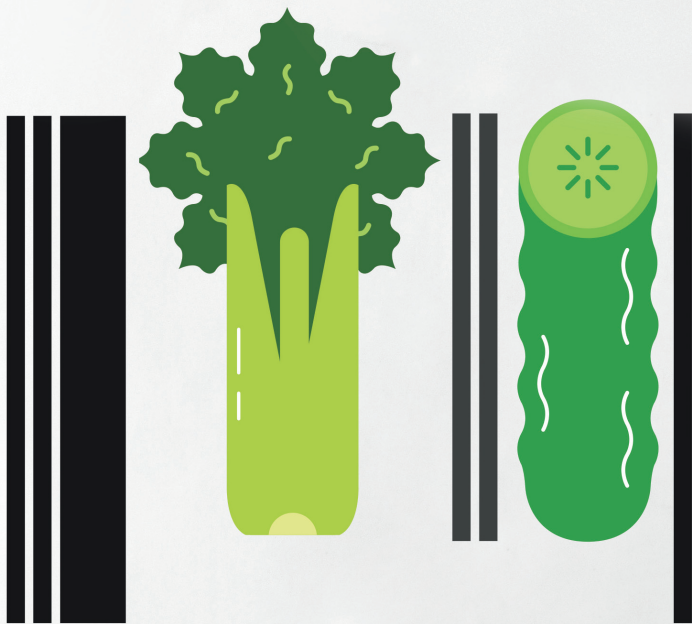
Rami Baitieh,  
CEO of Carrefour Taiwan

# Save money by eating healthy



The story continues on Instagram:  
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#EdenTouch

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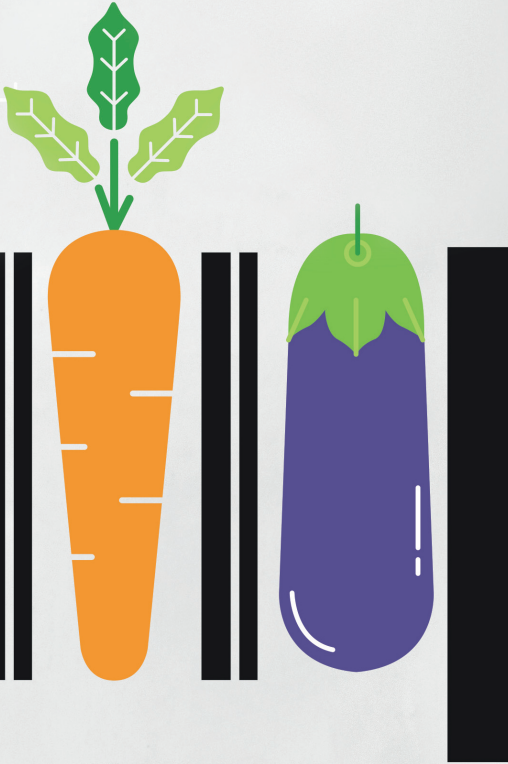


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# Time to rethink our diet?

Through its NutriSavings program, Edenred is transforming the habits of US employees by raising awareness of the benefits of a balanced diet, facilitating access to healthy food and offering innovative purchasing practices.



2 300 0893

# Edenred spreads the word and encourages healthier eating

Now that the link between obesity, cardiovascular disease, diabetes and poor nutrition is clearly established, the NutriSavings digital platform provides US employees with advice on identifying the healthiest food (articles, recipes and how to read labels). At the supermarket check-out or in the company canteen, foodstuffs are scanned and points are assigned to items purchased based on their nutritional quality. Employees can qualify for discounts on their online accounts. Designed to change purchasing behavior and reward members for the right choices, this initiative creates a virtuous ecosystem: employers, farmers, insurance companies, food and drink manufacturers.

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**"Learning about which healthy food to buy leads to better nutrition, which can improve people's life and help reduce healthcare costs."**

G rard Bridi,  
Managing Director of Edenred in the United States

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**16,000**

companies of all sizes and from all sectors of activity have signed up for the NutriSavings program.

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**1 million**

employees have access to the NutriSavings platform.

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## NutriSavings expands its scope of action

**# June 15, 2016.** NutriSavings adds the retail giant Walmart to the list of stores rewarding the purchase of healthy food, i.e. a total of 14,000 stores.

**# March 2017.** NutriSavings extends its offering to company canteens.

**# Loyalty.** A loyalty card, valid in more than 4,000 Walmart stores is offered to all member employees who request it on the platform.

**# Special offers.** The cardholders can select special offers on food, online or on the NutriSavings mobile application.



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## Walmart in the United States

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More than 4,000 stores  
No. 1 private employer  
Nearly 1.5 million employees

# Eating habits around the world

At the heart of the relationship between restaurant owners, employees and companies, Edenred is on a mission to facilitate healthier eating choices through concrete action. In 2016, the Group conducted the survey "What is your Ideal meal?" among 2,500 employees in 14 countries worldwide. The findings reveal valuable information about our eating habits.

One thing is certain: lunch break remains an essential moment in employees' days!

## The lunch break from the UK to Japan

**# 30 minutes flat.** The majority of respondents spend an average of 30 minutes taking lunch. A break that rises to 45 minutes in France and Brazil.

**# Chill out.** Lunch is seen as a time for relaxation by 41% of respondents, more than a physical need.

**# Get some fresh air.** Half of employees surveyed prefer to get some fresh air and dine out for lunch, albeit there were marked differences: nine out of ten Italians lunch off the premises while employees in English-speaking countries show a clear preference for deliveries to the office.

**# Save time.** The proximity of the eatery tops the list of choices, followed by speed of service (77%) and price (75%).



**Our EdenTouch:**  
relaxation, balance, conviviality

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### **Eat healthy: a major concern**

Outside of work, meals remain a key moment in employees' days: three quarters of respondents cook at least three times a week, confirming that the DIY trend has entered the kitchen.

The other options of delivery and meals prepared in advance remain popular in Brazil, Japan, Mexico, the UK, and especially the United States.

# Who am I?

I'm said to have  
a **team spirit**.



**Salary** is not  
my only **motivation**.



I am considered  
**difficult to**  
**understand**.



I have **confidence**  
in my future career.



My priority?  
My **work-life**  
**balance**.



My **motivation** tends  
to increase with time.





**My ideal company**  
is focused on  
rewarding effort.



I think it is really  
important for my  
management team  
to acknowledge its  
**commitments.**



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## I am, I am...

I am a **MILLENNIAL.**

Also called digital natives or "Generation Y", Millennials are people under 30 years old or born after 1986. According to Marc Prensky, these are individuals who "were born and raised in a digital and hyper-mediated world".



The story continues on Instagram:  
[instagram.com/edenred](https://www.instagram.com/edenred)  
#EdenTouch

# Employee well-being under the microscope

Since its creation, Edenred has studied societal trends. In 2016, the Edenred-Ipsos barometer assessed the welfare of 14,400 employees worldwide (in Europe and, for the first time, Brazil, Chile, China, India, Japan, Mexico and the US).

In particular, more than 3,500 people aged 18 to 30 were surveyed on topics such as the shift to digital, changing work patterns and relationships with management. The Edenred-Ipsos barometer provides information which is useful for attracting and retaining young talent. Contrary to popular belief, Millennials share a number of practices, values and expectations with their elders. The differences between them are more cultural than generational.

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## Connected 24 hours per week

Globally, Millennials who have a smartphone spend almost the equivalent of one full day per week in checking it.

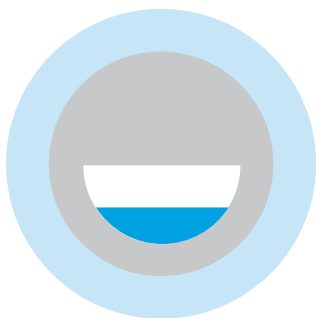
Which over the year represents 1,168 hours or 49 days.

Source: TNS Sofres - Connected Life study.

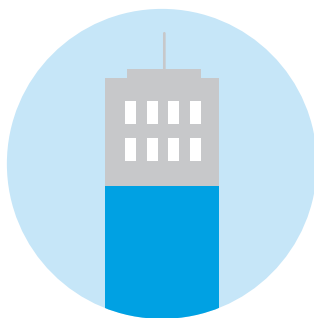


Find the 2016 Edenred-Ipsos barometer on Twitter: **#WBWbarometer**





**26%** of Millennials state that their **motivation at work** increases over time, versus 15% of employees aged **over 30**.



**57%** of the under 30s feel that the ideal company is one which puts reward for **effort above all else**.

## A hyperconnected and hypercommitted generation

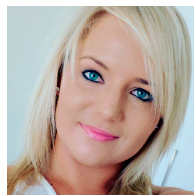


**59%** of Millennials expect their management to **respect its undertakings**.



**35%** of the under 30s feel they are **respected by their management**, versus 28% for the over 30s.

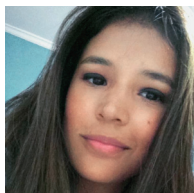
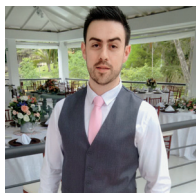
# Young people grow at Edenred



**Anaël Queau**  
Digital projects manager

"For me, being #25yearsold @Edenred, is an opportunity to work in an innovative and international environment and mindset."

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Some faces of the Group around the world.  
Other portraits on Instagram: #EdenTouch

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## **Edenred, seeking out young talent**

The dynamism of Edenred is also reflected in the average age of its employees: around 35 years. To accommodate and develop ever more young talent within its team, the Group launched the Edenstep program in 2017.

### **The concept?**

15 graduates will have the opportunity to experience accelerated high-responsibility assignments within the Group as part of France's Volunteering International Experience (V.I.E.) program for a period of 24 months.

### **Who can join?**

Graduates looking for professional challenges, sharing passion for travel and the desire to experience unique encounters.

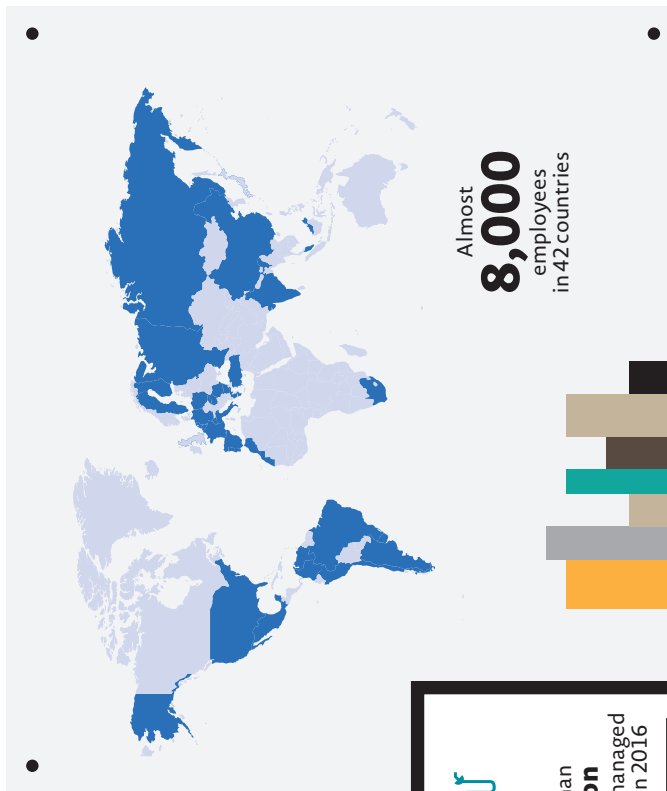
### **The path?**

The 15 candidates will spend a week at the Edenred head office during which they will meet with Group senior management: an integration phase followed by two weeks in the field. From the end of September 2017, each graduate will conduct two missions of one year and benefit from individual support.

### **The destinations?**

12 countries: Brazil, China, Czech Republic, Finland, Germany, Hungary, Italy, Mexico, Romania, Singapore, Spain and United Kingdom.

# Welcome to Edenred



Almost  
**8,000**  
employees  
in 42 countries



More than  
**6 billion**  
liters of fuel managed  
by Edenred in 2016

**2.6 million**  
fuel cards  
or toll solutions

**850,000**  
affiliated  
restaurants or  
food shops

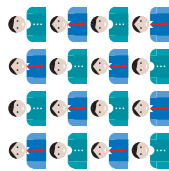


**1 billion**  
meals served and  
paid for each year  
thanks to Edenred  
solutions

## A unique customers network



**1.4 million**  
affiliated  
merchants



**43 million**  
employee  
users

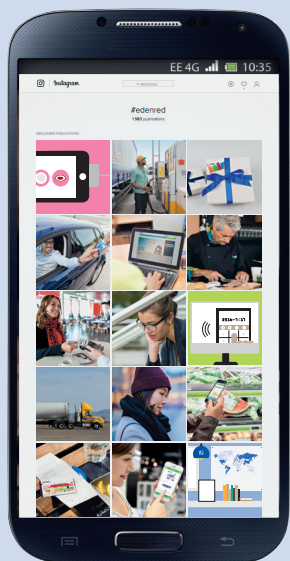


**750,000**  
corporate  
clients


**More than 20 billion**  
euros transactions volume  
in 2016, 70% of which  
are digital

**2 billion**  
transactions  
managed in 2016






Find the content of the Activity Report and our EdenTouch on Instagram:

 [www.instagram.com/Edenred](https://www.instagram.com/Edenred)

The story also continues on:

 **Our Twitter feed**  
@Edenred

 **Our LinkedIn page**  
[linkedin.com/company/edenred](https://linkedin.com/company/edenred)

 **Our Youtube channel**  
Edenred Group

#### Our 2016 Registration Document



#### Our website [www.edenred.com](http://www.edenred.com)



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The story continues on Instagram:  
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#EdenTouch



Edenred