

**Edenred, the global leader in payment solutions for the working world,** develops and enables **networks** that make 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**



## The Essential

2019

### A global company

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



An extensive trusted network

**830,000**  
corporate clients

**47 million**  
employee users

**1.7 million**  
partner merchants



Sustainable 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

**51% women**  
**49% men**



**39%** of managers are women

**49%** are under 35

**83%** attended at least one training course during the year



Over **60** nationalities represented at Edenred

### Innovating to transform our markets



Expert in multichannel digital payment

- Physical cards
- Virtual cards
- Mobile and contactless payment
- "App-to-App" payment
- Identified wire transfer



Enabler of innovative start-up ecosystems

**Alternative investment fund**

**Edenred Capital Partners**

- **12** start-ups supported

**External venture capital**

Partner of Partech Ventures

- More than **130** start-ups supported



Technology partner in digital innovation

- **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**





**ideal**  
by Edenred

## A committed company

The "Ideal" program embodies Edenred's commitment on social, societal and environmental issues. Three concrete ideals to make the working world more inclusive, open and responsible.

### 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.

**5 shared values**

- Passion for customers
- Respect
- Imagination
- Simplicity
- Entrepreneurial spirit

## 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.



More than **100** Employee Benefits programs



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



**1 million** partner restaurants and food stores

### Fleet & Mobility Solutions

**25%\***

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



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



**2.8 million** Edenred fuel cards and toll solutions



Corporate expense management solutions deployed in **13** countries



### Complementary Solutions

**10%\***

Services combining the Group's adjacent activities, including Corporate Payment Services, Incentive & Rewards Solutions and Public Social Programs.



Nearly **1.7 million** virtual cards issued



Some **50** Incentive & Rewards programs



Public social programs in **13** countries

\* The percentages represent the contribution of each business line to the 2018 operating revenue.



**Edenred**