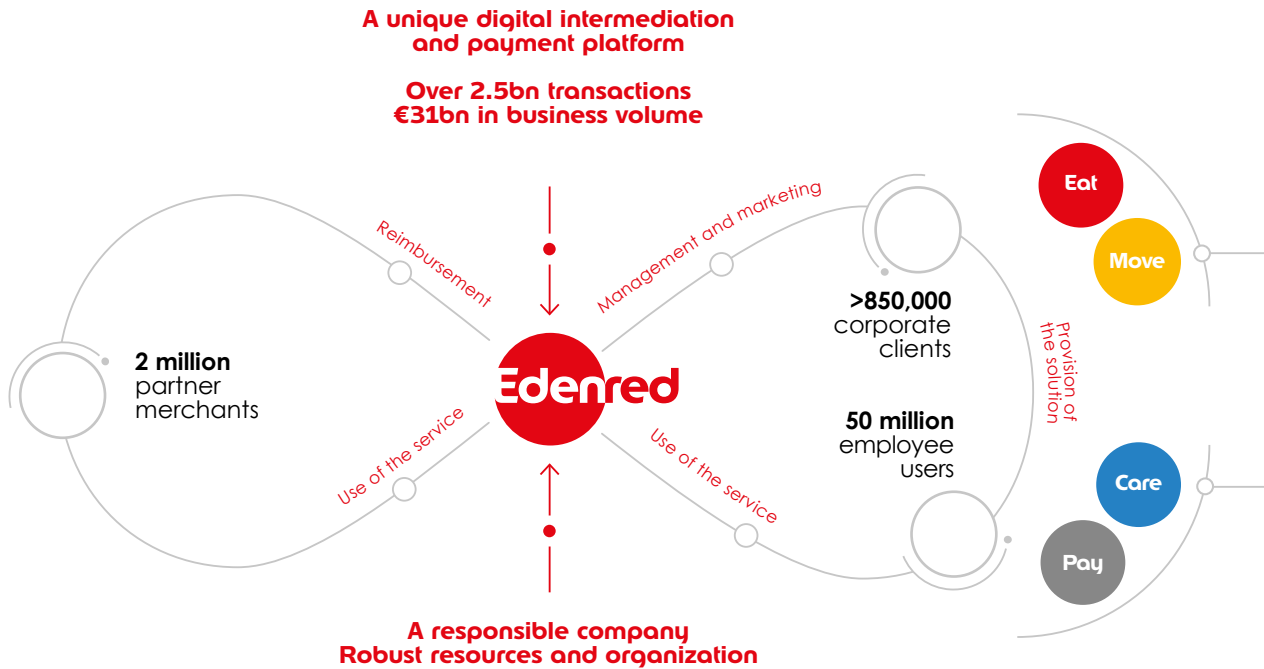


# ○ Edenred's sustainable and profitable business model

Edenred is the everyday companion for people at work, connecting an ecosystem of stakeholders worldwide with solutions to make interactions smoother, securer and more efficient.



Edenred has deployed a corporate social responsibility approach applicable on a daily basis. Known as "Ideal", it is aligned with the Group's operations and based on three components:

- people • improve quality of life
- planet • preserve the environment
- progress • create value responsibly

## A multilocal organization

10,000 employees in 46 countries with a common corporate culture and shared values

## An innovative fintech

A global technology platform for authorizing, managing, tracing and securing payment flows

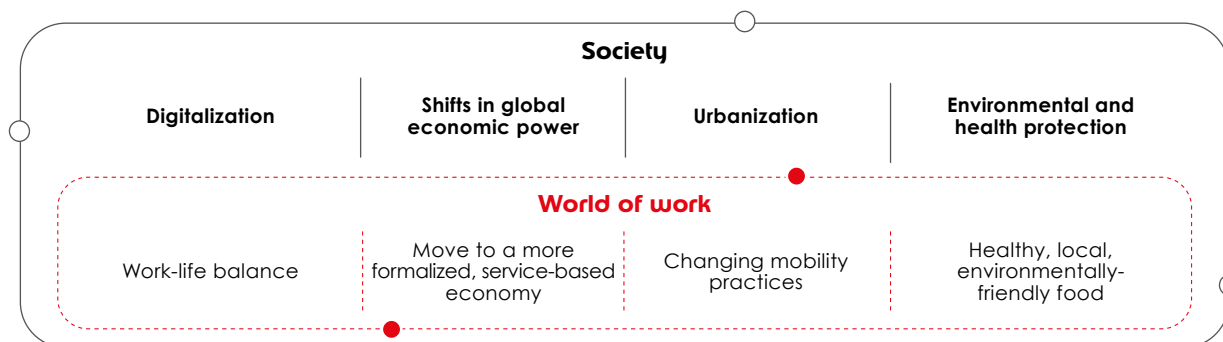
## A trusted partner with 50 years of experience

€31bn in business volume  
A highly cash-generative business model and sound financial position

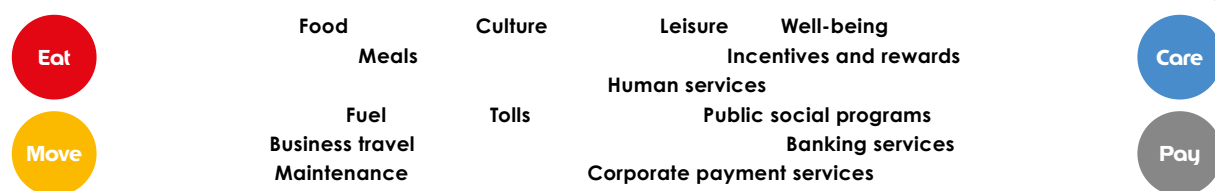
## 3 complementary business lines in fast-growing, under-penetrated markets

Employee Benefits  
Fleet & Mobility Solutions  
Complementary Solutions

## A business model catering to emerging trends in society and the world of work



## 4 categories of Edenred solutions to serve these trends



## Edenred solutions, creating value for all stakeholders and the environment

<b>Employee users &amp; citizens</b>	Purchasing power and well-being	Over 1.5bn meals served 3m fuel cards and toll solutions
<b>Corporate clients</b>	Attractiveness and efficiency	Solutions for all companies, from SMEs to major corporations Cost and tax optimization
<b>Partner merchants</b>	Increased revenues Traffic generation	€31bn in contributed revenue
<b>Edenred employees</b>	Diversity and employability	52% of staff are women 40% of managers are women 89% of employees have received training
<b>Local communities</b>	Direct contribution to 12 of the 17 UN Sustainable Development Goals	€1.3m in donations 1,470 days of volunteering
<b>Environment</b>		30% reduction in GHG emissions since 2013 14% of solutions available in eco-designed formats
<b>Tech partners</b>	Innovation and business excellence	Pioneer in mobile payment with Apple Pay, Google Pay and Samsung Pay in 19 countries 15 start-ups supported since 2012
<b>Shareholders</b>	Profitability and shared value creation	Best stock market performance in the CAC Large 60 index for two years Threefold increase in market capitalization in three years
<b>Public authorities</b>	Payment traceability and support for employment	One job created for every 23 meal voucher users in France