

Edenred France launches Ticket Kadéos® Universel gift card An innovative solution in the incentive and rewards market

Edenred has introduced Ticket Kadéos® Universel, an open-loop gift card designed for the incentive and rewards market. Based on MasterCard's international network, this innovative solution allows companies to enhance employee motivation, improve the performance of their sales networks, build client loyalty and drive sales promotion.

A UNIVERSAL GIFT CARD FOR EASY, SECURE USE

Introduced in November 2012, Ticket Kadéos® Universel is a prepaid MasterCard gift card that may be used at **32 million merchants**. Its open-loop network offers beneficiaries a vast choice of uses either online or in stores in France and abroad.



The three-year, **non-transferable** card is **issued in the beneficiary's name and may be reloaded** by the company. To guarantee optimal security for the allocated funds, the Ticket Kadéos® Universel card has an embedded PIN-protected microchip and is activated directly by the user. Transactions are authorized and credit balances tracked in real-time by **PrePay Solutions**, an authorization platform specialized in electronic payment systems and prepaid transaction processing, which is jointly owned by Edenred and MasterCard.

SERVICES FOR COMPANIES AND THEIR EMPLOYEE USERS

Ticket Kadéos® Universel is designed to **enhance employee motivation, improve sales network performance, build client loyalty or drive sales promotion**. To strengthen the ties with the company, the gift card may be customized with the client's logo and the display of dedicated visuals on the card or the communication materials.

The use of a digital medium also enables the delivery of a **wide array of beneficiary services** – card activation, balance tracking, spending history and card cancellation – via a number of different channels:

- A dedicated website, www.ticket-kadeos-universel.fr

- **Ticket Kadéos®** iPhone and Android apps
- **A text messaging service** to track credit balances
- **An interactive voice server** accessible 24/7, for the cost of a local call in mainland France



In launching this new solution, Edenred is reaffirming its global strategy of shifting to digital media, with the goal of having paperless solutions account for 50% of issue volume by the end of 2012 and for more than 70% by 2016.

Edenred, which invented the Ticket Restaurant® meal voucher and is the world leader in prepaid corporate services, designs and delivers solutions that make employees' lives easier and improve the efficiency of organizations.

Edenred solutions ensure that funds allocated by companies are used as intended. These solutions help to manage:

- **Employee benefits** (Ticket Restaurant®, Ticket Alimentación, Ticket CESU, Childcare Vouchers, etc.).
- **Expense management process** (Ticket Car, Ticket Cleanway, Ticket Frete, etc.)
- **Incentive and rewards programs** (Ticket Compliments, Ticket Kadéos, etc.).

The Group also supports public institutions in managing their **social programs**.

Listed on the NYSE Euronext Paris stock exchange, Edenred operates in 39 countries, with nearly 6,000 employees, close to 580,000 companies and public sector clients, 1.3 million affiliated merchants and 36.2 million beneficiaries. In 2011, total issue volume amounted to €15.2 billion, of which 58% was generated in emerging markets.

Supported by its 700 employees, **Edenred France** deploys its solutions for 81,000 corporate and public sector clients, 4.6 million beneficiaries and 370,000 affiliated merchants.

Ticket Restaurant® and all other tradenames of Edenred products and services are registered trademarks of Edenred SA.

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