



Press release

October 8, 2018

CRÉDIT MUTUEL TEAMS UP WITH EDENRED TO OFFER ITS FRENCH CLIENTS THE TICKET RESTAURANT CARD

From October 8, 2018, customer advisors at Crédit Mutuel¹ and its subsidiary, CIC, will market the Edenred Ticket Restaurant card, expanding Crédit Mutuel's range of services for companies and enabling Edenred to step up its growth on the French market.

Destined for Crédit Mutuel¹ and CIC customers, the new service complements the existing range of employee benefit products (employee savings and retirement plans, collective insurance), for an even more exhaustive and competitive offer. It will be available at close to 5,000 branches in France from Crédit Mutuel and CIC advisors whose strong and long-term relationships with companies all over the country account for 13.5% of the French market.

60,000 additional cards² will soon be migrated to Edenred's online platform, giving users access to the Ticket Restaurant card's unique functionalities that include easy-to-use instant mobile meal payments via Apple Pay and Samsung Pay, as well as direct access to delivery platforms Dejbox, Deliveroo, Rapidle and Uber Eats. Today, the Ticket Restaurant card is already used by 600,000 employees and accepted by 200,000 restaurants and merchants.

"We're delighted with this partnership with the Crédit Mutuel and CIC, which reflects Edenred's dynamic development and will increase our penetration rate. Our unique expertise in Ticket Restaurant card services, from mobile payments to meal delivery platforms, combined with the drive and France-wide presence of the Crédit Mutuel and CIC teams, will enable us to consolidate our leadership," said **Julien Tanguy**, General Manager of Edenred France.

Commenting on the new partnership, **Daniel Baal**, Chief Executive Officer of Caisse Fédérale de Crédit Mutuel and CIC, said: *"I'm also delighted with this partnership which is a perfect fit with our objective: to offer our customers the best service, the best expertise and the best performance and proximity."*

Edenred is the world leader in transactional solutions for companies, employees and merchants, with business volume of more than €26 billion generated in 2017, of which 78% through digital formats. Whether delivered via mobile, online platform, card or paper voucher, all of these solutions mean increased purchasing power for employees, optimized expense management for companies and additional business for partner merchants. Edenred's offer is built around three business lines:

¹ At Caisse Fédérale de Crédit Mutuel member federations – Crédit Mutuel Anjou, Centre, Centre Est Europe, Dauphiné-Vivarais, Ile-de-France, Loire-Atlantique et Centre Ouest, Méditerranéen, Midi-Atlantique, Normandie, Savoie-Mont Blanc, Sud-Est – and Crédit Mutuel federations Antilles-Guyane, Maine-Anjou, Basse Normandie, Nord Europe and Océan.

² Current number of holders of meal vouchers distributed by Crédit Mutuel and CIC via the Monetico Resto platform.

- Employee benefits (Ticket Restaurant®, Ticket Alimentación, Ticket Plus, Nutrisavings, etc.)
- Fleet and mobility solutions (Ticket Log, Ticket Car, UTA, Empresarial, etc.)
- Complementary solutions including corporate payments (Edenred Corporate Payment), incentives and rewards (Ticket Compliments, Ticket Kadéos) and public social programs.

The Group brings together a unique network of 44 million employees, 770,000 companies and public institutions, and 1.5 million merchants.

Listed on the Euronext Paris stock exchange and part of the CAC Next 20 index, Edenred operates in 45 countries, with close to 8,000 employees.

About Crédit Mutuel

A leading European bank acknowledged for its financial strength and top-quality ratios, Crédit Mutuel is deeply attached to its core retail banking business and mutualist values. It has gradually diversified over time, first as a pioneer in bancinsurance from the start of the 1970s, and then in other fields such as telephony, remote surveillance and, more recently, contactless payments. Its technological expertise, which has constantly been a focal point of its development strategy, has enabled it to become one of Europe leading payments solutions providers.

For more information, visit: www.creditmutuel.fr

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