

PRESENTATION FOR INVESTORS

NOVEMBER 2024





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- 1. Edenred, the everyday platform for people at work**
2. Edenred's vision
3. Beyond₂₂₋₂₅: the strategic plan driving this vision forward
4. A strengthened sustainable development policy
5. H1 2024 results, Q3 2024 highlights & FY 2024 outlook
6. Shaping the future

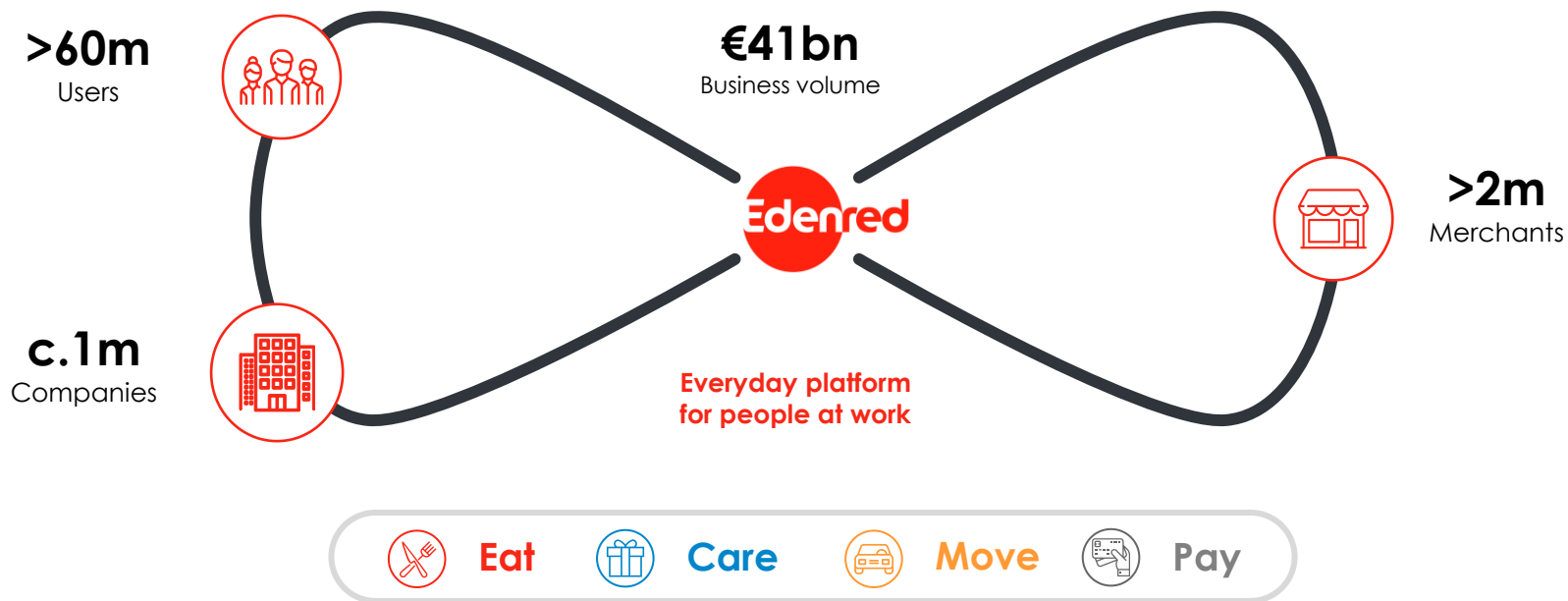
Edenred, the everyday platform for people at work in...

... employee benefits & engagement

... greener B2B mobility

... B2B payment from invoice to pay

AN INTERMEDIATION AND ORCHESTRATION PLATFORM...



2023 figures

...DRIVING POSITIVE IMPACTS ON ESSENTIAL NEEDS, FOR ALL STAKEHOLDERS

ENRICH CONNECTIONS.

FOR GOOD.

For employees

- Purchasing power and well-being
- Simplified mobility experience
- Smoother corporate expense experience

For corporate clients

- Employee engagement and payroll efficiency
- Fleet total cost of ownership efficiency
- Process efficiency

For partner merchants

- Traffic generator
- Consumer engagement and loyalty

For public authorities

- Formalization of the economy and local job creation
- Behavioral incentives (e.g., nutrition, mobility)



A PORTFOLIO OF 250+ PROGRAMS

Benefits & Engagement

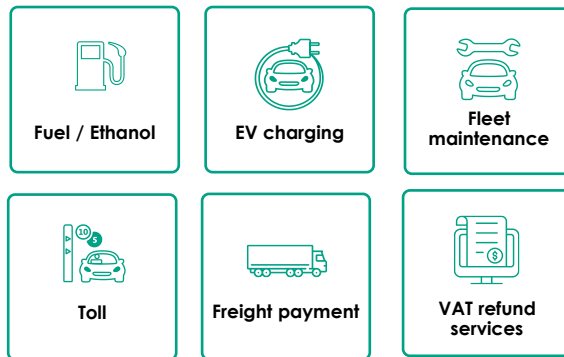
63%¹



100+ programs
across 30 countries

Mobility

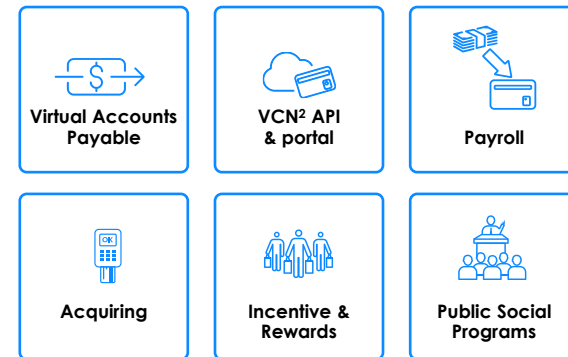
25%¹



90+ programs
across 35 countries

Complementary Solutions

12%¹

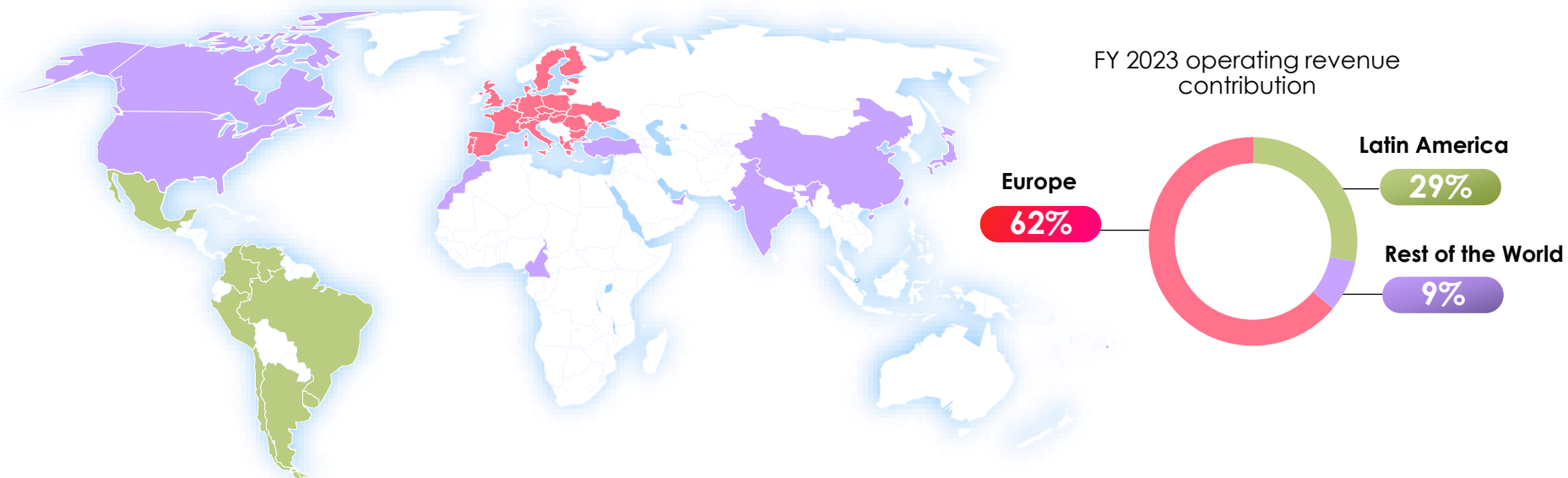


60+ programs
across 30 countries



1. FY 2023 operating revenue contribution
2. Virtual card number

A GLOBAL PLATFORM, OPERATING IN 45 COUNTRIES





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Edenred's vision

**New market
paradigm**

Edenred platform
advantage

EDENRED ENVIRONMENT UNDERGOING SUSTAINABLE MUTATIONS

Working world transformations

Talent war, increased focus on wellbeing & demand for personalized benefits



A FULLY INTEGRATED
BENEFITS &
ENGAGEMENT
PLATFORM

A new era of mobility

Fleet manager demand for greener and smarter mobility



THE END-TO-END
PLATFORM FOR
SEAMLESS AND
EFFICIENT MOBILITY
MANAGEMENT

Data and AI¹ revolution

Real-time data analytics, powered by Artificial Intelligence, gaining traction



LEVERAGING THE FULL
POTENTIAL OF DATA
AND ARTIFICIAL
INTELLIGENCE

Edenred
ambition



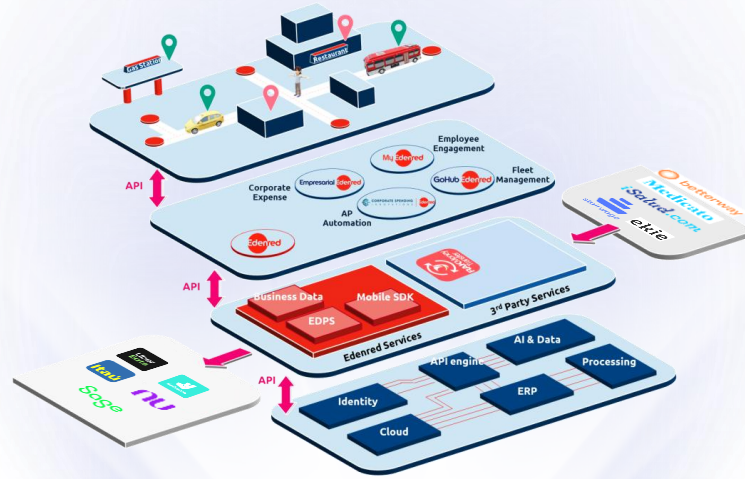
1. Artificial Intelligence

Edenred's vision

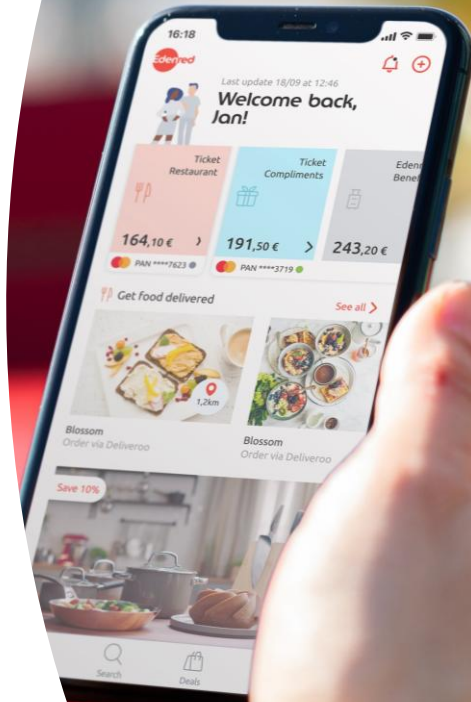
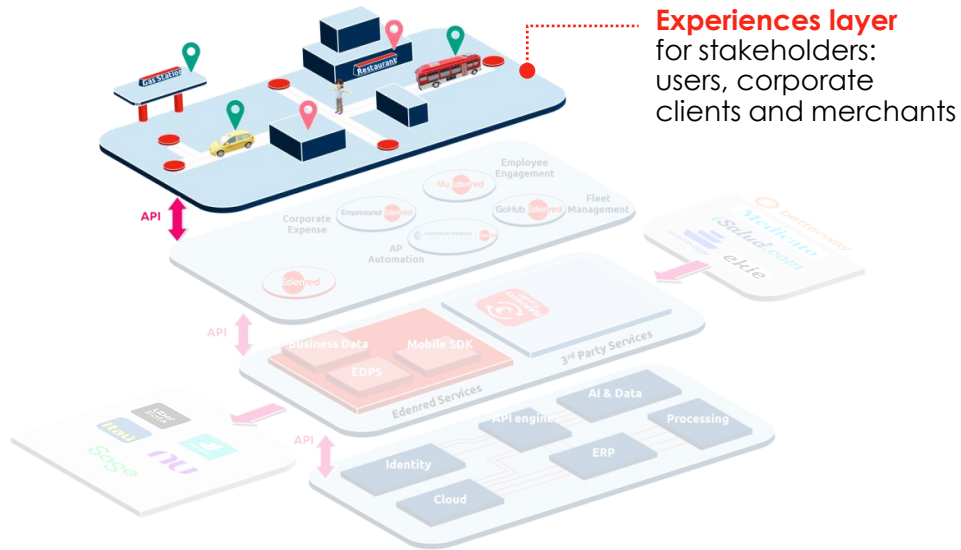
New market
paradigm

**Edenred platform
advantage**

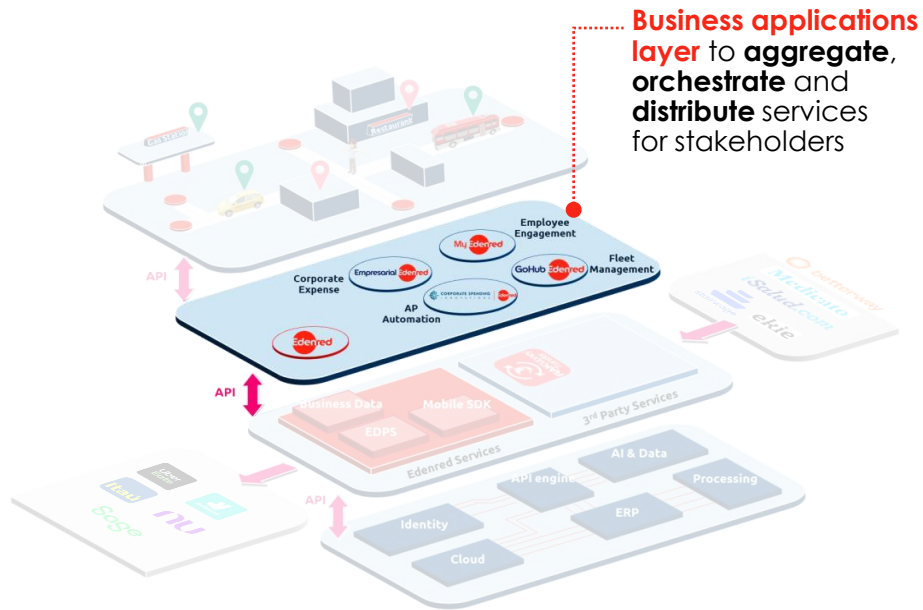
AN EFFICIENT BUSINESS MODEL BY DESIGN



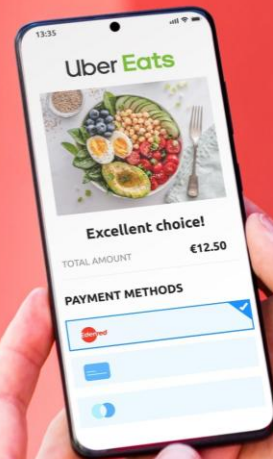
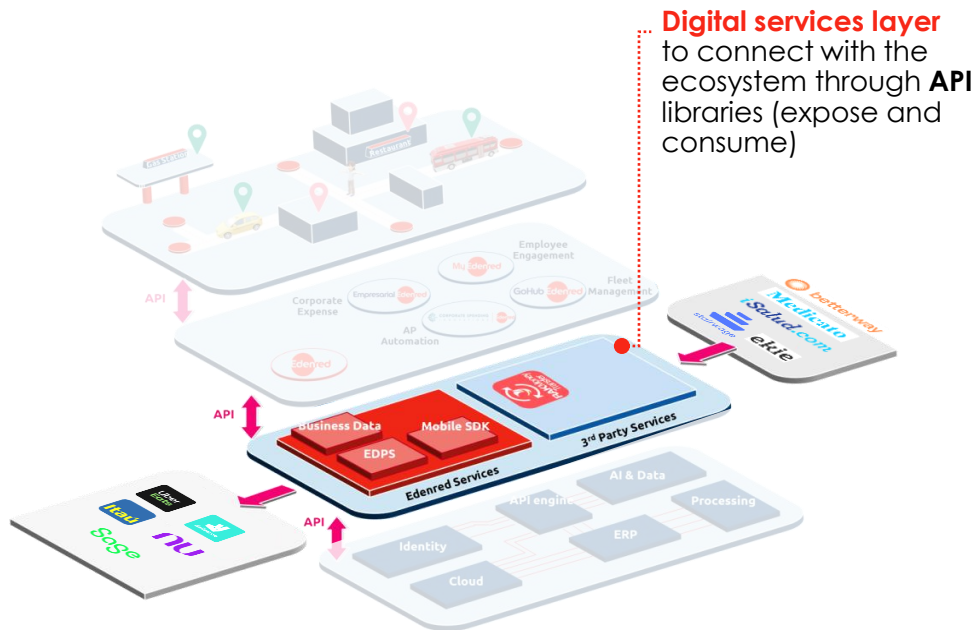
A 4-LAYER PLATFORM



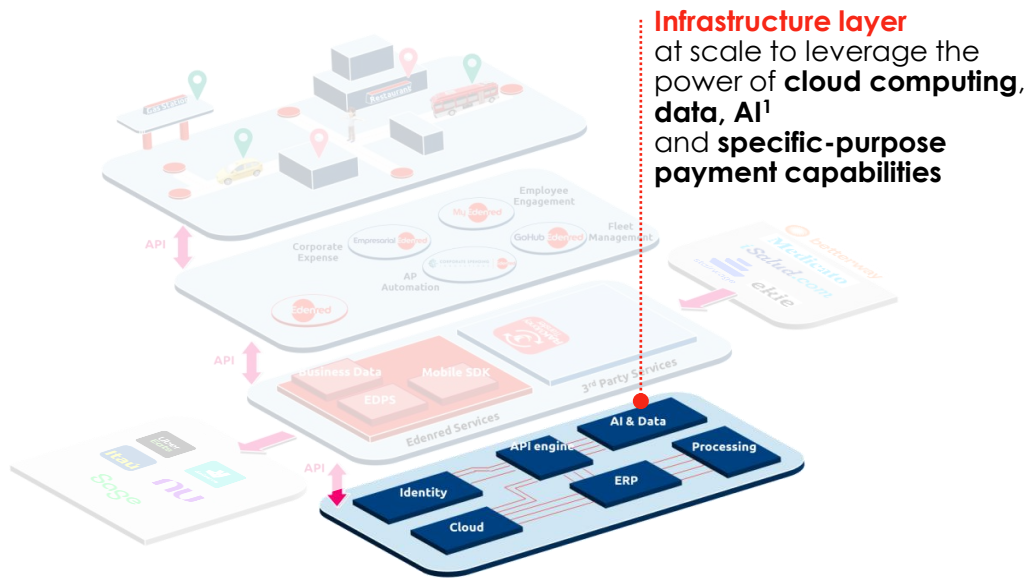
A 4-LAYER PLATFORM



A 4-LAYER PLATFORM

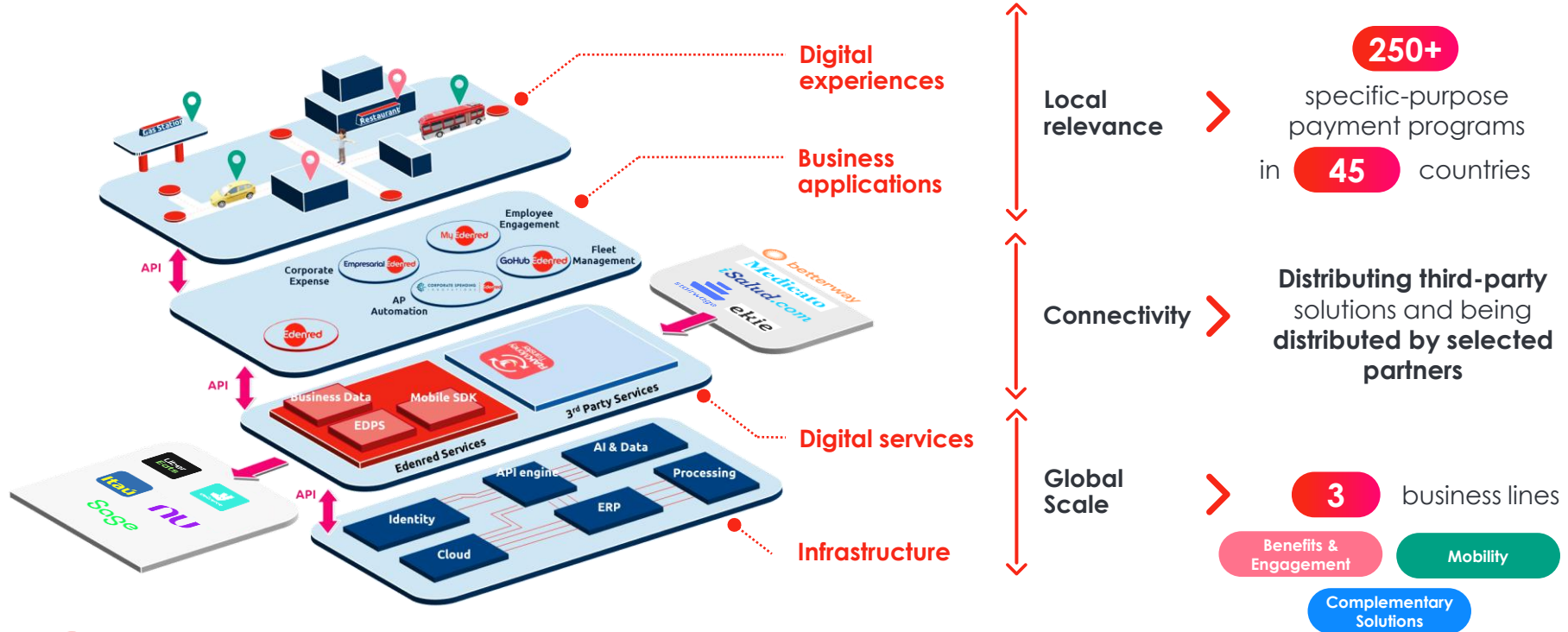


A 4-LAYER PLATFORM



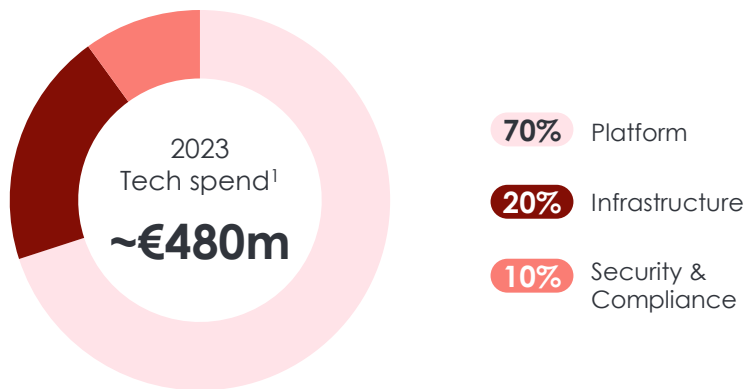
1. Artificial intelligence

...PROVIDING HIGH FLEXIBILITY AND CONNECTIVITY



CONTINUOUSLY INVESTING IN THE EDENRED PLATFORM AND TECHNOLOGY

Increased tech investments



+€95m

vs. 2022

Innovation & operation at scale

800+

Tech talents recruited every year

~36bn

Annual API messages

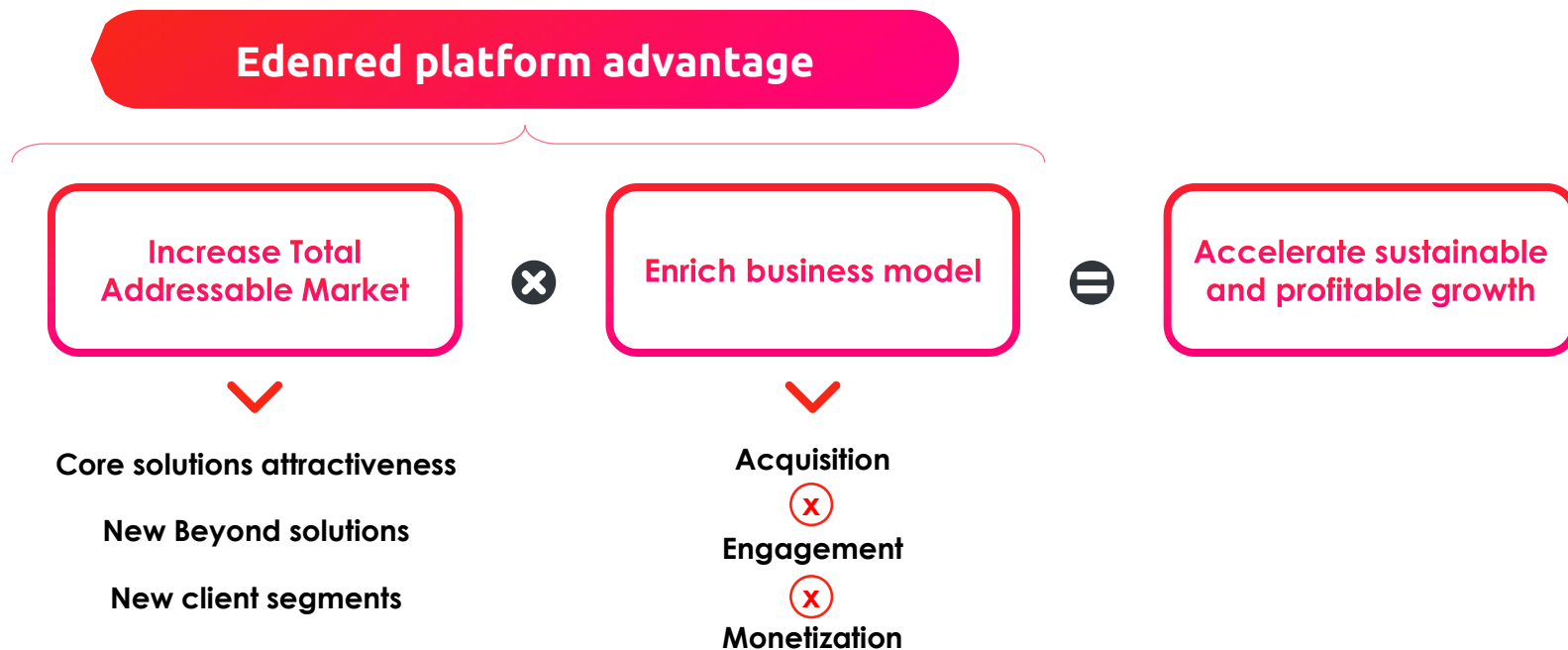
>15%

Higher tech developer productivity through GenAI use cases



1. Capex and Opex

A PLATFORM CREATING A COMPETITIVE ADVANTAGE FOR EDENRED...



...AND INCREASING BARRIERS TO ENTRY

B2B2C portfolio
size



Dealing
with:
c.1m corporate
clients, **60m+** users
and **2m+** partner
merchants

Technology



Investing
in innovation:
€2.5bn invested
since 2016 in
technologies;
€480m in 2022

Customization
capabilities



Managing
a multi-solution
and multi-local
portfolio:
250+ programs
in **45 countries**

Trust and
compliance



Managing
c. **€41bn** of
business volume
on behalf of
employees,
companies and
partner
merchants



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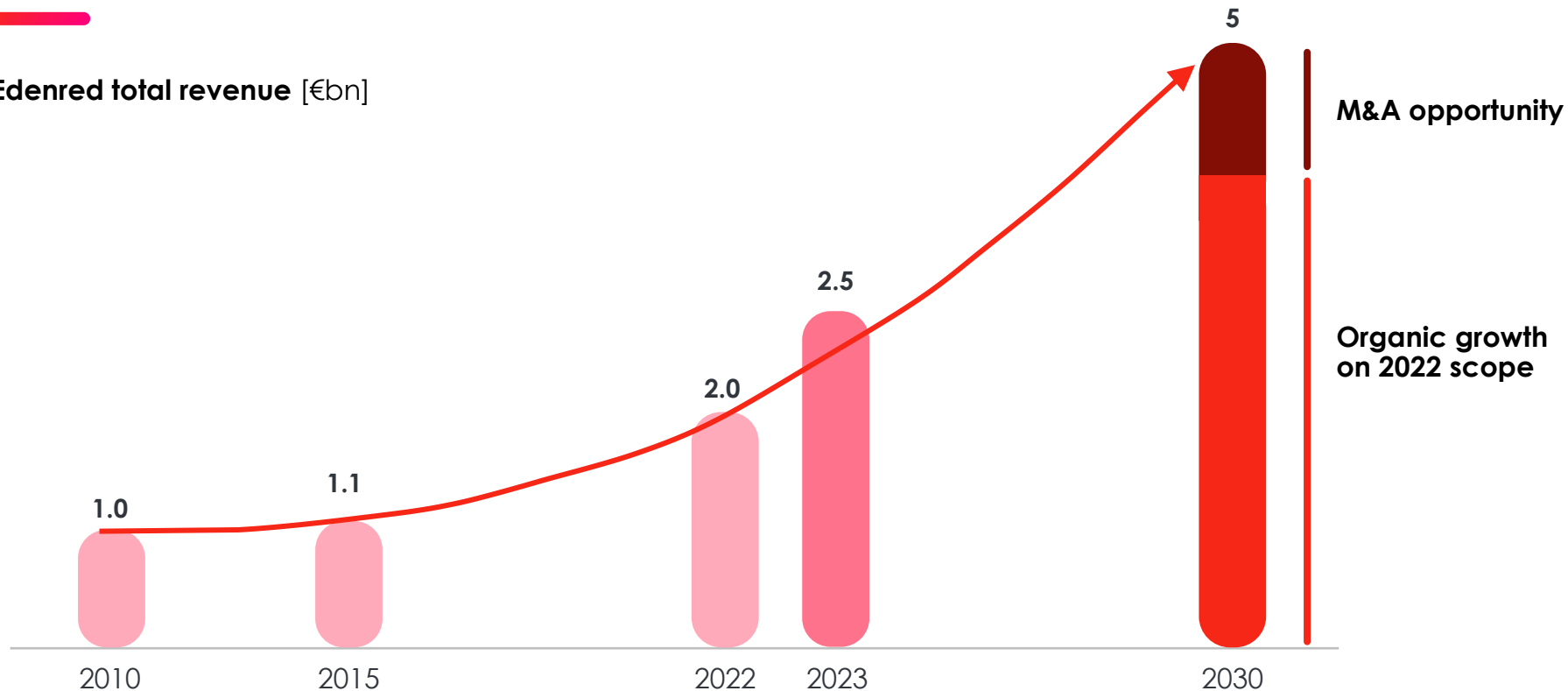
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To materialize this vision and leverage its platform, Edenred has a strategic plan:

BEYOND
22-25

ON A PATH TO €5BN TOTAL REVENUE BY 2030¹

Edenred total revenue [€bn]



LEADING TO BIGGER AMBITIONS FOR EDENRED

Global Performance Ambition

MEDIUM-TERM ANNUAL TARGETS (2022-2025)



Increased financial ambition

L/L EBITDA growth

>+12%

vs. >+10% in
Next Frontier₁₉₋₂₂

Annual FCF¹ / EBITDA
conversion rate²

>70%

vs. >65% in
Next Frontier₁₉₋₂₂



New extra-financial ambition

SBTi³ Net Zero Carbon by 2050

Scopes 1, 2, 3A (1.5°C trajectory)



1. Free Cash Flow

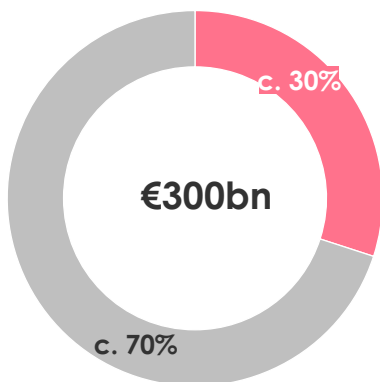
2. At constant regulations and methodologies

3. Science Based Targets initiative

OPERATING ON VASTLY UNDERPENETRATED MARKETS

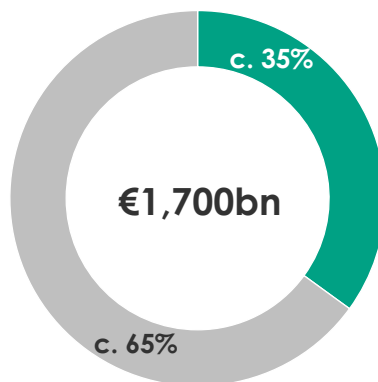
Benefits & Engagement

Addressable market¹, business volume



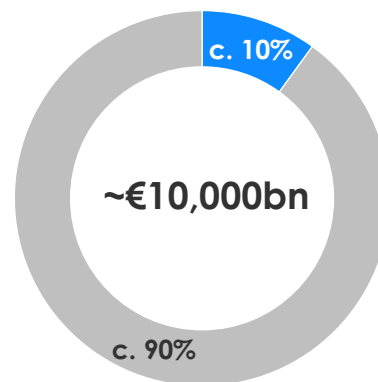
Mobility

Addressable market², business volume



Corporate Payment

Addressable market³, business volume



1. Meal & Food and gifting solutions
2. Energy cards and on-road services
3. US B2B Virtual Card

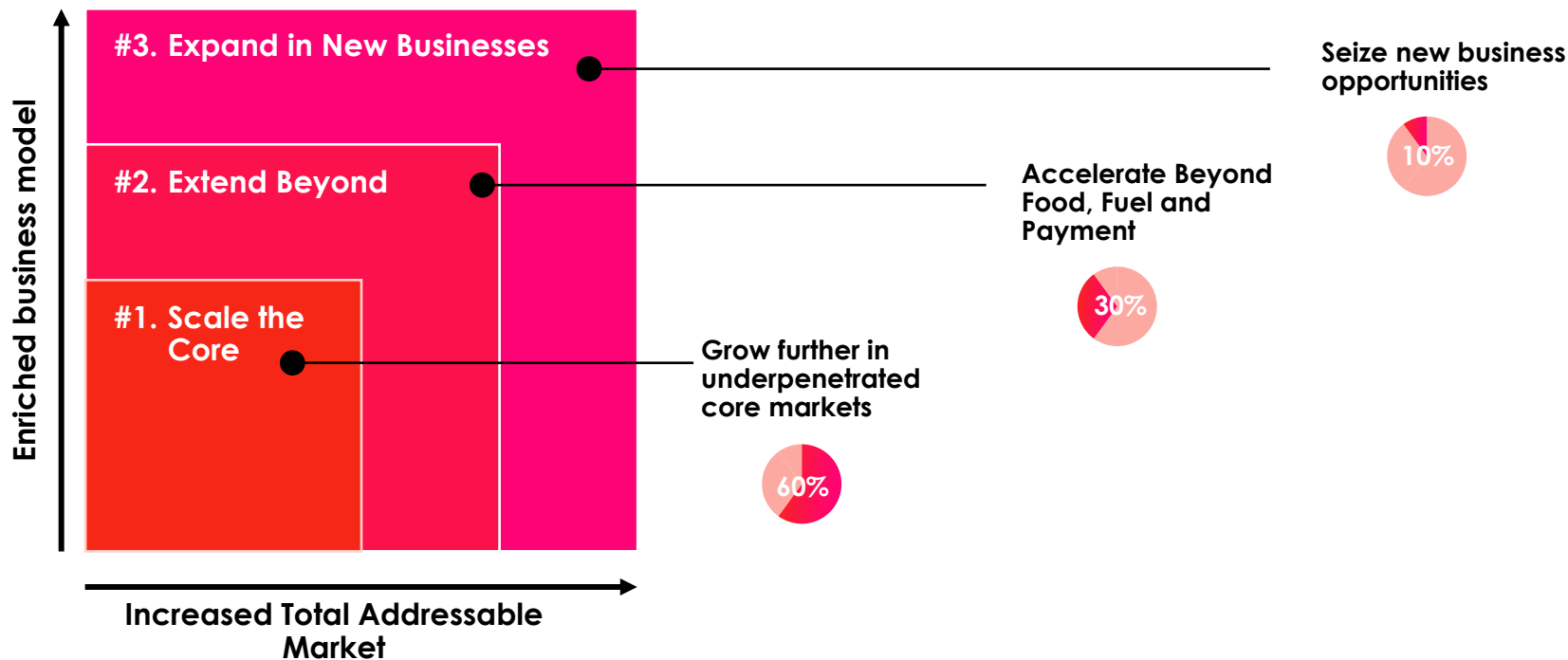


Market penetration



Unpenetrated market

A STRATEGY BASED ON THREE MAJOR LEVERS ...



...CASCADING ACROSS BUSINESS LINES...

Benefits & Engagement

Mobility

Complementary Solutions

Expand

Expand in New Businesses, e.g.,
Rewards and recognition
US employee benefits & engagement

Expand in New Businesses, e.g.,
B2B2C mobility
US light fleet

Expand in New Businesses, e.g.,
Ticket Xpress Asia expansion
Agri Africa

Beyond

Benefits platform, e.g.,
New benefits aggregation
From benefits platform to
engagement platform

Fleet management, e.g.,
Toll
Maintenance
Advanced fleet management

Extend the Core, e.g.,
Invoice automation

Core

Meal and Food,
e.g.,
Increased
penetration
Product leadership

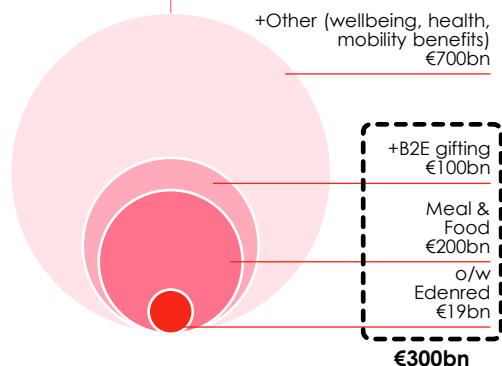
Energy, e.g.,
Increased
penetration
EV¹ & product
leadership

Core Market, e.g.,
Accounts Payable
management
Ticket Xpress

... AND EXTENDING EDENRED TOTAL ADDRESSABLE MARKET UP TO X3

Benefits & Engagement

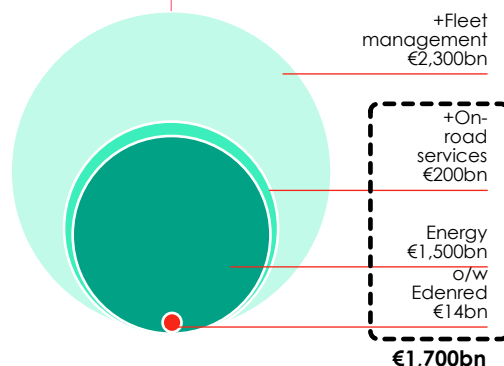
TAM: €1,000bn volume



x3 TAM vs. Edenred core addressed market

Mobility

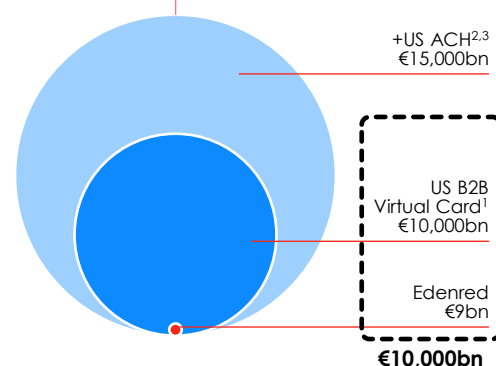
TAM: €4,000bn volume



x2.5 TAM vs. Edenred core addressed market

Complementary Solutions

TAM: €25,000bn volume

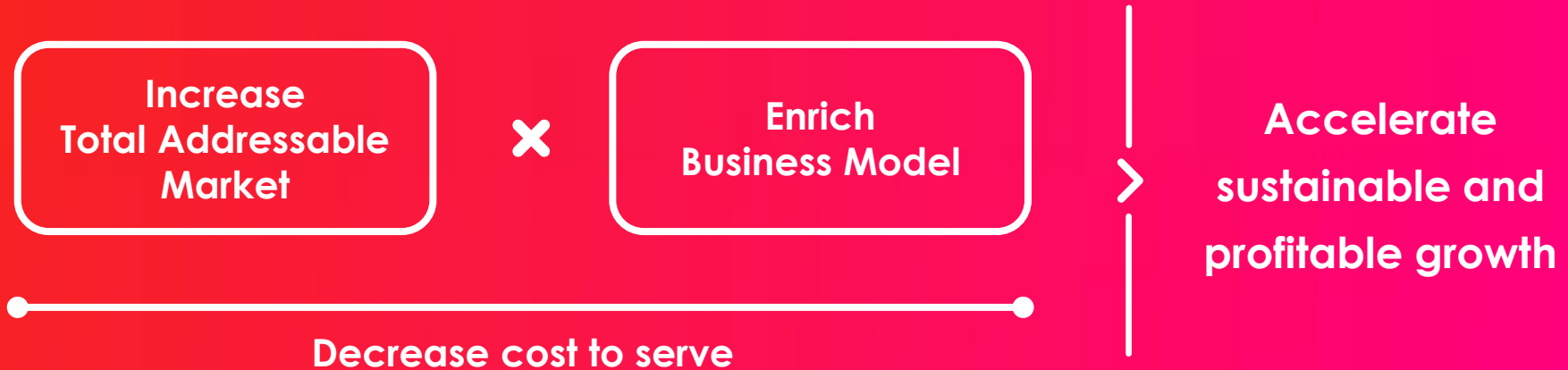


x2.5 TAM vs. Edenred core addressed market

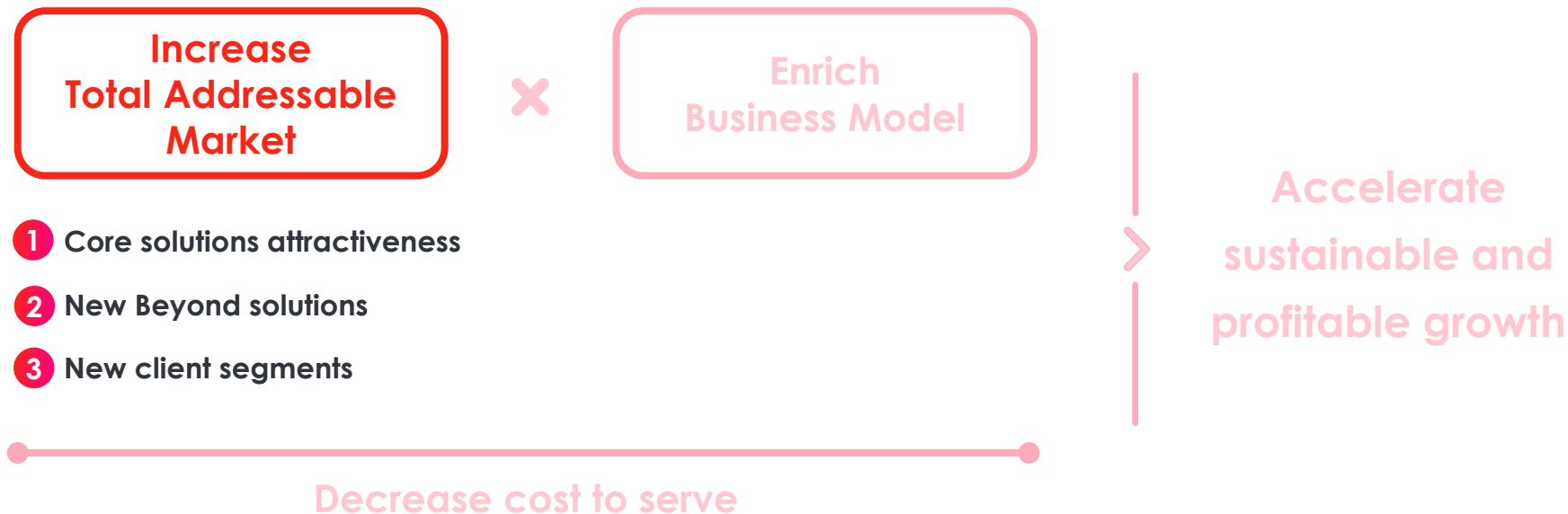


1. Actual Virtual Card Number (VCN) market + Check payment to be converted into VCN
 2. ACH: Automated Clearing House
 3. ACH payments not convertible into VCN but to be monetized through invoice automation

Beyond₂₂₋₂₅: Leveraging the Edenred platform



BEYOND₂₂₋₂₅: LEVERAGING THE EDENRED PLATFORM



1. CORE SOLUTIONS ATTRACTIVENESS

SUSTAINED RELEVANCY OF OUR SOLUTIONS

Maximum legal face value increases in 2023...

52%

of Edenred Benefits & Engagement countries have seen an **increase in maximum legal face value** since 2022

~85%

of these countries have implemented a **new legal face value increase** in 2023 after one in 2022

Illustration - Legal face value increase as of end-2023 vs. end-2022



Finland

+12%



Poland

+50%



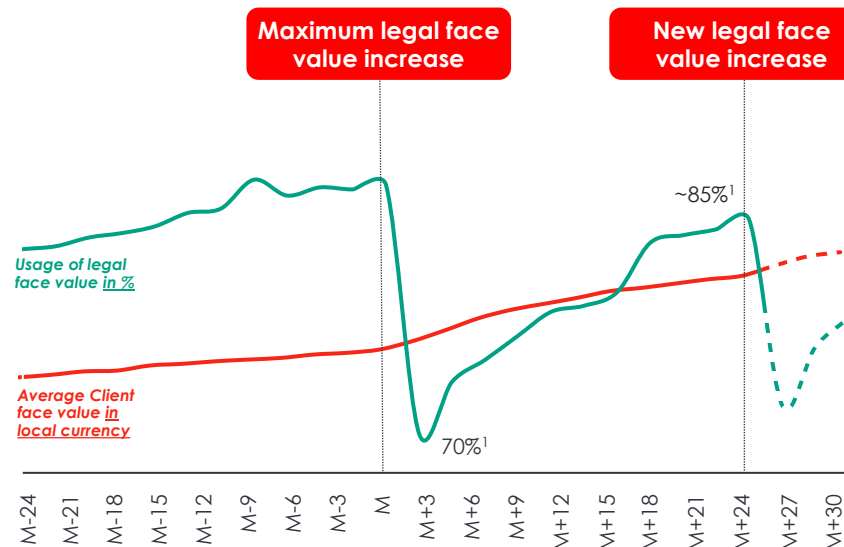
Portugal

+26%



...fueling growth in 2024 onwards

Illustration – Impact on Edenred client base average face value usage



1. % of face value usage vs. maximum legal face value

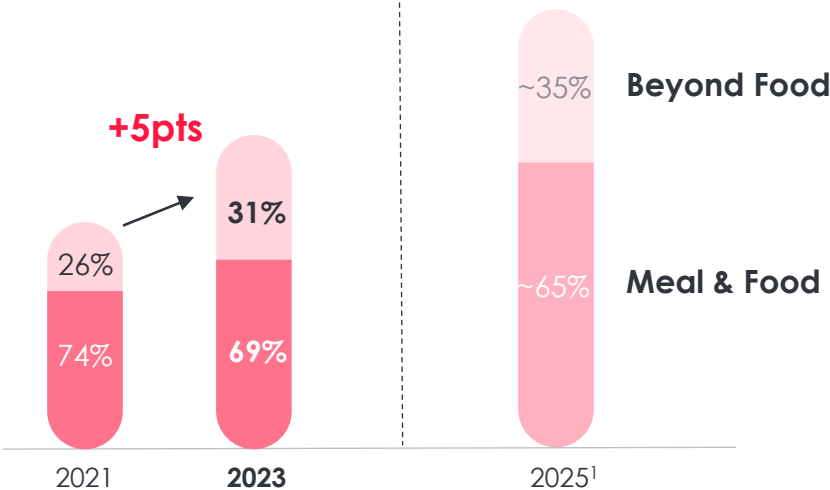
2. NEW BEYOND SOLUTIONS

SHARE OF BEYOND FOOD INCREASING IN LINE WITH AMBITION



Benefits & Engagement

Share of Operating Revenue



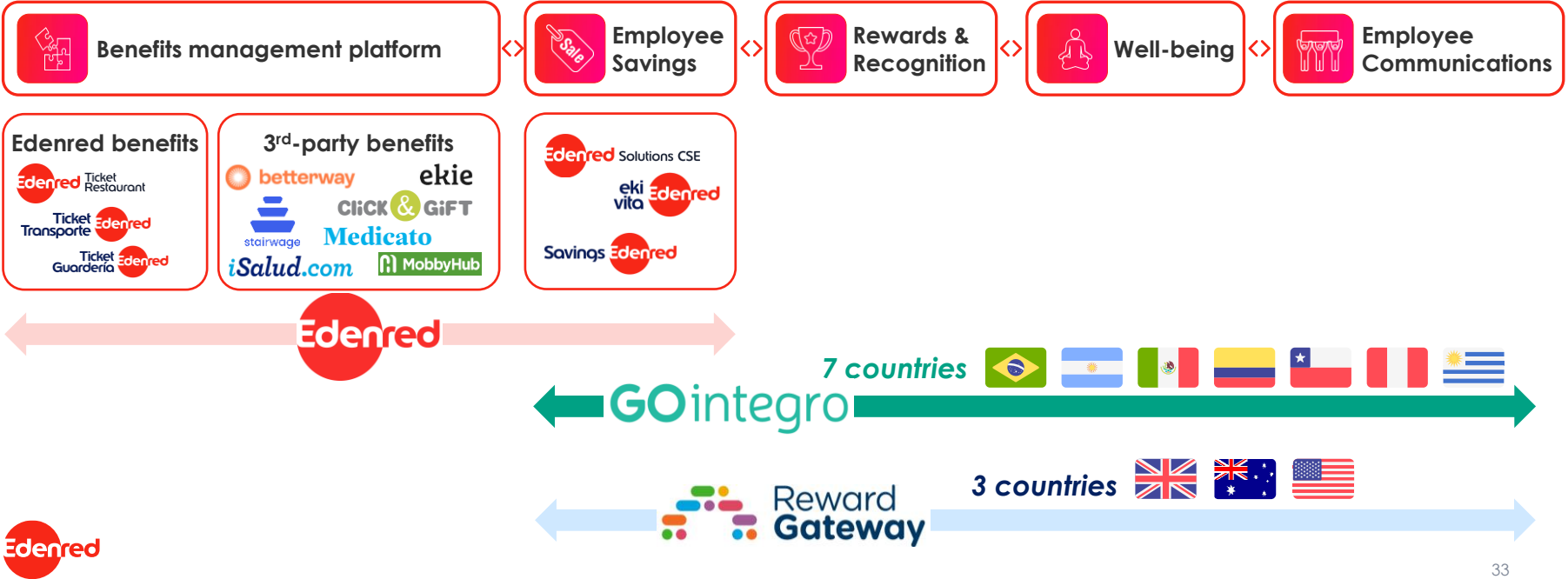
1. Beyond₂₂₋₂₅ expectations

2. NEW BEYOND SOLUTIONS

AN EXTENDED BENEFITS & ENGAGEMENT VALUE PROPOSITION

Distributing additional 3rd party benefits...

...and expanding to engagement through M&A



2. NEW BEYOND SOLUTIONS

REWARD GATEWAY INTEGRATION MOVING AT PACE



>25%

Reported revenue growth in 2023

> 105%

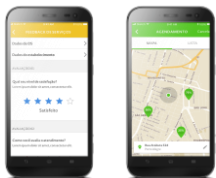
Net Revenue Retention¹



1. Net Revenue Retention (NRR) is a metric that measures a company's ability to retain revenue from existing customers over a specific period of time i.e.:
$$NRR = \frac{\text{Annual Recurring Revenue beginning of period} + \text{Expansion revenues (upsell/cross-sell)} - \text{Downsell \& Churn}}{\text{Annual Recurring Revenue beginning of period}}$$

2. NEW BEYOND SOLUTIONS ACCELERATING BEYOND FUEL

Scaling **Maintenance** in Latin America



#1

in Brazil
Rolling-out in
Mexico

Electric Vehicle charging



~560k

Charging points
available

Accelerating **Toll** in Europe



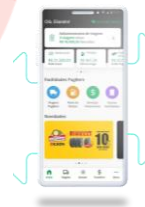
Toll service available in

27

countries

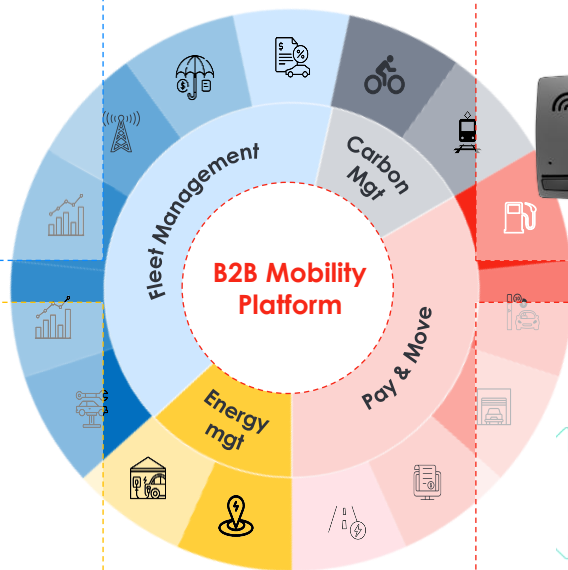
Launch of **UTA One**
Next toll device in 2023

Freight management



#1

in Brazil, by combining
Edenred and **PagBem**
operations¹



c.30%

of Mobility operating revenue
from Beyond Fuel solutions in 2023



1. Subject to approval from the competent authorities, closing expected in H1 2024

3. NEW CLIENT SEGMENTS

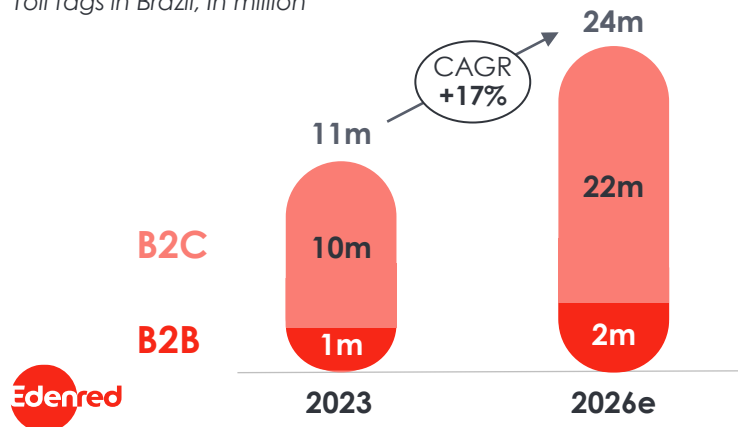
EXTENDING TO B2C MARKET THROUGH NEW DISTRIBUTION CHANNELS

An attractive B2C toll market in Brazil...



- Historical double-digit growth of toll market
- B2C market **11x** bigger than B2B market, thus opening significant opportunities

Toll tags in Brazil, In million



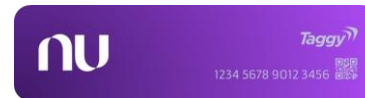
...reached through new distribution channels



\times



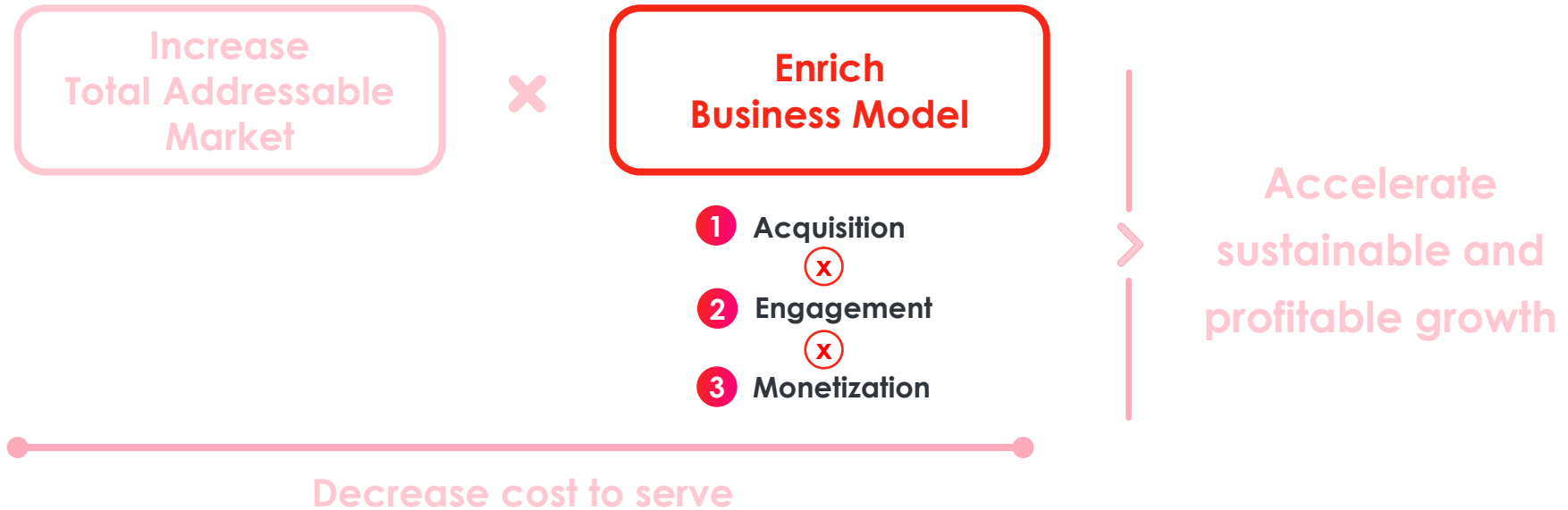
High-potential commercial partnership
with Nubank in Brazil



85m

Nubank Brazilian
customer base

BEYOND₂₂₋₂₅: LEVERAGING THE EDENRED PLATFORM



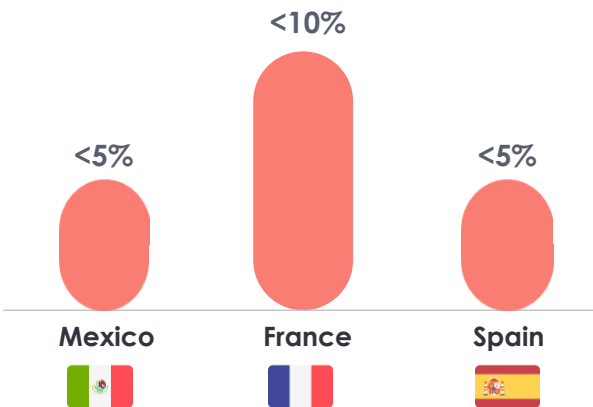
1. ACQUISITION

FURTHER ACCELERATING ON SME ACQUISITION

Ample room for further penetration

- ▶ SME market still **3 to 5 times less penetrated** than global market

2023 SME penetration, Meal & Food



Further acceleration in 2023

- ▶ Telesales productivity & websales acceleration...
- ▶ ... coupled with state-of-the-art expertise on **digital marketing**

~+40%

in 2023 vs. 2021

Growth in new annual SME contracts

1. ACQUISITION

INCREASED REACH THROUGH SELECTIVE INDIRECT DISTRIBUTION CHANNELS

Strong local partnerships...

Benefits & Engagement

novobanco

Belonio



Crédit Mutuel



Mobility



Inter&co



Complementary Solutions

ORACLE
NETSUITE

Sage

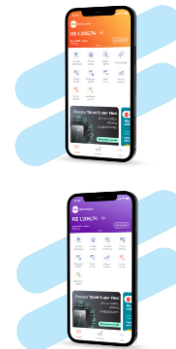
citi



...like Itau in Brazil



- **Largest Brazilian privately-owned bank** with more than 1 million corporate clients
- **Partnership launched in 2019**
- **Highly complementary distribution channel** with a unique opportunity to efficiently address and penetrate the SME segment



>+70%

in 2023 vs. 2021

Growth in number of clients through Itau partnership

2. ENGAGEMENT

PUSHING BEST-IN-CLASS USER EXPERIENCE ON EDENRED APPLICATIONS

Best-in-class mobile applications...

Edenred App rating



Apple Store

4.8/5

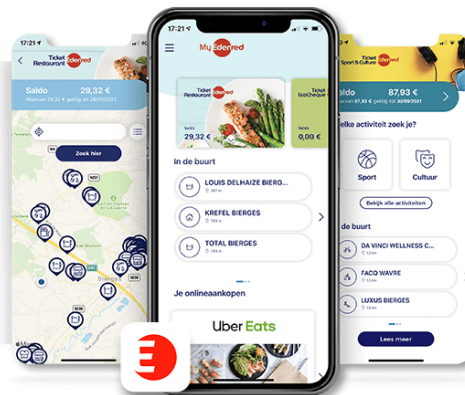


Google Play
(Android)

4.6/5



...resulting in increased user engagement



My Edenred

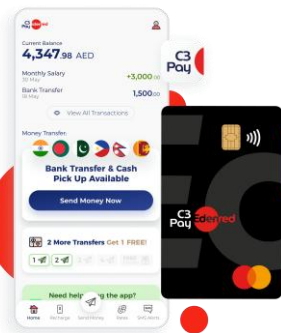
~7

Average monthly app connections
per active user

3. MONETIZATION CAPITALIZING ON VALUE-ADDED SERVICES...

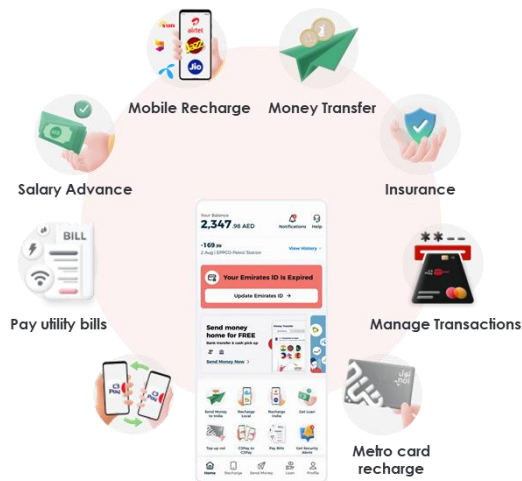


From Edenred salary card...



Enabling 1.8m unbanked blue-collar workers in United Arab Emirates to receive a salary simply and securely

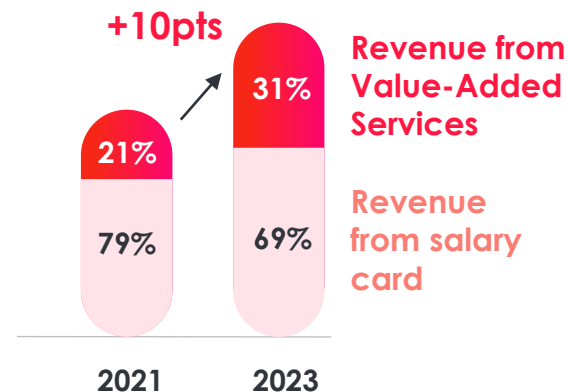
...to a portfolio of 8 digital B2C services...



~1m

Edenred app users

...driving higher user monetization



3. MONETIZATION

...AND DEVELOPING NEW RECURRING SOURCES OF REVENUE

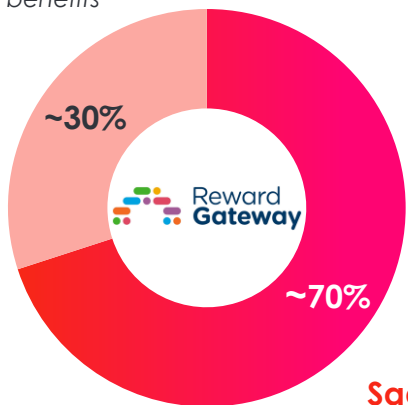
SaaS fees from platform monetization: Reward Gateway example



Revenue split by nature, in %, 2023

Transactional Fees

from discounts, rewards
& Third-party benefits



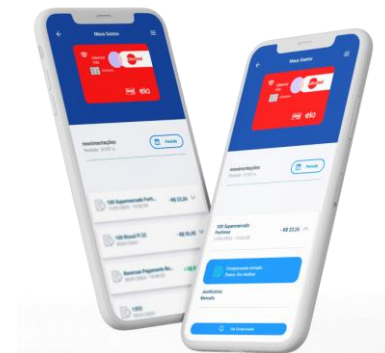
SaaS fees



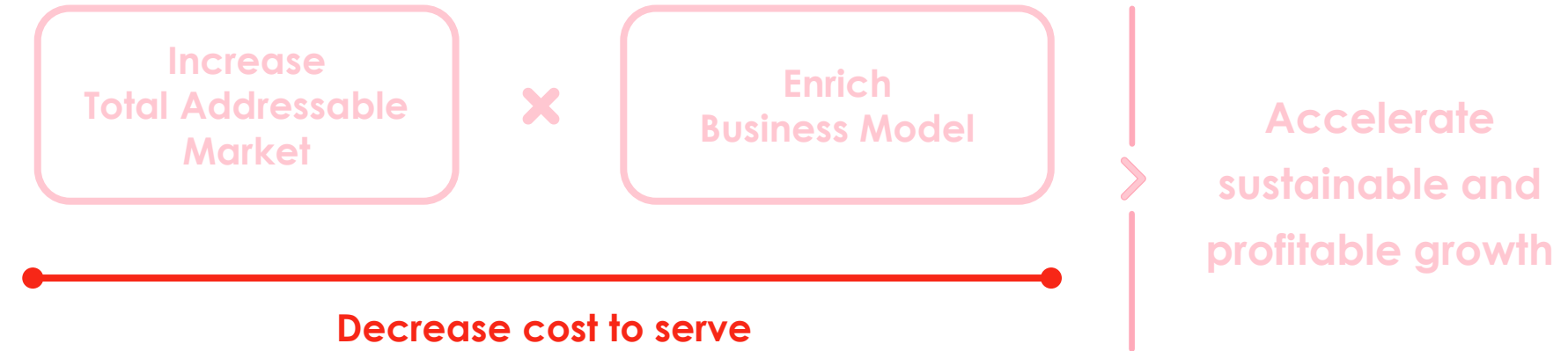
Subscription fees for package offerings: Edenred Hits example



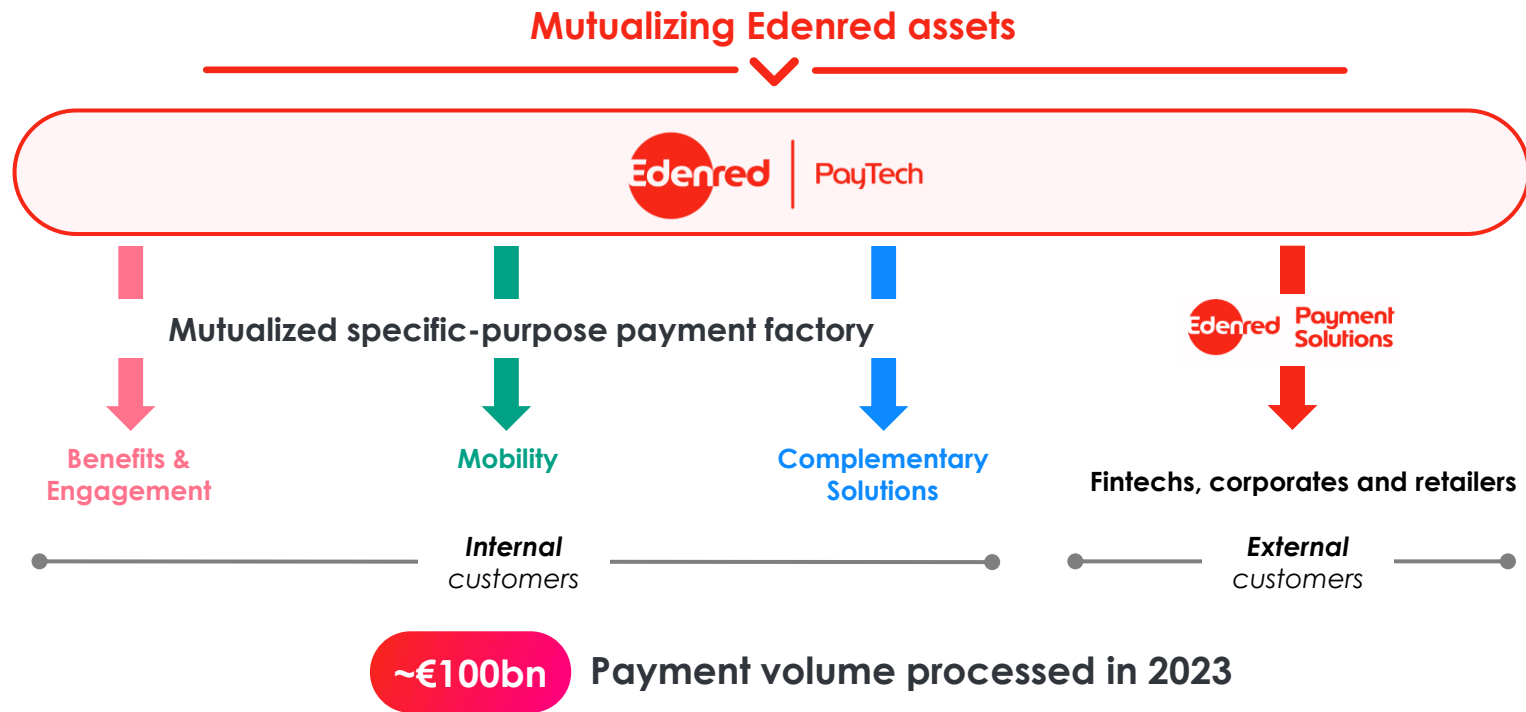
- ▶ All mobility products in **bundle** (e.g., fuel, toll, maintenance)
- ▶ Targeting **micro and small companies**
- ▶ Solution priced through **subscription fees to corporate**



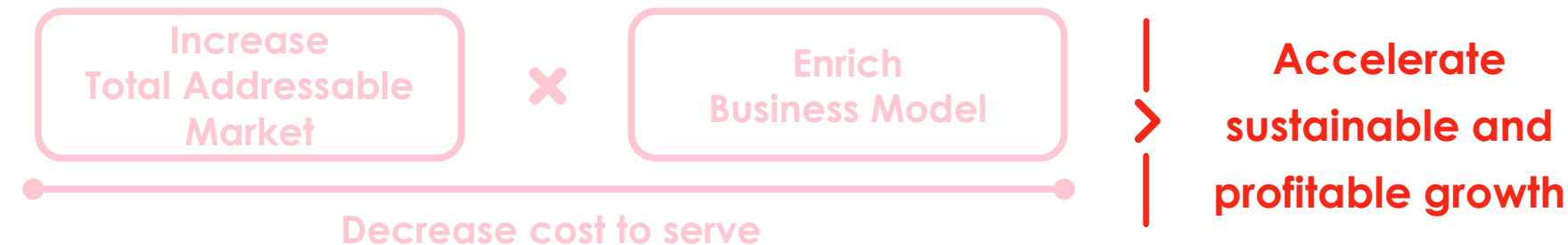
BEYOND₂₂₋₂₅: LEVERAGING THE EDEREND PLATFORM



DECREASING COST TO SERVE: ASSETS MUTUALIZATION AND AUTOMATION



BEYOND₂₂₋₂₅: LEVERAGING THE EDENRED PLATFORM



Faster revenue growth

+€887m

+22% CAGR¹

Total revenue

between 2021 and 2023

Higher EBITDA

+€424m

+29% CAGR¹

EBITDA

between 2021 and 2023

Growing investment capabilities

€871m

cumulated investment in technology²

between 2021 and 2023



1. Like-for-like

2. Capex and Opex



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STRENGTHENING A LONG-STANDING ESG COMMITMENT

idealpeople



EMPLOYER
OF CHOICE

idealplanet



NET ZERO CARBON
BY 2050

idealprogress



TRUSTWORTHY
TECH FOR GOOD

as Edenred




&

via Edenred solutions



FURTHER DELIVERY ON ESG IN 2023

ESG progress...

		2022	2023
	% of women among executive positions	33%	37%
	% GHG emissions intensity reduction vs. 2013 ¹	-51%	-61%
	% of merchants and users sensitized to sustainable food and mobility ²	58%	60%

...recognized by leading ESG ratings



**CAC40
ESG**

for the 2nd consecutive year

S&P Global

2024

member of the Sustainability Yearbook



B

Climate

vs. C in 2021



AA

among industry leaders



FTSE4Good

Since 2011

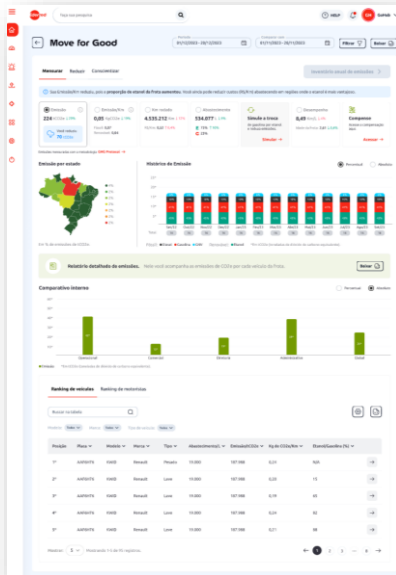


MOVE FOR GOOD PRODUCT AT THE CENTER OF OUR MOBILITY STRATEGY



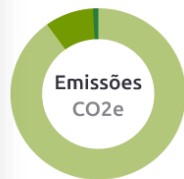
Measure & Reduce

Measure carbon emissions and encourage cleaner mobility adoption



Emissões da frota
De 01/08 a 01/09

5.419,19 tCO2e*
↓ 1%/ mês anterior



- Diesel (90%)
 - Gasolina (9%)
 - Etanol (1%)
 - GNV (0%)
- *Metodologia GHG Protocol.



Reduza as emissões da sua frota



Mais detalhes



Raise awareness

Encourage a culture that promotes sustainable mobility



Compensate & Preserve

Offset emissions that could not be reduced or avoided.





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**Beyond₂₂₋₂₅ plan has delivered superior
performance in H1 2024**

EDENRED CONFIRMS THE STRONG MOMENTUM OF THE LAST HALF YEARS AND CONTINUES TO DELIVER A SOLID FINANCIAL PERFORMANCE

TOTAL REVENUE

€1,395m

+18.5%¹

reported vs. H1 2023

EBITDA

€597m

+23.7%

reported vs. H1 2023

FUNDS FROM
OPERATIONS

€400m

+18.3%

reported vs. H1 2023

NET PROFIT,
GROUP SHARE

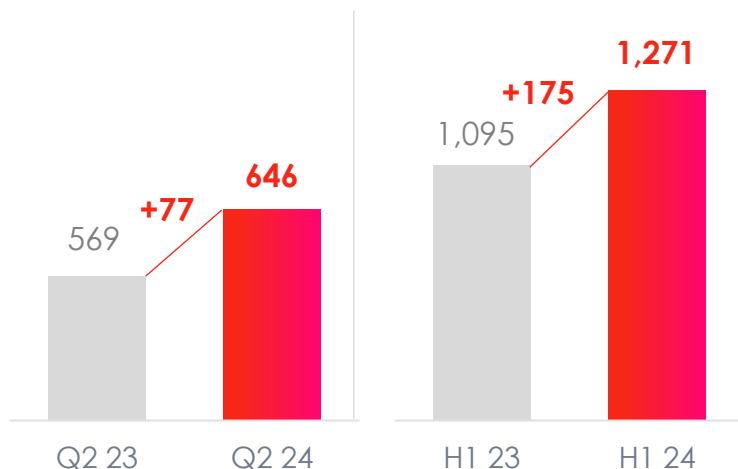
€235m

+16.3%

reported vs. H1 2023

STRONG LIKE-FOR-LIKE OPERATING REVENUE GROWTH

Operating revenue in €m



+14.0%¹ LFL growth

+15.4%¹ LFL growth

Continued strong business momentum thanks to new client wins

- In every business line

Benefits & Engagement



Mobility



Complementary Solutions



- In every segment

Large accounts



Middle market



SMEs

c.+17%

in ARR² of new SME contracts signed in H1 24 vs. H1 23

- Beyond



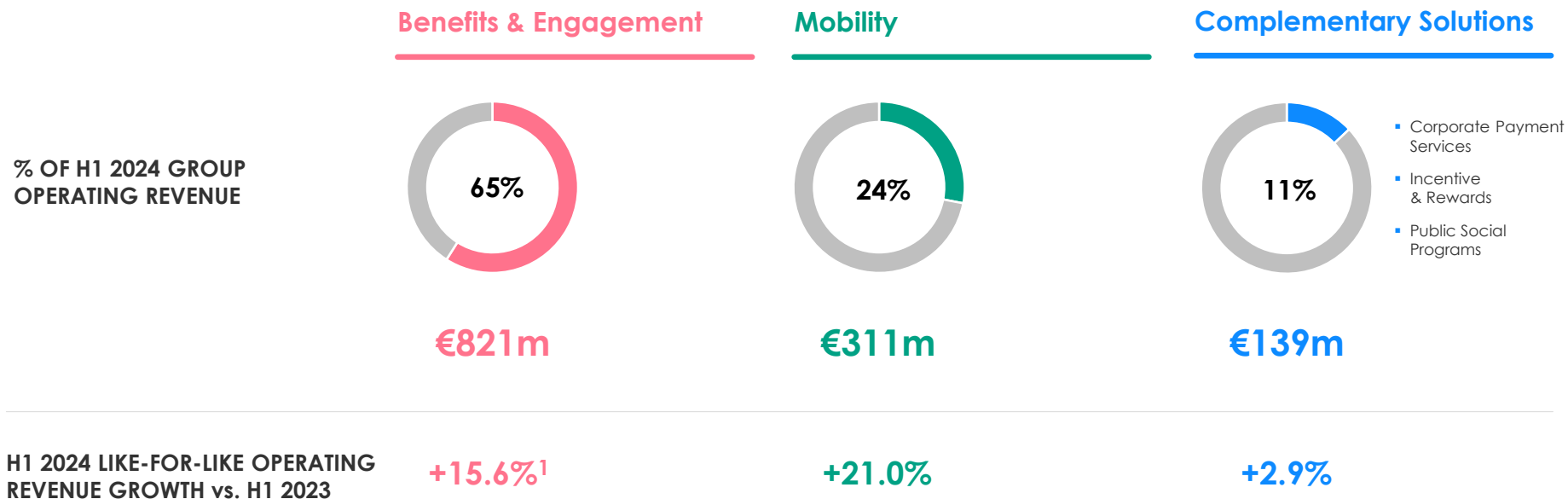
Audi



1. +15.4% like-for-like for Q2 24 and +17.0% like-for-like for H1 24 vs. 2023 published figures. The figures set above are based on adjusted 2023 figures that reflect the reclassification to operating expenses of customer rebates in Brazil.

2. Annual Recurring Revenue

ROBUST DOUBLE-DIGIT ORGANIC GROWTH IN BENEFITS & ENGAGEMENT AND MOBILITY...

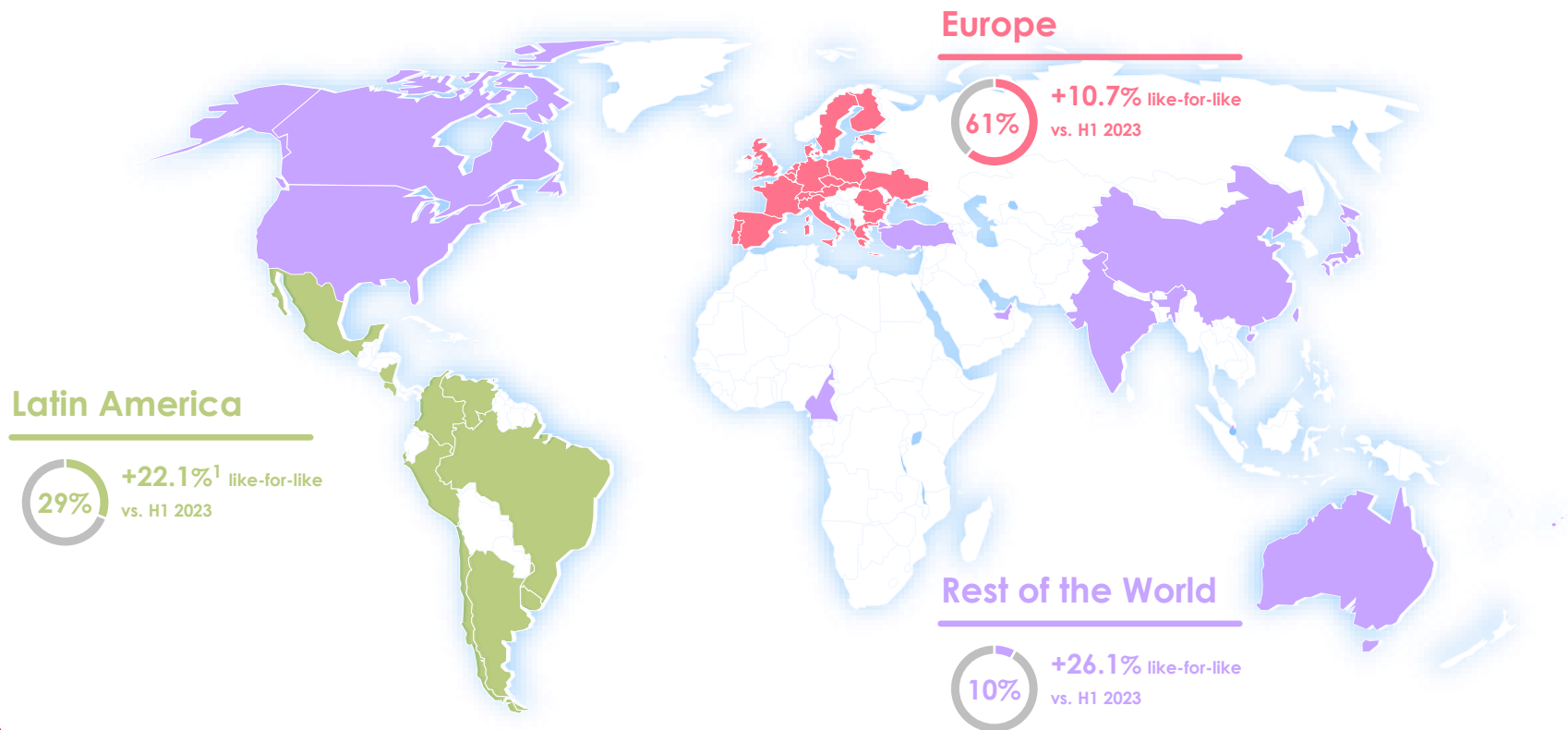


- Corporate Payment Services
- Incentive & Rewards
- Public Social Programs



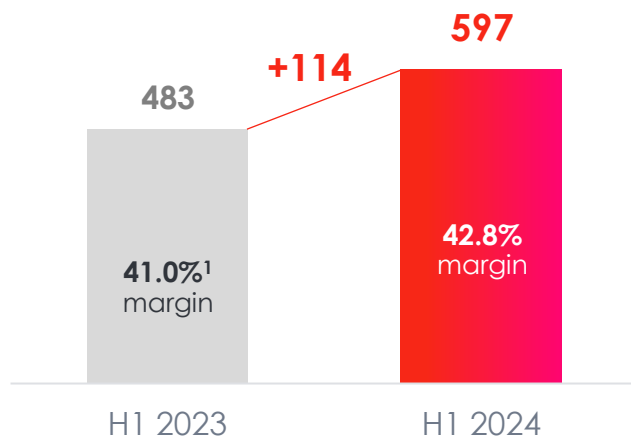
¹. +18.1% like-for-like vs. 2023 published figures. The figures set above are based on adjusted 2023 figures that reflect the reclassification to operating expenses of customer rebates in Brazil.

...AND ACROSS ALL GEOGRAPHIES



STRONG INCREASE IN EBITDA AND OPERATING EBITDA MARGINS

EBITDA in €m



+26.2% LFL growth

EBITDA margin up 2.7pts² like-for-like reflecting:

- Operating leverage, with operating EBITDA margin up 1.4pt² like-for-like
- Additional contribution from other revenue

NET PROFIT, GROUP SHARE

In € millions	H1 2024	H1 2023	Reported change
EBITDA	597	483	+23.7%
D&A	(73)	(61)	
PPA	(37)	(24)	
EBIT	488	399	+22.4%
Share of net profit from equity-accounted companies	0	(1)	
Other income and expenses	(13)	(19)	
Operating profit including share of net profit from equity accounted companies	475	379	+25.3%
Net financial expense	(98)	(58)	
Income tax expense	(124)	(102)	
Net profit attributable to non-controlling interests	(19)	(17)	
Net profit, Group share	235	202	+16.3%

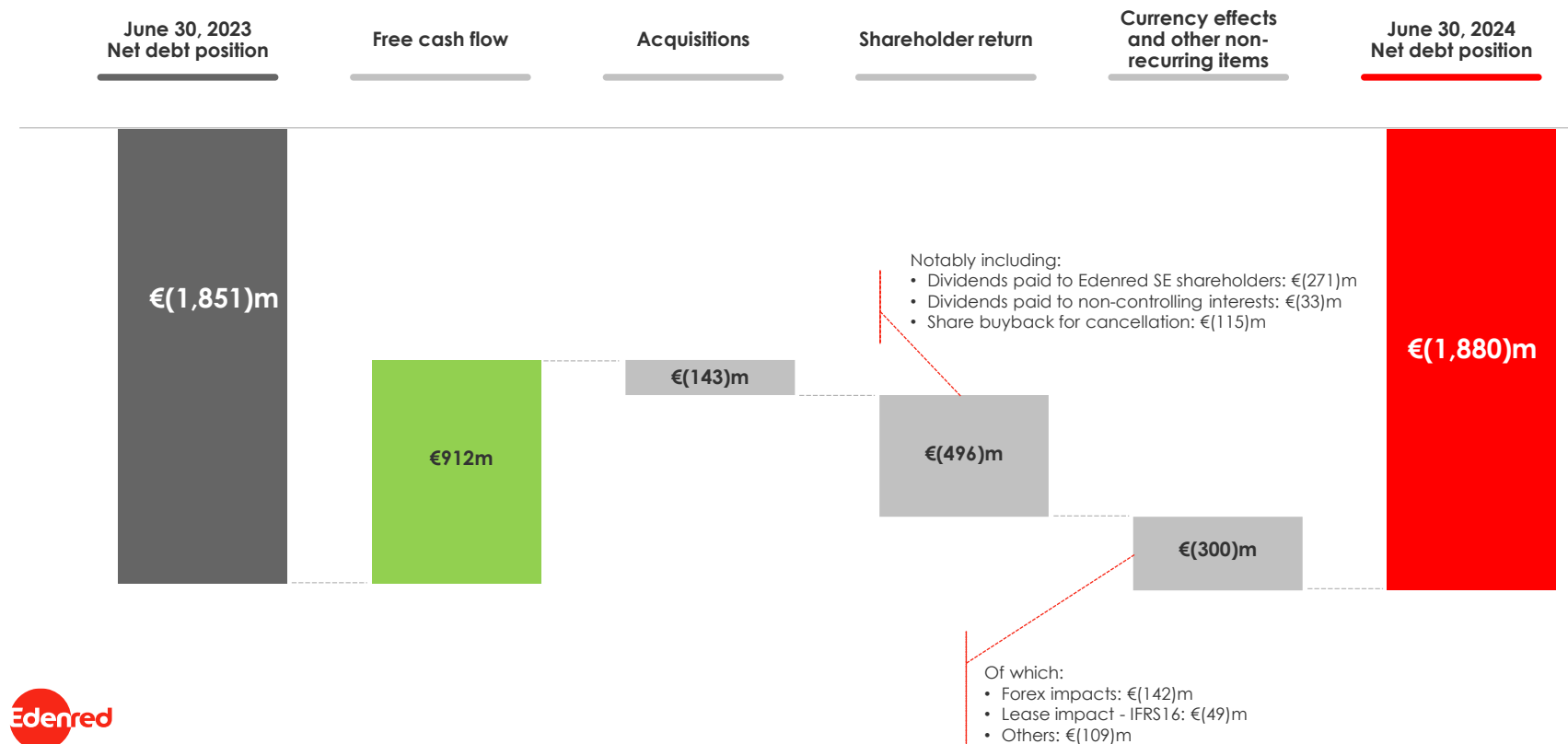
- Including 6 months of interest expenses related to debt contracted to finance the Reward Gateway acquisition (vs. 2 months in H1 2023)

STRONG FUNDS FROM OPERATIONS (FFO) GENERATION

	H1 2024	H1 2023
In € millions		
EBITDA	597	483
Funds from operations (FFO)	400	338
(Decrease)/Increase in cash linked to changes in float	(121)	(45)
Decrease/(Increase) in WCR, excl. float	(240)	(75)
Decrease/(Increase) in restricted cash	76	(128)
Total cash inflow/(outflow) related to total WCR	(285)	(248)
Capex	(97)	(79)
Free Cash flow (FCF)	18	11

- ▶ **FFO generation at €400m, up 18%**
benefiting from EBITDA growth partially offset by higher net financial expenses
- ▶ **Usual H1 seasonality** leading to a decrease of float vs. end of December

NET DEBT STABLE YEAR-ON-YEAR



A ROBUST FINANCIAL POSITION

Average bond debt maturity of 3.2 years



- Work in progress on the refinancing of debt maturing in 2024

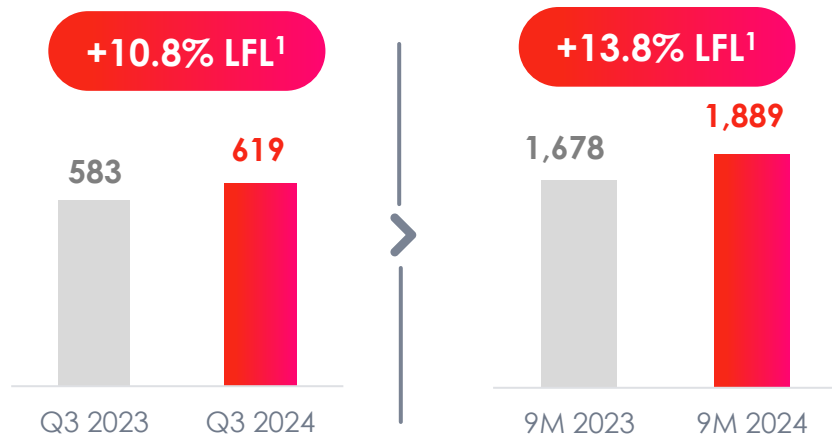
High level of liquidity and solid balance sheet

- €5.2bn in cash¹ and restricted funds on balance sheet
- Confirmed undrawn revolving credit facility of €750m tied to social and environmental criteria
- Access to €750m program for short-term Neu CP and €250m for medium-term Neu MTN (with €497m outstanding as of June 30, 2024)
- No financial covenants
- A- rating confirmed by S&P Global Ratings in April 2024

**Edenred delivers double-digit growth in Q3 2024,
despite worsening of the macro-economic context in
Europe**

DOUBLE-DIGIT LIKE-FOR-LIKE OPERATING REVENUE GROWTH IN Q3 2024 AND 9M 2024

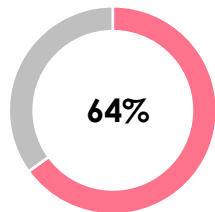
Operating Revenue in €m



- Despite a macro-economic worsening across Europe and a soft performance in Complementary Solutions, **ability to generate sustainable growth thanks to a good commercial momentum in Benefits & Engagement as well as in Mobility:**
 - Continued penetration of the markets, with core solutions delivering >10% growth in Q3 2024
 - New successes in Beyond Food & Beyond Fuel, delivering >15% growth in Q3 2024

DOUBLE-DIGIT GROWTH IN BENEFITS & ENGAGEMENT AND MOBILITY IN Q3 2024

Benefits & Engagement

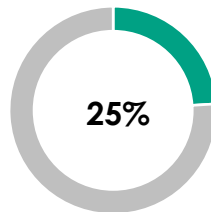


% OF Q3 2024 GROUP
OPERATING REVENUE

Q3 2024 OPERATING REVENUE

€398m

Mobility



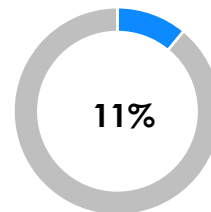
Q3 2024 LIKE-FOR-LIKE OPERATING
REVENUE GROWTH vs. Q3 2023

€152m

+11.7%¹

+13.2%

Complementary Solutions



- Corporate Payment Services
- Incentive & Rewards
- Public Social Programs

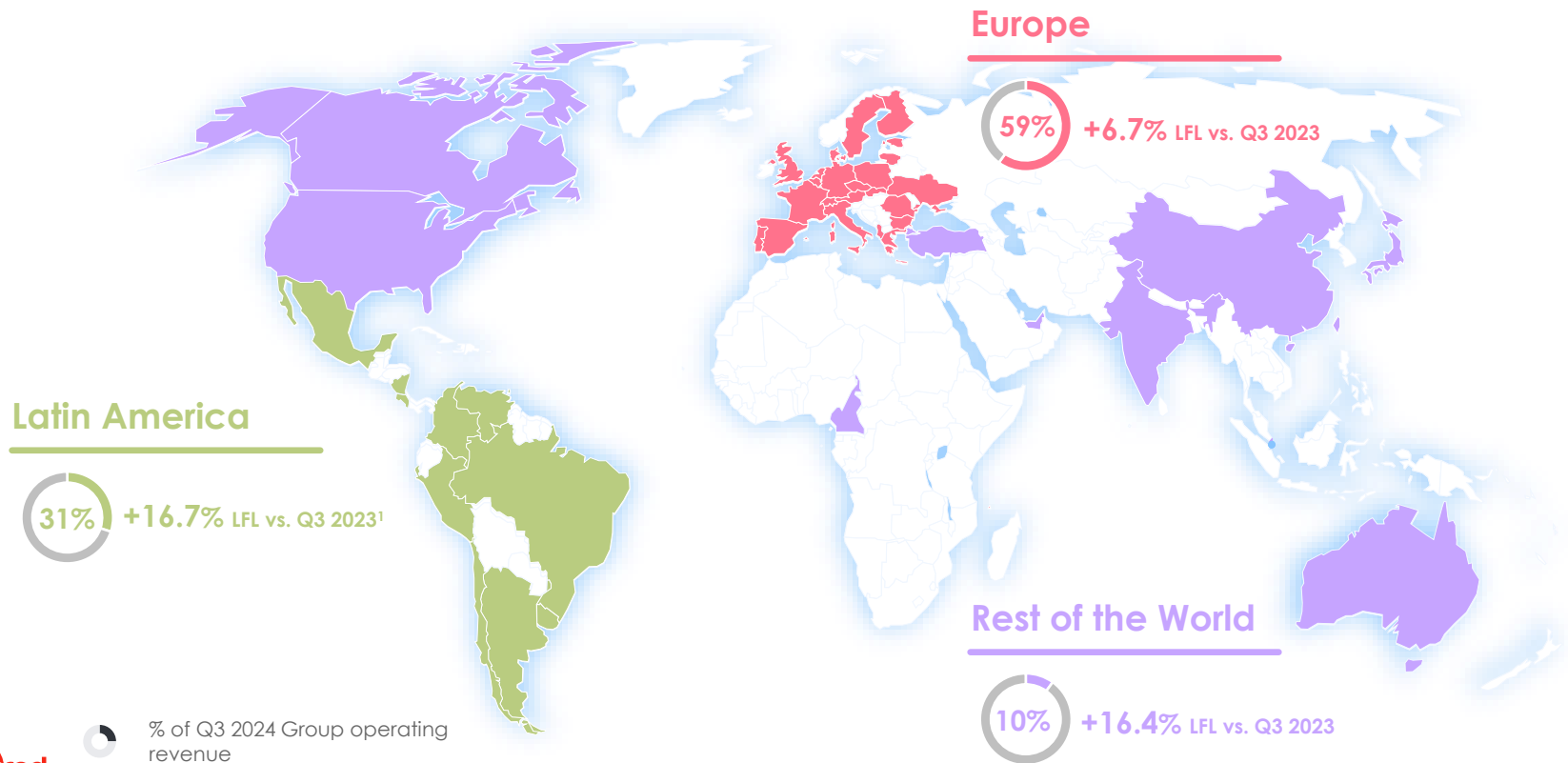
€69m

+0.9%



1. Based on adjusted 2023 figures. When compared to 2023 published figures, Q3 2024 LFL growth would be +14.4% and 9M 2024 LFL growth would be +16.8% (see appendices p40 to p46).

HEALTHY GROWTH ACROSS MULTIPLE GEOGRAPHIES



1. Based on adjusted 2023 figures. When compared to 2023 published figures, Q3 2024 LFL growth would be +22.3% .

A WELL-BALANCED CAPITAL ALLOCATION WITH CLEAR PRIORITIES

#1 Organic growth and innovation

- ▶ Continued investment in Product and Technology with €480m invested in FY 2023 – *focus on next slides*
- ▶ Systematic validation process at Group level (Investment Committee)

#2 M&A with stringent financial and strategic discipline

- ▶ Delivering growth
- ▶ **Creating value for Edenred:** IRR from acquisitions over the last 8 years is twice the Edenred WACC on average
- ▶ Accretive in terms of EPS

#3 Progressive dividend policy

- ▶ Dividend per share has increased by 14% CAGR since 2020

#4 Share buyback program (in case of excess cash)

- ▶ First program launched in March 2024 for €300m over 3 years : **€115m already achieved** as of end of June 2024

EXTRA-FINANCIAL PERFORMANCE

Further recognition of ESG commitments in 2024

ecovadis

72

+4pts vs. 2023

 SUSTAINALYTICS
a Morningstar company

15.2
low risk

1.6pt improvement vs. 2023

Edenred made **significant improvement**
in its ESG delivery in H1 2024



CONTINUOUSLY SEIZING GROWTH OPPORTUNITIES IN THE FRAME OF BEYOND₂₂₋₂₅ STRATEGY

Further sustainable and profitable growth

- 1 Further penetrating Edenred core markets, notably in the SME segment, and reinforcing leading positions
- 2 Extending Edenred's portfolio of **Beyond Food and Beyond Fuel solutions**, while leveraging the recent acquisitions in employee benefits (RB), employee engagement (Reward Gateway) and e-mobility (Spirii)
- 3 Scaling Edenred's platform and leveraging its virtuous business model



2024 GUIDANCE CONFIRMED

EBITDA

Guidance confirmed and range narrowed

€1,245m – €1,285m¹

(vs between €1,230m - €1,300m as announced on July 23rd, 2024)

- ▶ **Slight increase in expected other revenue² to be offset by negative FX impact** (strengthening of the euro against foreign currencies, such as BRL and MXN)

Cash conversion

Guidance confirmed

>70% EBITDA to FCF conversion rate³



1. With FX spot rates as of September 30, 2024, applied on Q4 2024.

2. Expected FY 2024 other revenue between €240m - €250m vs. between €230m - €240m as announced on July 23rd, 2024

3. At constant regulations and methodologies



CONTENTS

1. Edenred, the everyday platform for people at work
2. Edenred's vision
3. Beyond₂₂₋₂₅: the strategic plan driving this vision forward
4. A strengthened sustainable development policy
5. H1 2024 results, Q3 2024 highlights & FY 2024 outlook
- 6. Shaping the future**

Edenred's ambition

A FULLY INTEGRATED BENEFITS & ENGAGEMENT PLATFORM



REINFORCING BENEFITS BEYOND FOOD: RB ACQUISITION IN BRAZIL



Attractive employee transport market



- ▶ **Mandatory** benefit for employees
- ▶ **~30%** of total workforce using public transportation to commute daily
- ▶ **130m+** annual public transportation users

Acquiring RB¹ to drive scale



1999

Founded

c. 300

employees

15,000+

Customers, with a strong **SME focus**

R\$100m+

Revenues in 2023

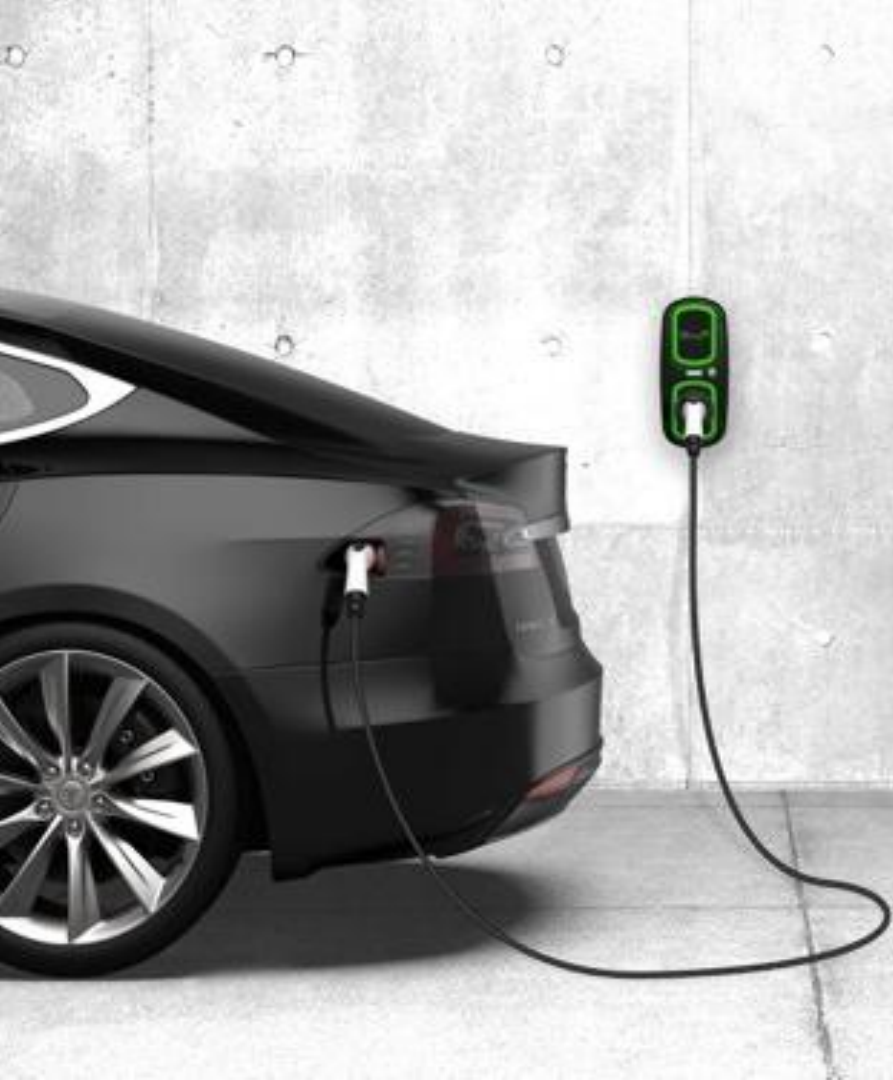
25%

CAGR between 2020 and 2023

Driving growth and scale in Brazil with a reinforced **multi-benefits platform** and a **leading** position in the employee transport market



1. Closing of the deal is subject to approval from the competent authorities, including CADE, the Brazilian competition authority, and the Central Bank



Edenred's ambition

THE END-TO-END
PLATFORM FOR
SEAMLESS AND
EFFICIENT **MOBILITY**
MANAGEMENT

FLEET MANAGERS ARE EXPERIENCING INCREASED COMPLEXITY DUE TO E-MOBILITY DEVELOPMENT



Fleet complexity

Coexistence of **combustion engine, hybrid and electric** vehicles in one fleet

Diverse energy sources

Fuel, ethanol and electricity

Multiple charging locations

Workplace & depot, home and on-road

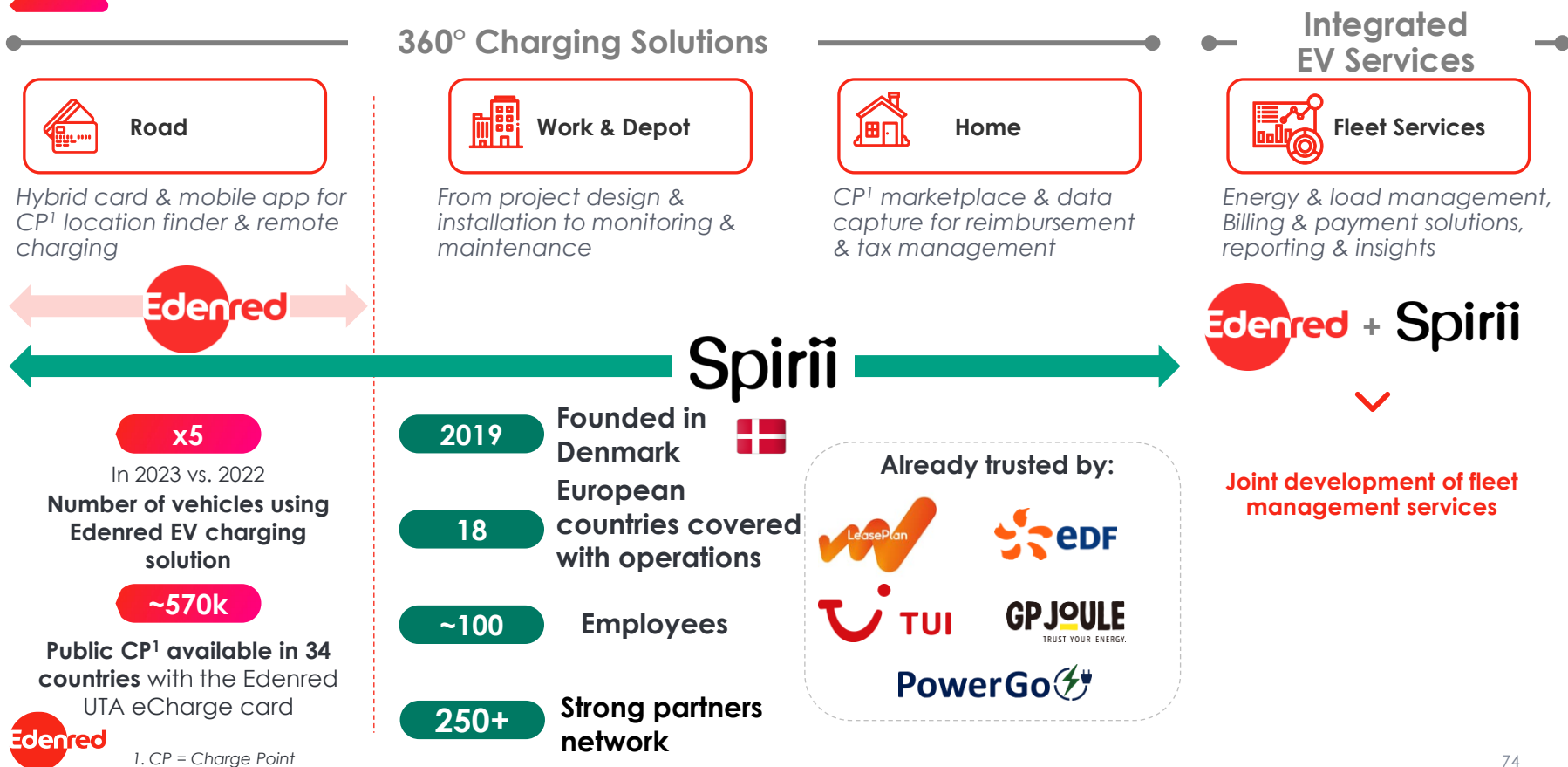
Infrastructure-centric

Critical during **transition**

**One objective:
Business Continuity**

*'Make it work
anytime, anywhere
and for **everyone**'*

WITH SPIRII ACQUISITION, EDENRED IS NOW BEST POSITIONED TO BENEFIT FROM E-MOBILITY



SPIRII: A GLOBAL SAAS¹ PLATFORM OFFERING A BROAD RANGE OF EV CHARGING SOLUTIONS

Infrastructure

3rd party hardware reseller



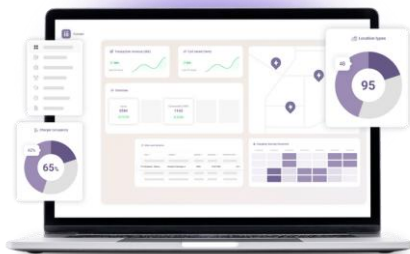
Selected examples:



Partnering with **best-in-class** hardware providers

Charge Point Management

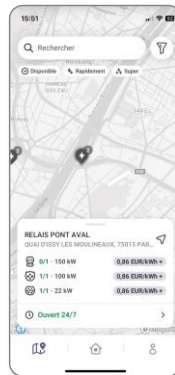
Energy and load management, customer care, reporting & insights



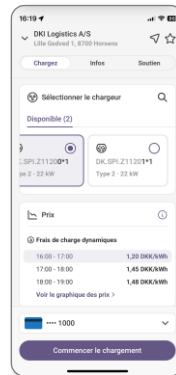
Proprietary technology

On-road services

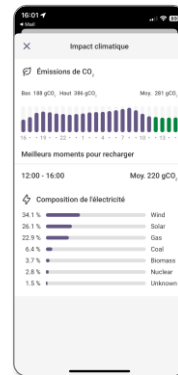
Station screen



Charge optimization



Climate impact



+150%

Mobile app users

2023 vs. 2022



1. Software as a Service



Edenred's ambition

**LEVERAGING THE FULL
POTENTIAL OF DATA
AND ARTIFICIAL
INTELLIGENCE**

STRONG FOUNDATIONS DELIVERED TO EMBRACE DATA AND GEN AI REVOLUTION

Strong foundations delivered...

200+

Data practitioners
(including 65 experts) within
Edenred today

1 Global
Data Platform

Rolled out across top BUs,
accounting for 80% of Edenred
Operating Revenues

50+

Use cases deployed on both
internal efficiency and external
monetization



...to improve efficiency on all dimensions

1 Individual productivity



Secured and private
version of ChatGPT for
all Edenred employees

2 Edenred productivity



GitHub copilot for Tech:
**>15% productivity
improvement**

3 Customer facing use cases



Chatbot for customers
self-service



Enrich
connections.
For good.