

Edenred announces the acquisition of Nets Prepaid, leader in the benefits market in Finland

Edenred has acquired Nets Prepaid¹, the leader in Finland's benefits market. The acquisition has given the Group an undisputable leadership position in the Finnish market, following on from its entry in 2011².

Nets Prepaid offers the *Lounas* meal benefit and recreational³ benefits for more than 10,000 clients and 120,000 beneficiaries. Issue volume amounted to more than €200 million in 2012.

The transaction, which is in line with the Group's targeted acquisition strategy, has made Edenred the undisputed market leader, in a country with 2.5 million employees and a low penetration rate estimated at around 10%.

"After the launch of meal and recreational benefits in Finland in 2011, this acquisition represents an excellent opportunity to reinforce our presence in the country and foster cross-selling. By integrating an experienced team in the Finnish benefits sector, we will offer the highest level of services to our clients, affiliates and beneficiaries," said Arnaud Erulin, Chief Operating Officer for Edenred Central Europe and Scandinavia.

Edenred, which invented the Ticket Restaurant[®] solution 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 processes** (Ticket Car, Ticket Clean Way, Repom, 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 40 countries, with some 6,000 employees, nearly 610,000 companies and public sector clients, 1.3 million affiliated merchants and 38 million beneficiaries. In 2012, total issue volume amounted to €16.7 billion, of which 61% was generated in emerging markets.

Ticket Restaurant[®] and all other tradenames of Edenred programs and services are registered trademarks of Edenred SA.

¹ Nets Prepaid is the prepaid business owned by Nets Oy.

² Launch of Ticket Mind & Body card and of a meal voucher benefit.

³ Benefits dedicated to the purchase of sports and cultural goods and services.

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