



Press release
November 14, 2017

EDENRED STEPS UP DEVELOPMENT IN MOBILE PAYMENTS

More than ten million transactions already carried out using smartphones in 2017.

Edenred is strengthening its leadership position in the mobile payments market by introducing increasingly innovative solutions adapted to new consumer habits. The Group recently launched Android Pay™ in Spain, enabling employees to pay for their meals directly with their smartphones.

With more than ten million transactions already carried out using mobile payment solutions in 2017, Edenred has now become the **first industry player to roll out a global, multi-brand mobile payment offering**, spanning three continents (Europe, Latin America and Asia), offered in partnership with the leader OEM mobile payment brands and with Edenred proprietary solutions.

The Group launched its **first mobile payment program in France in July 2016** followed by Spain in December 2016 for Ticket Restaurant card users, and will soon also be implementing the payment system in Italy for ExpendiaSmart card holders. In Sweden, Edenred introduced Samsung Pay in March 2017 and will shortly extend the solution to Brazil. Edenred is also developing its own solutions in Finland, Italy, Slovakia and Taiwan.

"The rise of mobile payments is a historic turning point for Edenred; it marks an acceleration both in our shift to digital and in our drive to differentiate our offering. We are continuing to develop our strategic plan, which in particular aims to turn digital technology into a powerful growth driver. More than ever, we are making technological innovation and the customer experience the focus of our development" said Bertrand Dumazy, Chairman and Chief Executive Officer of the Edenred Group.

Launch of Android Pay in Spain

The world leader in transactional solutions for companies, employees and merchants, **Edenred has become the first meal voucher issuer to offer Android Pay in Spain as of September 26, 2017, enabling employees to pay directly with their smartphones in all restaurants equipped with a contactless payment terminal.** Employees in Spain with Android smartphones (KitKat or later) can now take advantage of an easy, secure and private method of payment. With this move, Edenred has today become the country's **first meal voucher issuer to offer a mobile payment solution to all users with an NFC smartphone.**

"The high penetration of contactless payment terminals in Spain convinced us to step up our development in mobile payments and offer Android Pay, expanding our mobile payment

service to all device brands available on the market" said Pierre Gagnoud, Managing Director of Edenred Spain.

Edenred is the world leader in transactional solutions for companies, employees and merchants. Whether delivered via card, mobile app, online platform or paper voucher, all of these solutions mean increased purchasing power for employees, optimized expense management for companies and additional business for affiliated merchants.

Edenred's offer is built around three business lines:

- Employee benefits (Ticket Restaurant®, Ticket Alimentación, Ticket Plus, Nutrisavings, etc.)
- Fleet and mobility solutions (Ticket Log, Ticket Car, UTA, Ticket Empreserial, 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 43 million employees, 750,000 companies and public institutions, and 1.4 million affiliated merchants.

Listed on the Euronext Paris stock exchange within the CACNext20 index, Edenred operates in 42 countries, with close to 8,000 employees. In 2016, the Group managed almost €20 billion in transactions, of which 70% were carried out via card, mobile device or the web.

The logos and other trademarks mentioned and featured in this press release are registered trademarks of Edenred S.A., its subsidiaries or third parties. They may not be used for commercial purposes without prior written consent from their owners.

Follow Edenred on Twitter: www.twitter.com/Edenred

Android Pay is a trademark of Google LLC.

CONTACTS

Media Relations

Anne-Sophie Sibout
+33 (0)1 74 31 86 11
anne-sophie.sibout@edenred.com

Anne-Sophie Sergent
+33 (0)1 74 31 86 27
anne-sophie.sergent@edenred.com

Investor and Shareholder Relations

Solène Zammito
+33 (0)1 74 31 88 68
solene.zammito@edenred.com

Loïc Da Silva
+33 (0)1 74 31 87 09
loic.dasilva@edenred.com

