



**— Guidance and
— support
in your daily work ●**

We are here to help you...



Offer a flexible remuneration plan adapted to your company



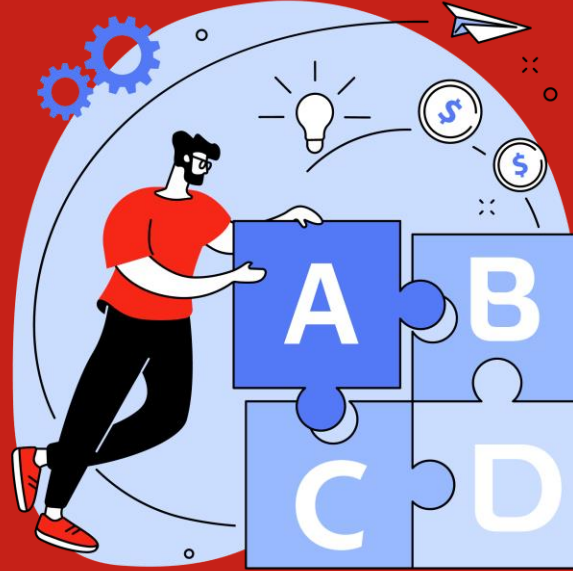
Provide guidance throughout the process and offer a REAL perk to your teams



Free yourself from burdens and paperwork



In short... to
make your
daily job
simpler



And this is our presentation



**More than 50
years**
helping companies
increase well-being,
motivation and
purchasing power for
their employees.



**In 46
Countri
es
around
the
world**



**With 5
branches
in Spain**

Ticket
Restaurant 

Ticket
Guarderia 

Ticket
Transporte 

**Seguros
de Salud** 

**Formación
externa** 

**5 solutions with
a single goal:** to
improve the
experience of your
employees

The company you always wanted to be, we make it easy for you!

The system that lets you make salaries more flexible by using tax-deductible social perks.

In short: increase the purchasing power of your teams without increasing salary costs.

**Find out how a
flexible
remuneration plan
works**



What is it?

It is the system that lets you use part of your salary (up to 30%) on regular expenses.

Who can benefit?

Any employee who wants to make their wages go further

What products are available?

Ticket Restaurant, Ticket Garderia and Ticket Transporte

How can you save money while earning the same?

The products you spend part of your salary on are exempt from Personal Income Tax. In other words, tax-free.



A personalised plan



Ticket Restaurant 



Ticket Transporte 



Ticket Guardería 

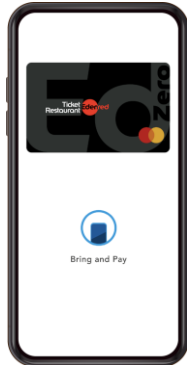
Two Ticket Restaurant experiences

Exempt from Personal Income Tax up to 11
€/working day

1

Ticket Restaurant Zero

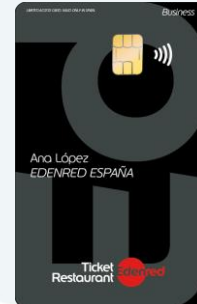
A **100% virtual** card that is sent directly to the employee's smartphone.



2

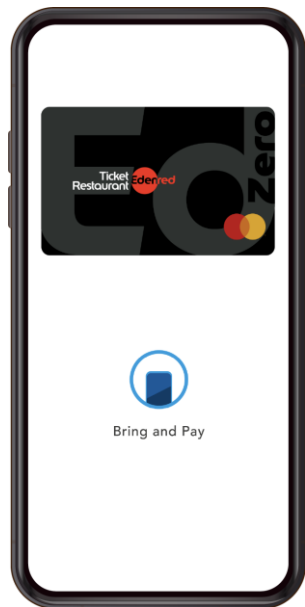
Ticket Restaurant Card format

Card made from **recycled plastic**. This is sent physically to the address indicated by the company.



Advantages of Ticket Restaurant Zero

Digitalise your meal assistance vouchers and set yourself free!



For your company:



DISTRIBUTION

Forget about distributing one card to each member of your teams.



EFFICIENCY

Speed up the cancellation and subscription processes.



SAVINGS

Lower costs and fewer administrative, distribution and transport processes.



A COMMITMENT TO SUSTAINABILITY

Help reduce plastic and paper use, and deliveries.

For employees:



100% MOBILE

Activate and register the card directly on the MyEdenred app.



SECURITY

Reduced loss / theft. It is linked to your smartphone, so you can block the card from another device.



UP TO 4 DEVICES

Link Ticket Restaurant Zero to up to 4 different devices.



CHOOSE YOUR OWN PIN

Change your security code directly in the app



UNIVERSAL

Payment at **any business** that accepts Mastercard or on the leading food delivery platforms.



SUSTAINABLE / ENVIRONMENTALLY FRIENDLY

We eliminate paper and plastic production.



A simple and intuitive process

How do you activate Ticket Restaurant Zero?

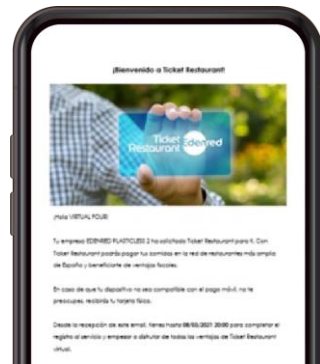
Easy, secure, and good
for the environment

1

Check your email

Edenred will send you an email to begin your registration process:

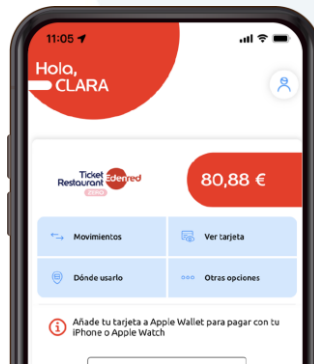
click "Start process", create your user account and remember you have **72 hours** to complete the process.



2

Register on the MyEdenred app

Download the MyEdenred España (iOS or Android) app and log in: if your mobile is compatible, you'll receive the virtual Ticket Restaurant card in your user account so you can complete the process.



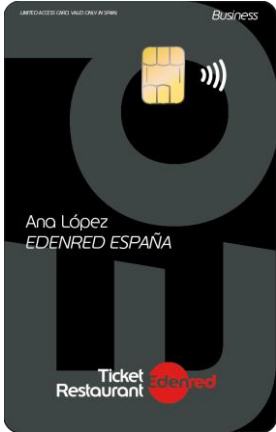
3

Add your card to your wallet

link your virtual card to your smartphone wallet: **Apple Pay, Google Pay, Samsung Pay.**



Advantages of Ticket Restaurant in card format



For your company:



EFFICIENCY

Digital registration and top-ups, 100% secure and in real time wherever you are.



SUSTAINABLE / ENVIRONMENTALLY FRIENDLY

Cards made from recycled plastic.

For employees:



MOBILE PAYMENT

Link your card to the wallet on your smartphone.



EASY

Simple and immediate activation.



UNIVERSAL

Payment at **any business** that accepts Mastercard or on the leading food delivery platforms.



APP

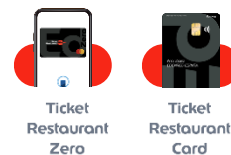
App to manage cards and order food.



COVID-FREE

Secure payment, 100% digital environment.

FAQ



What is the difference between the Ticket Restaurant and Ticket Restaurant Zero card?

It's the same product, only the format for using it changes. In the case of the Ticket Restaurant card, we issue a physical card. Ticket Restaurant Zero is a virtual card issued in real time, reducing plastic production and simplifying the activation and top-up processes.

	Ticket Restaurant Zero	Ticket Restaurant Card
Control balance and consumption on the app	✓	✓
Contactless payment for the exact (with any wallet)	✓	✓
Pay on food delivery platforms (MyEdenred, Just Eat, Apefateat, etc.)	✓	✓
100% eco-friendly; zero deliveries, zero plastics, zero waste	✓	✗
You can add it to 4 devices	✓	✗
PIN selection	✓	✓
Independent management in the event of loss or theft	✓	✗



FAQ



What do I need to use Ticket Restaurant Zero?

Your device must be compatible with mobile payments using **NFC** technology. To check this, download the latest version of the MyEdenred España app and log in.



Can I have my physical Ticket Restaurant card and Ticket Restaurant Zero?

No, you can only have one of the two types of card: either the physical card or the virtual card directly on your mobile so you always have it with you.



Ticket Transporte

Add savings and sustainability to your everyday commute



EASY TO MANAGE
on the MyEdenred app.



**PAYMENT WITH YOUR
MASTERCARD**
At authorised points of sale.



**SUSTAINABLE /
ENVIRONMENTALLY
FRIENDLY**
Going to work on public
transport reduces
emissions.



SAVINGS
Exempt from Personal
Income Tax up to
1,500 €/year.



Ticket Guardería

Help for what really matters



EASY TO MANAGE
on our platform and the
MyEdenred app.



**PAYMENT OF THE MONTHLY
FEE AND OTHER NURSERY
SCHOOL COSTS**
Canteen, enrolment, etc.



**OVER 7,500
NURSERIES**
Throughout Spain. If your
centre isn't a member,
we'll include it in the
programme.



SAVINGS
Exempt from Personal
Income Tax with NO
limit.



Let's see a few savings examples



● Carlos, 27 ●

He earns €28,000 per year gross. What are the benefits for him when paying for his meal and transport costs using Ticket Restaurant and Ticket Transporte?



If he spends €220 per month on food and €50 per month on transport for 11 months...

Gross annual salary: €28,000

Without Edenred

The gross salary is subject to Personal Income Tax (IRPF) of **15.21% (€4,257.81)**

Leaving a net salary of
€23,742.19

Of that amount you spend €2,420 on your daily meals and €550 on public transport

Final amount available:
€20,772.19

With Edenred

You spend €2,420 on Ticket Restaurant and €550 on Ticket Transporte

Leaving a gross amount of
€25,030

That gross salary is subject to Personal Income Tax (IRPF) of 13.8% (€3,423.39)

Final amount available:
€21,606.61

You save **€834.42** per year by paying for your regular expenses with Ticket Restaurant and Ticket Transporte.



● José Miguel, 35 ●

He earns €35,000 per year gross. What are the benefits for him when paying for his meal and nursery costs using Ticket Restaurant and Ticket Guardería?



If he spends €220 per month on food and €300 per month on the nursery for 11 months...

Gross annual salary: €35,000

Without Edenred

The gross salary is subject to Personal Income Tax (IRPF) of **17.13% (€5,996.46)**

Leaving a net salary of
€29,003.54

Of that amount you spend €2,420 on your daily meals and €3,300 on your nursery school

Final amount available:
€23,283.54

With Edenred

You spend €2,420 on Ticket Restaurant and €3,300 on Ticket Guardería

Leaving a gross amount of
€29,280

That gross salary is subject to Personal Income Tax (IRPF) of 14.99% (€4,389.43)

Final amount available:
€24,890.57

You save **€1,607.03** per year by paying for your regular expenses with Ticket Restaurant and Ticket Guardería.



● Marina, 44 ●

She earns €40,000 per year gross. What are the benefits for her when paying for her meal costs using Ticket Restaurant?



If she spends €220 per month on food for 11 months...

Gross annual salary: €40,000

Without Edenred

The gross salary is subject to Personal Income Tax (IRPF) of **18.5% (€7,401.21)**

Leaving a net salary of
€32,598.79

Of that amount you spend €2,420 on your daily meals

Final amount available:
€61,234

With Edenred

You spend €2,420 on Ticket Restaurant

Leaving a gross amount of
€37,580

That gross salary is subject to Personal Income Tax (IRPF) of 17.89% (€6,721.31)

Final amount available:
€30,858.69

You save **€679.90** per year by paying for your regular expenses with Ticket Restaurant.



How does flexible remuneration work?

TYPICAL SAVINGS

Juan requests **Ticket Restaurant, Ticket Guardería and Ticket Transporte** from his company:



Ticket Restaurant 

€11 per day
20 days x 11
months

Total: **€2,420**



Ticket Guardería 

€300 per month
11 months

Total: **€ 3,300**



Ticket Transporte 

€36 per day
11 months

Total: **€ 693**

Disposable income
without Edenred

€19,252

with Edenred €21,008

DISPOSABLE
INCOME INCREASE

with Edenred:
+ €1,756

Simulation with an annual gross salary of €30,000. More information at: <https://www.edenred.es/calculadora/>
The Social Security contribution base is not affected in any way.

Calculate your saving



In summary...



More purchasing power for employees without increasing costs



Builds loyalty and attracts talent



Enables you to personalise remuneration



Convenient, transparent and flexible



With guidance and support, wherever
you may be



**“A team that is fully
dedicated to helping
you achieve your goals”**

Diana Fernández,
Sales Manager of
Edenred España



+ 110

People

to give you
support and
streamline day-
to-day



+ 50

years

focused on
improving well-
being at
companies



Clients who already trust in us...



Among others..



Food and distribution sector references



Banking and insurance

BBVA



iberCaja 



novobanco

ICBC 



 **AEGON**
Asegura el mañana

 **mediolanum** BANCO

a&g EFG International
Somos
Banqueros
Privados

divinapastora
seguros

inversis

wi
zink
Tu banco senZillo



Construction references



Healthcare sector references



GRIFOLS



accord



Parc Sanitari Sant Joan de Déu



Customer service department

Working hard every day for more than 12,000 clients

We received the **Customer Service of the Year 2021** award under the category of company payment services.

This recognition means a lot to us because our priority is to respond to our clients' needs and provide a positive experience.

3 years
in a row

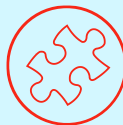


A spirit that makes us unique



Guidance and support

We guide and support you throughout the implementation process for the plan at your company. Our team of social perk specialists, which is split between Madrid, Barcelona, Bilbao, Valencia and Seville, will be **available to you and your workforce** whenever they are needed.



Simplicity

A client website is available to you for making **all the arrangements you need** conveniently: user registrations and de-registrations, card requests, top-ups, invoice downloading, etc.



More for your employees

You will be able to do anything you need to with your Edenred solutions on the **MyEdenred** app.

Club Edenred, with more than 300 exclusive offers from leading brands.



Innovation and development

Pioneers in **mobile payment**, both ApplePay® and GooglePay™

First to launch **Ticket Restaurant Zero, 100% digital**, no plastic.

First to issue cards made from **recycled plastic**.



A spirit that makes us unique



Security

Electronic money is issued from **PPS**, a company owned by **Edenred and MasterCard**. **PPS complies strictly with European legislation** on e-money. In 2014, PPS issued more than €5 billion in electronic money.



Peace of mind

We adopt all the necessary measures to comply with **laws against money laundering**, monitoring the entire life cycle of any funds issued and used. In 2014, we managed more than **€17.7 billion** of our clients' money.



Trust

We guarantee the **proper use** of the funds deposited on our cards. The money deposited into the pre-payment programme is **available to the users** of the issued cards at all times.



Solvency

Our payment systems are backed by our **international experience in 46 countries** and the endorsement of MasterCard, the European leader in pre-paid solutions, with 160 programmes in 26 countries and more than 75 million cards managed.

Exclusive benefits for your teams

Club **Edenred**



**Over 300
exclusive offers**
from leading
brands.



A mobile app to
geolocate offers and
generate vouchers.



A website
available for any
device.



Cashback:
reimbursement of
part of the
purchase value.

Go to **Beneficio Club**

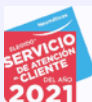


We care and we take action



Our social responsibility is to **make the working world a better place for everyone**, focusing primarily on 3 core areas: **improving people's lives, protecting the planet, and creating value responsibly.**

idealpeople



We received the **Customer Service of the Year** award in the category of company payment services.

idealplanet



We are fighting food waste amongst our partners and the users of our solutions.

idealprogress



CONFIANZA ONLINE

Edenred guarantees **maximum transparency, security and trust** when shopping or browsing our websites.



Share Ticket Restaurant campaign: we partner with Action Against Hunger to help fight child malnutrition. More than €230,000 raised in 2020.



Corporate volunteering day on which all 10,000 Edenred employees make a commitment to social projects to make **the working world more inclusive, open, and responsible.**



Ethical indexes which Edenred belongs to: FSE4Good and The Global Compact



FOOD Programme in partnership with the Spanish Academy of Nutrition and Dietetics to educate companies, employees and restaurants about healthy eating habits.



As part of our commitment to reducing our environmental impact and encouraging sustainability and respect for the environment, we introduced **virtual Ticket Restaurant in 2020.**

Our social commitment





Thank you!

edenred.es