



**UP**  
**IN BRIEF**



Making every day better

# Who are we ?



An independant group,  
creator of payment methods  
and services for social  
and local purposes.



created in **1964**



operates in **22 countries**



**2.951 employees** around  
the world

## Euromed zone

France  
Italy  
Spain  
Portugal  
Tunisia  
Morocco

## Americas zone

Brazil  
Mexico

## Western Europe zone

Slovakia  
Czech Republic  
Poland  
Belgium  
Germany  
Hungary

## Eurasia zone

Romania  
Moldavia  
Turkey  
Greece  
Serbia  
Bulgaria  
Georgia  
Bosnia-Herzegovina

# What do we do ?

We help businesses and communities improve the purchasing power and quality of life of employees and citizens, working closely with local actors.

We fight for healthier food, culture, and leisure activities for all and more responsible consumption.

True to our cooperative model, we contribute to a more sustainable society that puts people at the heart of the economy.

## Our areas of expertise



Customer service



Electronic money service



Regulatory and public affairs



E-money services



Digital



Industrial production management

## Our know-how



Creating paper payment solutions



Creating dematerialised payment solutions



Creating value-added services for our target audiences



Creating digital platforms

## Our societal impacts



More responsible consumption



Better work/life balance



A healthier and more balanced diet



More aid in regions and for public policies



Democratising culture



WE  
ARE  
Up







## At Up, **commitment** **is at the heart of** **what we do, but also** **who we are**

Our cooperative model unites everyone in a common enterprise, ensuring that each of the 2.951 employees is involved in the Group's major strategies and success.

From its very beginnings, Up was able to involve all its stakeholders (beneficiaries, companies, merchants, public authorities, social partners, social and solidarity economy organisations, etc.) in creating the Chèque Déjeuner lunch voucher.

This original and pioneering model later inspired our diversification and drove our international development.

**Cooperating and creating together,** to allow the rapid emergence of new solutions, to **come up with simpler and more ergonomic innovations,** is a fundamental prerequisite for success.





## Societal challenges which unite us

Encouraging sustainable and responsible growth means putting people back at the heart of the economy.





## A healthy diet for everyone

We promote employees' quality of life by allowing them to take a real lunch break, near their place of work or on the move, at a lower cost and without sacrificing quality.

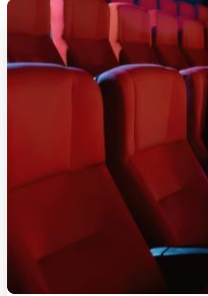
**Our solutions create social bonding, lead to a more balanced diet and contribute to local development.**



## We are all actors in our consumption

We encourage more sustainable consumption by empowering the greatest possible number of people to stay on top of their consumption through freedom of choice: being a better consumer means being able to choose food produced locally, ethically, organically...

**Our solutions allow everyone to access a diversity of networks offering more responsible consumption.**



## Culture or dis

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## Culture without limits or discrimination

Working with cultural mediation funders and players, we are helping to break down the barriers that still keep too many people away from cultural and leisure activities.

**Our solutions promote artistic diversity, contribute to the vitality of cultural venues and events, and help to forge social bonding.**



## A better life balance

We design à la carte solutions that can be used in a wide network of partners to facilitate the social policy of organisations and contribute to employees' quality of life.

**Our solutions allow everyone to achieve a better work-life balance.**



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## A society where everyone has a place

Alongside public actors, Up is committed to ensuring that the digital transition is an opportunity to address the major challenges of public and social action, thereby guaranteeing a place for all.

**By dematerialising aid or grants, our solutions ensure that these are properly allocated and used, while also streamlining the relationship with users and improving coordination between the various stakeholders.**

# Our key data

Deeply rooted in our DNA, the Corporate Social Responsibility approach structures our development strategy around five pillars:

GOVERNANCE



ECONOMIC



CORPORATE



SOCIAL



ENVIRONMENTAL





# GOVERNANCE

## 2021 DATA



the parent company located in France is a cooperative and participatory company (SCOP)

**100%** of capital is held by employee-members



major player in the global social and solidarity economy

## Board of directors

**12**

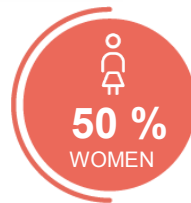
members elected for four years by employee-members at the General Meeting

**3**

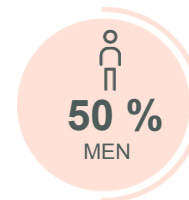
members representing social partners

**3**

members representing the company's Social and Economic Committee



IN 2021



- In 2021, seven companies in the Group were assessed by EcoVadis
- Six companies are ISO 27001 certified (standard for information systems security)

# || ECONOMIC

2021 DATA



€566 million  
in turnover



€8.1 billion  
in prepaid vouchers  
issued



€4.7 billion  
in processed flows  
issued



1 million

CUSTOMERS (COMPANIES  
AND PUBLIC AND SOCIAL  
ACTORS)



OW 0.8 million  
AFFILIATE RETAILERS



24 million

BENEFICIARIES OF  
OUR SOLUTIONS



Accredited as an  
**E-Money Establishment**  
enabling it to issue, manage and  
make available e-money



- ISO 9001 certified in France to ensure the quality of our products

# 😊 CORPORATE

2021 DATA



**39 YEARS OLD**  
average age



**7 YEARS**  
average length  
of service



Level of access to  
training  
**68%**



An employer promise shared by all countries :  
“Make your skills a force for a fairer society.”

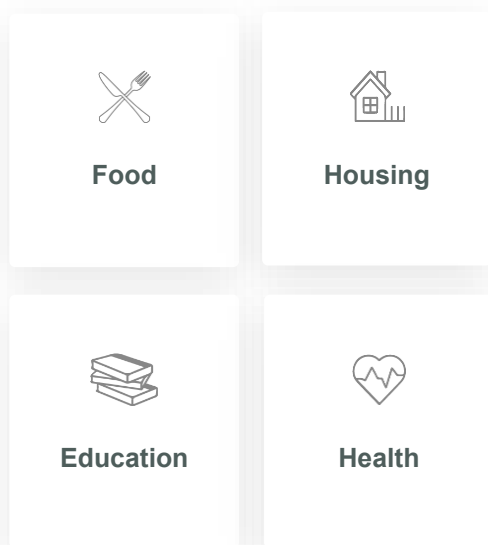
# SOCIAL

## 2021 DATA

A responsible purchasing policy and an international charter rolled out to Purchasing Departments in all Group countries

A corporate foundation with the purpose of empowering people to act together

## Four areas of expertise :



IN 2021,  
**€8.000**  
average award  
per project

**32**  
sponsorship  
project

**128**  
solidarity  
actions

**€1.251.000**  
committed by the  
foundation since 2017




## ENVIRONMENTAL

2021 DATA


**12** carbon audits

**7** environmentally oriented products

An international environmental policy adopted in all Group countries

**56.17 %**   
of production paper COMES from sustainably managed forests

**100 %**  
of production paper in France comes from sustainably managed forests

**79 %**   
of the electricity consumed by our head offices comes from renewable energy

**100 %**  
of the electricity consumed by our head offices in France come from renewable energy

In France, Up is carbon neutral thanks to offsetting of its residual emissions by supporting projects with strong social and environmental benefits



- ISO 14001 certified in France, to better control our environmental responsibility
- PEFC certified in France, to guarantee eco-responsible and sustainable management of forests and forest products



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**UP.COOP**