

2026-2027

Upccop

IN BRIEF

01 WHO ARE WE?

**So many benefits
in combining purpose and
performance.**

3,500

employees
worldwide

Group
International
operating in

25 COUNTRIES

**Upcoop designs employee
benefits and public schemes
that improve the quality of life
for employees and communities.**

**A mission-driven company since
2023.**

**The Group is owned by an
employee-owned cooperative
and participatory company.**

WITH UPLOOP, EVERY BENEFIT OR FORM OF SOCIAL SUPPORT IS AN OPPORTUNITY TO TAKE ACTION FOR...

Social dialogue



Improving and the quality of
life at work for employees
and civil servants.

The local economy



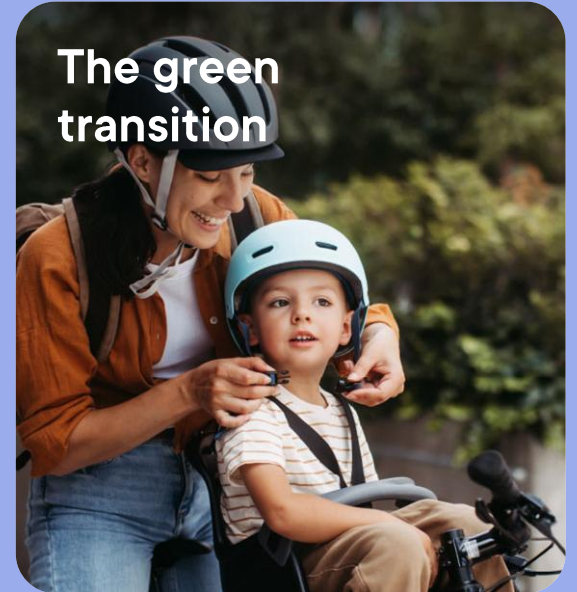
Supporting in local
communities, which are and
socially responsible
businesses.

Social inclusion



Effectively support
communities and public
policies.

The green transition



Promoting sustainable
consumption and travel.

Empowering purchasing power to make a difference.

OUR MISSION?

Cooperate in a sustainable manner to purchasing power that serves social and local interests.



**“TO COOPERATE
MEANS PROVING THAT
WE CAN BE BOTH
EFFECTIVE AND
RESPONSIBLE
AT THE SAME TIME.”**

Marc Buisson

Chairman and Chief Executive Officer of the
Upcoop Group

A wide range of benefits and user-friendly applications.

An effective solution to your challenges, benefiting the whole region.

GIFT

Reward and retain staff. Support people's purchasing power and boost retail networks.

- **875** retailers and **65,000** outlets
- **10,000** partner local shops
- **2,500** committed to sustainability second-hand, local and 'Made in France'



LUNCH

Support your staff's spending power and treat them to a proper lunch break that also benefits local restaurants.

- **253,000** restaurants and retailers
- **15,000** eco-conscious venues
- **Rewards** for responsible spending with the Up+ programme

A wide range of benefits and user-friendly applications.

An effective solution to your challenges, benefiting the whole region.

CULTURE, SPORT & LEISURE

Make it easier to access culture, sport and leisure activities.

- **8,000** cultural venues and shops
- **3,500** partner independent bookshops
- **20,000** sports or leisure



SOCIAL ACTION

Support your social policies. Ensure the use of statutory and non-statutory assistance. Facilitate access to personal care services.

- **€3.4 billion** in financial flows managed
- **1.3 million** people supported
- **34,000** personal care service organisations



The reliability of a long-established player.

There are so many benefits to choosing Upcoop.



EFFECTIVENESS PROVEN

Reliable, secure and tailor-made, our solutions are used every day by 20 million users worldwide.



COOPERATION & INNOVATION

Products and solutions, designed with you in mind, tailored to your needs and which anticipate the trends of tomorrow.



GUARANTEED IMPACT

For over 60 years, we have been working alongside you to ensure that every euro spent supports your social policy, the local economy and responsible consumption.

IN FRANCE

- 400,000 customers
- 300,000 affiliated merchants
- 11 million beneficiaries
- €2.87 billion in transaction volume

TRUST CAN BE MEASURED.

1 M

customers
including 700,000
retailers and
affiliates

11 BN

euros in
issuance
volume

20 M

of
beneficiaries

858 M

of euros
in turnover



ACCREDITATIONS THAT DEMONSTRATE OUR HIGH STANDARDS AND GUARANTEE OUR SERVICES.

These certifications demonstrate our high standards and our commitment to continuous improvement. They guarantee high standards of quality, security and risk management (cybersecurity, GDPR, anti-corruption, regulatory compliance, etc.), in line to our responsibility towards all our stakeholders.



The power to take action, together.

LET'S ROLL OUT A FAIRER AND MORE INCLUSIVE ECONOMIC MODEL

Together, let's prove that efficiency and responsibility go hand in hand.

Choosing Upcoop means:

- Strengthening your responsible purchasing.
- Committing to the common good, respect for people and the environment, alongside a leader in the Social and Solidarity Economy.
- Facilitating inclusion for all.

LET'S FACILITATE SOCIAL DIALOGUE

Together, let's improve working conditions and quality of life.

Choosing Upcoop means:

- Boosting engagement and quality of life at work through meal vouchers, CESU vouchers and a host of other HR schemes: mobility, support for carers, etc.
- Improving employees' purchasing power without affecting the employer's social security contributions and tax liabilities.
- Promoting diversity and inclusion.

The power to take action, together.

LET'S ENCOURAGE RESPONSIBLE CONSUMPTION

Together, let's direct our spending towards committed businesses.

Choosing Upcoop:

- It means channelling your purchasing power towards more responsible consumption with Up+.
- It means giving meaning to your actions.
- It means strengthening the impact of your social policies.

LET'S CONTRIBUTE TO THE ECOLOGICAL TRANSITION

Together, let's embrace a more sustainable digital lifestyle and reduce our carbon footprint.

Choosing Upcoop:

- It means contributing to our target of a 42% reduction in GHG emissions and a 30% increase in responsible procurement by 2030.
- It means using cards that are 100% recycled and recyclable.

STRENGTHENING TIES ACROSS REGIONS

Together, let's strengthen the local economy and solidarity.

Choosing Upcoop means:

- Standing alongside those working to promote solidarity and supporting the work of the Upcoop Foundation.
- Supporting local shops.
- Choosing French-made products and customer services based in the local area.
- Cooperating with trade unions: UMIH (catering), CFBCT (butchers and delicatessens), CNBPF (bakers and pastry chefs) ...

We bring together those who are committed.

Together, we turn ideas into
, inspire responsible behaviour
and drive positive, sustainable change.



SUSTAINABLE FOR ALL

Ensuring that everyone has access to high-quality food that is good for their health and the environment.



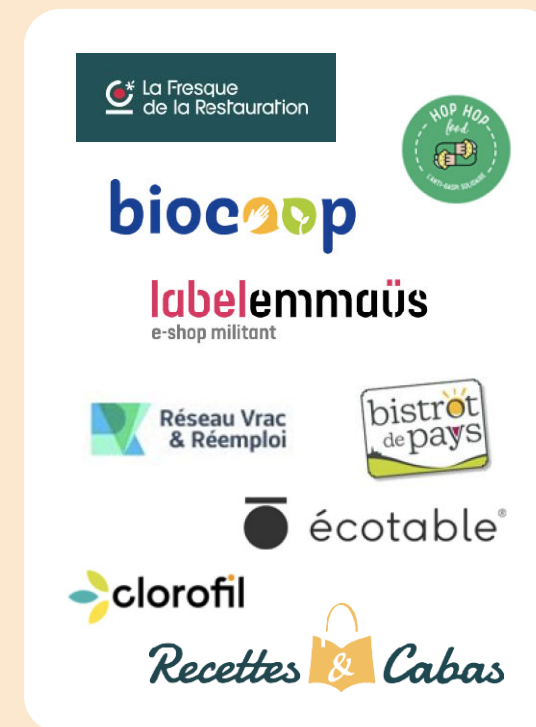
ACCESS TO READING AND CULTURE

Committing to tackling illiteracy.
Working to promote the démocratisation.



SOCIAL ENTERPRISE

Advocating for a more inclusive and sustainable economy, which puts people back at the heart of its strategy.



RESPONSIBLE CONSUMPTION

Engaging customers, beneficiaries and retailers in ethical and sustainable practices.

SHALL WE WORK TOGETHER?



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Upcoop

So many benefits to cooperating

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