

2025-2026



# Upccop

IN BRIEF

## 01 WHO ARE WE ?

So many benefits to combining meaning and performance.

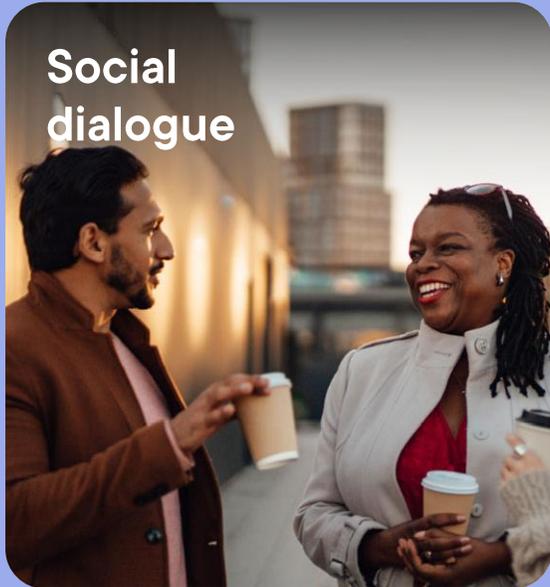


- Parent company owned by its employee-members
- Electronic money institution since 2018\*
- Company with a mission since 2023

Upcoop is the cooperative offering employee benefits and solutions that improve quality of life.

Since 1964, Upcoop has been defending purchasing power, responsible consumption and regional dynamics.

# WITH UPLOOP, EVERY BENEFIT OR ASSISTANCE PAID OUT BECOMES AN OPPORTUNITY TO TAKE ACTION FOR...



**Social dialogue**

Improving the purchasing power and quality of life at work for employees and agents.



**The local economy**

Supporting local businesses that are supportive and committed.



**Social inclusion**

Supporting populations and public policies.



**The ecological transition**

Promoting sustainable consumption and travel patterns.

**Empowering purchasing power to take action.**

**OUR MISSION ?**

Working together sustainably to boost purchasing power for social and local good.



**« COOPERATING, MEANS THAT YOU CAN BE BOTH EFFICIENT AND RESPONSIBLE. »**

**Youssef Achour**  
CEO Upcoop

**A comprehensive, high-performance and easy-to-use range. Dedicated to improving the well-being of your beneficiaries and meeting all your challenges.**

## GIFT

Celebrate all events Urssaf.  
Reward and retain teams.  
Encourage retailer networks.

- **875** brands and **65,000** points of sale
- **10,000** partner local shops
- **2,500** eco-friendly shops selling second-hand, local and French-made goods



## LUNCH

Support your teams' purchasing power and give them a proper lunch break. More customers for your local restaurants.

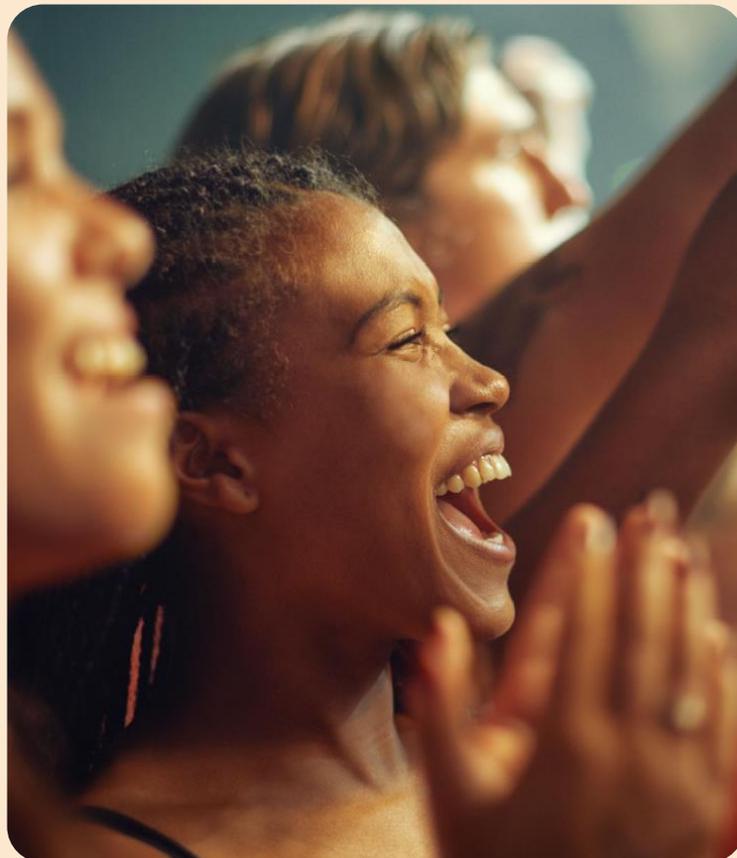
- **253,000** restaurants and retailers
- **15,000** eco-friendly addresses
- **Bonus** for responsible consumption with the Up+ programme

A comprehensive, high-performance and easy-to-use range. Dedicated to improving the well-being of your beneficiaries and meeting all your challenges.

## CULTURE, SPORT & LEISURE

Facilitate access to culture, sports and leisure activities.

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



## SOCIAL ACTION

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

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

## The reliability of a long-standing player.

So many benefits to choosing Upcoop.



### PROVEN PERFORMANCE

Reliable, secure and tailor-made, our solutions are used every day by 23 million beneficiaries.



### COOPERATION & INNOVATION

Products and solutions designed for you, tailored to your needs and ahead of tomorrow's trends.



### GUARANTEED IMPACT

For over 60 years, we have been working with 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
- 4,6 on Trustpilot
- 44 NPS
- 2,8 billion in issue volume

# CONFIDENCE CAN BE MEASURED

**1 M**  
customers,  
including  
**700,000**  
retailers

**11 BN**  
Euros in issue  
volume

**23 M**  
beneficiaries

**843 M**  
Euros in  
turnover

MEMBRE DE LA



communauté  
des entreprises  
à mission



# LABELS THAT PROVES 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 with our responsibility to all our stakeholders.



Charte   
RELATIONS FOURNISSEURS  
ET ACHATS RESPONSABLES



The power to act,  
together.

## LET'S IMPLEMENT A FAIRER AND MORE INCLUSIVE ECONOMIC MODEL

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

Choosing Upcoop:

- It means strengthening your responsible purchasing.
- It means committing to the common good, respect for people and the environment, alongside a leader in the social and solidarity economy.

## LET'S FACILITATE SOCIAL DIALOGUE

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

Choosing Upcoop:

- It means boosting performance and QVCT (quality of life at work) through meal vouchers, CESU vouchers and many other HR measures: mobility, employee engagement, support for carers, etc.
- It means benefiting from solutions that are exempt from social security contributions and tax.

The power to act,  
together.

## LET'S CONTRIBUTE TO THE ECOLOGICAL TRANSITION

Together, let's adopt a more sustainable approach to digital technology and reduce our footprint.

Choosing Upcoop:

- It contributes to our goal of reducing GHG emissions by 42% and increasing responsible purchasing by 30% by 2030.
- It means using cards that are 100% recycled and recyclable.

## LET'S STRENGTHEN TIES WITHIN THE TERRITORIES

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

Choosing Upcoop:

- It means standing alongside those involved in solidarity and supporting the actions of the Upcoop Foundation.
- It means supporting local businesses.

## LET'S ENCOURAGE RESPONSIBLE CONSUMPTION

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

Choosing Upcoop:

- It means gaining purchasing power while consuming better with Up+.
- It means giving meaning back to your actions.

## Bringing those committed.

Together, we turn ideas into concrete actions, inspire responsible behaviour and bring about positive, lasting change.



### SUSTAINABLE FOOD 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 combating illiteracy. Taking action to promote cultural democratisation



### SOLIDARITY ECONOMY

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



### RESPONSIBLE CONSUMPTION

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

Upcoop

So many benefits to cooperating

[up.coop](https://up.coop)