



Additional information

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9.1 Investor relations and documents available to the public

In addition to the General Meeting and the events organized to present the annual results, Edenred keeps both individual and institutional shareholders informed of the latest developments in a highly responsive manner. This information is tailored to the specific needs of different types of shareholders and financial analysts while constantly complying with the principle of equal access to information.

Edenred maintains an open dialogue with its institutional shareholders ahead of the General Meeting in order to identify their governance concerns as well as changes in their voting policies regarding the Group's proposed resolutions.

The Company's press releases and historical financial information are available on the Edenred website (www.edenred.com) in the "Investors/Shareholders" section) and the website of the French financial markets authority (Autorité des marchés financiers – AMF – www.amf-france.org). Copies may also be obtained from the Company's headquarters, 14-16, boulevard Garibaldi – 92130 Issy-les-Moulineaux, France. The bylaws and the minutes of General Meetings, the financial statements of the Company and the Group, the Statutory Auditors' Reports and all other corporate documents are available for consultation in paper format at the Company's headquarters. This information is also available in the "Investors/Shareholders" section of edenred.com on the "Governance" and "Annual General Meeting" pages.

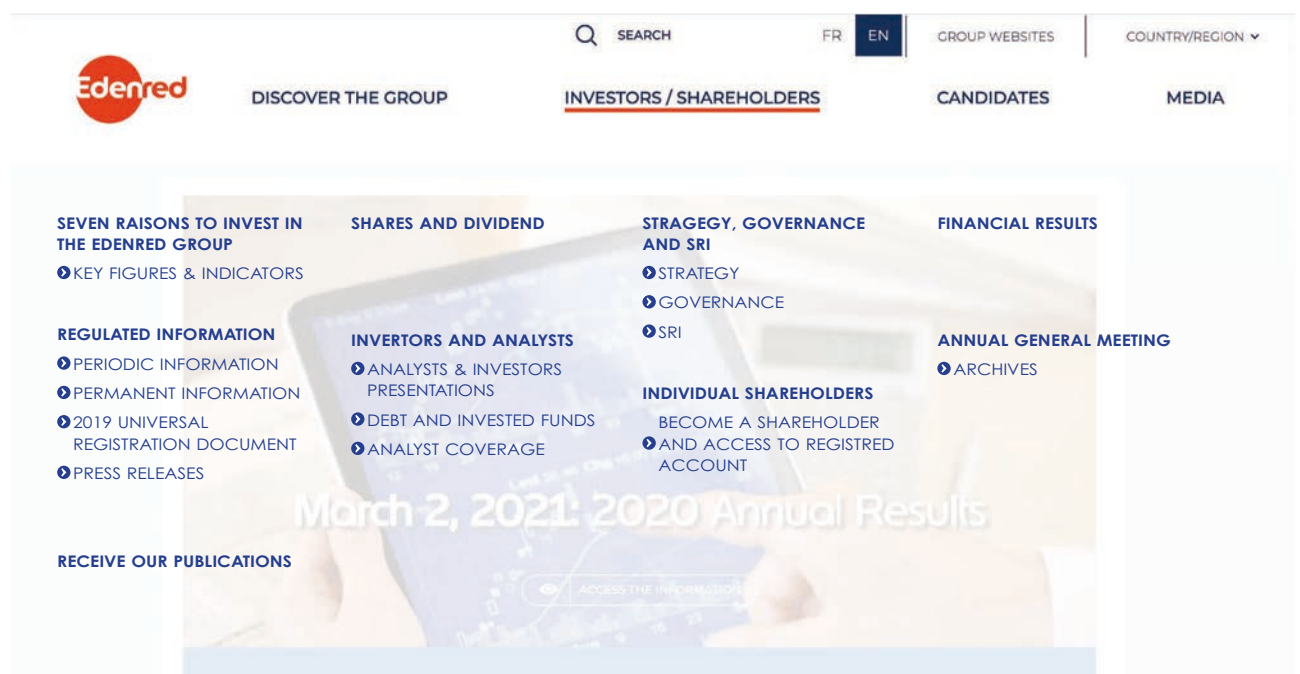
9.1.1 Meetings with investors

In 2020, Edenred met 1,425 representatives of 413 financial institutions, held 17 roadshows and participated in 15 investor conferences. As from mid-March 2020, all of these events took place virtually due to the health situation. The virtual format made it easier for investors to take part, leading to an increase in the number of people reached compared with previous years.

The Group had also scheduled four meetings with individual shareholders in 2020. However the health crisis subsequently forced Edenred to use webinar for all shareholder events.

9.1.2 Optimized and accessible investor and shareholder publications

The Edenred website has been optimized for viewing on smartphones and tablets. All of the Group's financial news and publications are available in the "Investors/Shareholders" section of edenred.com, which is organized into nine topics:



Statutory documents are available for consultation at Edenred S.A.'s registered office, 14-16 boulevard Garibaldi – 92130 Issy-les-Moulineaux, France, as well as in the “Investors/Shareholders” section of edenred.com.

Regulatory filings are issued electronically through a professional disclosure service that complies with the criteria set out in the AMF's General Regulations. The filings are also available on the corporate website.

9.1.3 Contacts

FINANCIAL COMMUNICATION AND INVESTOR RELATIONS DEPARTMENT

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INDIVIDUAL SHAREHOLDERS

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Regulated Information Distribution and Shareholder Relations manager
Email: relations.actionnaires@edenred.com

9.2 Persons responsible for the Universal Registration Document and the audit of the accounts

RFA

9.2.1 Persons responsible

9.2.1.1 Person responsible for the Universal Registration Document

Bertrand Dumazy, Chairman and Chief Executive Officer of Edenred.

I declare that, to the best of my knowledge, (i) the financial statements have been prepared in accordance with the applicable accounting standards and give a true and fair view of the assets and liabilities, financial position and results of Edenred and the consolidated companies, and (ii) the Management Report (cross-reference table in Chapter 9) represents a fair view of the business, results and financial position of Edenred and its consolidated companies and provides a description of the main risks and uncertainties to which they are exposed.

Bertrand Dumazy,

Chairman and Chief Executive Officer of Edenred

Issy-les-Moulineaux, March 29, 2021

9.2.1.2 Statement by the person responsible for the Universal Registration Document

I hereby declare that the information contained in this Universal Registration Document is, to the best of my knowledge, in accordance with the facts and contains no omission likely to affect its import.

9.2.2 Statutory Auditors

Statutory Auditors

Deloitte & Associés

Patrick E. Suissa

6, place de la Pyramide 92908 Paris-La Défense Cedex, France

Appointed for six years at the May 3, 2018 General Meeting.

Ernst & Young Audit

Pierre Jouanne

La Défense 1 1-2, place des Saisons 92400 Courbevoie, France

Appointed for six years at the May 4, 2016 General Meeting.

Alternate auditors

Auditex

La Défense 1 1-2, place des Saisons 92400 Courbevoie, France

Appointed on the same basis and for the same period as Ernst & Young Audit.

9.3 Fees paid to the Statutory Auditors

The table of fees paid by the Group for 2019 and 2020 is available Chapter 7, Note 11.4, page 285.

9.4 Information on holdings

Information relating to the undertakings in which the Company holds a proportion of the capital likely to have a significant effect on the assessment of its own assets and liabilities, financial position or profits and losses is provided in the notes to the consolidated financial statements (see Note 12 "List of consolidated companies at December 31, 2020" to the financial statements, page 287).

9.5 Third-party information

Not applicable.

9.6 Information incorporated by reference

In accordance with Delegated Regulation (EU) 2019/980 of March 14, 2019, supplementing Regulation (EU) 2017/1129 of the European Parliament and of the Council, the Universal Registration Document incorporates the following information by reference:

2019 Universal Registration Document ⁽¹⁾

The 2019 Universal Registration Document was filed on March 25, 2020 with the Autorité des marchés financiers (D.19-0175 registration). It concerns:

- the consolidated financial statements and corresponding Statutory Auditors' Report presented on pages 184 to 266 of Edenred's 2019 Universal Registration Document;
- the financial review presented on pages 61 to 75 of Edenred's 2019 Universal Registration Document;
- sections of these documents that are not mentioned above are either not applicable to investors or are covered in another part of this Document.

2018 Registration Document⁽²⁾

The 2018 Registration Document was filed on March 28, 2019 with the Autorité des marchés financiers (D.19-0217 registration). It concerns:

- the consolidated financial statements and corresponding Statutory Auditors' Report presented on pages 167 to 250 of Edenred's 2018 Registration Document;
- the financial review presented on pages 66 to 77 of Edenred's 2018 Registration Document;
- sections of these documents that are not mentioned above are either not applicable to investors or are covered in another part of this Document.

(1) Access to 2019 Universal Registration Document:
<https://www.edenred.com/sites/default/files/pdf/documentations/archive-assemblee-generale/edenredurd2019vadef.pdf>

(2) Access to 2018 Registration Document:
<https://www.edenred.com/sites/default/files/pdf/documentations/information-reglementee-et-communiques-eng/edenred2018registrationdocumentonlineversion.pdf>

9.7 Regulatory filings

The following information was published or announced by Edenred between January 1, 2020 and February 28, 2021:

- press release dated January 8, 2020 announcing Edenred's strengthened leadership position in the United Arab Emirates payroll cards market;
- disclosure of number of shares and voting rights as of January 31, 2020;
- press release dated February 13, 2020 announcing Edenred's renegotiation of its syndicated credit facility, introducing environmental and social performance criteria into the calculation of the financing costs;
- press release dated February 26, 2020 announcing the 2019 annual results;
- disclosure of number of shares and voting rights as of February 29, 2020;
- availability of the 2019 Universal Registration Document – Suspension of 2020 targets, March 25, 2020;
- disclosure of number of shares and voting rights as of March 31, 2020;
- press release dated March 31, 2020 announcing the appointment of the Vice-President, Marketing & Strategy, and member of the Group Executive Committee;
- press release dated April 7, 2020 concerning Edenred's commitment alongside people at work amid the Covid-19 epidemic;
- press release dated April 7, 2020 announcing the dividend recommended at the General Meeting on May 7, 2020;
- press release dated April 15, 2020 announcing that preparatory documents for the 2020 General Meeting have been made available to shareholders;
- press release dated April 23, 2020 announcing first-quarter 2020 revenue;
- disclosure of number of shares and voting rights as of April 30, 2020;
- press release dated May 7, 2020 announcing the adoption of all resolutions at the May 7, 2020 General Meeting;
- press release dated May 7, 2020 on the payment of the dividend;
- press release dated May 13, 2020 announcing the acquisition of employee benefits operations from Cooper Card in the Brazilian market;
- press release dated May 19, 2020 announcing that Edenred now owns 100% of UTA, Europe's second-largest issuer of multi-brand fuel cards and a leading provider of value-added services, such as toll settlement, maintenance and VAT recovery solutions;
- disclosure of number of shares and voting rights as of May 31, 2020;
- press release dated June 4, 2020 on the results of the 2019 dividend reinvestment plan;
- press release dated June 10, 2020 on the successful issuance of €600 million in bonds;
- disclosure of number of shares and voting rights as of June 30, 2020;
- press release concerning liquidity contract transactions in the six months ended June 30, 2020;
- press release dated July 27, 2020 announcing the Group's first-half 2020 results;
- press release dated July 27, 2020 announcing the publication of the 2020 Half-Year Financial Report;
- disclosure of number of shares and voting rights as of July 31, 2020;
- disclosure of number of shares and voting rights as of August 31, 2020;
- disclosure of number of shares and voting rights as of September 30, 2020;
- press release dated October 22, 2020 announcing third-quarter 2020 revenue;
- disclosure of number of shares and voting rights as of October 31, 2020;
- disclosure of number of shares and voting rights as of November 30, 2020;
- press release dated December 10, 2020 announcing the appointment of the Vice-President, Communications, to the Executive Committee;
- press release dated December 16, 2020 announcing the appointment of the Executive Vice President, Finance and Executive Vice President, Marketing & Strategy, and members of the Group Executive Committee;
- disclosure of number of shares and voting rights as of December 31, 2020;
- press release concerning liquidity contract transactions in the six months ended December 31, 2020;
- disclosure of number of shares and voting rights as of January 31, 2021;
- disclosure of number of shares and voting rights as of February 28, 2021.

Access Edenred's regulatory filings: <https://www.edenred.com/en/investors-shareholders/regulated-information>

9.8 Universal Registration Document cross-reference tables

The table below provides cross references between the information required under Annex 1 (with referral to Annex 2) of Commission Delegated Regulation (EU) 2019/980 of March 14, 2019 supplementing Regulation (EU) 2017/1129 of the European Parliament and of the Council, and repealing Commission Regulation (EC) no. 809/2004, and the relevant sections and pages in this Universal Registration Document.

NO.	KEY INFORMATION	SECTION(S)	PAGE(S)
1	Persons responsible		
1.1	Persons responsible for the information in the Universal Registration Document	9.2.1 Persons responsible	363
1.2	Declaration by those responsible for the document	9.2.1 Persons responsible	363
1.3	Statement or report attributed to a person as an expert	7.1 - 7.3 – 5.6 - 8.3, 8.4 Auditors' reports	214, 296, 144, 357, 359
1.4	Third-party information and statement by experts and declarations of any interests	9.5 Third-party information	364
1.5	Statement by the issuer	9.2.1 Persons responsible	363
2	Statutory Auditors		
2.1	Name and address of the issuer's auditors	9.2.2 Statutory Auditors	363
2.2	Names of auditors who resigned, were removed or were not re-appointed during the period covered	None	
3	Risk factors	4 Risk factors and management	67
4	Information about the Company		
4.1	Legal and commercial name	3.1 The Company	352
4.2	Place of registration, registration number and Legal Entity Identifier (LEI)	3.1 The Company	352
4.3	Date of incorporation and the length of life	3.1 The Company	352
4.4	Domicile and legal form of the issuer, legislation under which the issuer operates, country of incorporation, address and telephone number of its registered office and website	3.1 The Company	352
5	Business overview		
5.1	Principal activities	Introduction: Business lines serving people at work across 46 countries 1.1 A global player operating in promising markets	8 22
5.1.1	Description of the nature of the issuer's operations and its principal activities	1.1 A global player operating in promising markets	22
5.1.2	Significant new products and/or services that have been introduced	1.2. Financial and non-financial strategy and targets	26
5.2	Principal markets	1.1 A global player operating in promising markets	22
5.3	Important events in the development of the issuer's business	7.2 Note 3 Significant events and Note 2 Acquisitions, development projects and disposals	231 229
5.4	Strategy and objectives	Introduction: A strategic plan on three drivers, underpinned by strong commitments 1.2 Financial and non-financial strategy and targets	14 26
5.5	Extent of dependence on patents or licenses, industrial, commercial or financial contracts or new manufacturing processes	1.7 Intellectual property	34
5.6	The basis for statements made by the issuer regarding its competitive position	1.1 A global player operating in promising markets	22
5.7	Investments		
5.7.1	Description of the issuer's material investments for each financial year for the period covered by the historical financial information	7.2.4 Consolidated statement of cash flows	223

NO.	KEY INFORMATION	SECTION(S)	PAGE(S)
5.7.2	Description of any material investments that are in progress		
5.7.3	Information relating to the joint ventures and undertakings in which the issuer holds a proportion of the capital likely to have a significant effect on the assessment of its own assets and liabilities, financial position or profits and losses	7.2 Note 5.4 Investments in equity-accounted companies	247
5.7.4	Description of any environmental issues that may affect the issuer's utilization of tangible fixed assets		
6	Organizational structure		
6.1	Description of the Group and the issuer's position within the Group	1 Presentation of the Group	22
		2.1 Description of the business	45
		7.2 Note 12 List of consolidated companies at December 31, 2019	287
6.2	List of significant subsidiaries	9.4 Information on holdings	364
		7.2 Note 12 List of consolidated companies at December 31, 2020	287
7	Operating and financial review		
7.1	Review of the development and performance of the issuer's business and of its position for each year and interim period for which historical financial information is required	2.1 Results of operations	36
7.1.1	Analysis of the development and performance of the issuer's business	1 Presentation of the Group	22
		2 Financial review	35
7.1.2	Issuer's likely future development and activities in the field of research and development	None	
7.2	Operating results	2.1.2 Analysis of consolidated financial results	37
7.2.1	Significant factors, including unusual or infrequent events or new developments, materially affecting the issuer's income from operations	2.1.2 Analysis of consolidated financial results	37
7.2.2	Material changes in net sales or revenues and reasons for such changes	2.1.2 Analysis of consolidated financial results 7.2 Note 4.2 Total revenue	37 236
8	Capital resources		
8.1	Information concerning the issuer's capital resources (both short and long term)	2.1.4 Liquidity and financial resources	40
8.2	Sources and amounts of the issuer's cash flows	2.1.4 Liquidity and financial resources	40
8.3	Information on the borrowing requirements and funding structure of the issuer	2.1.4 Liquidity and financial resources	40
8.4	Information regarding any restrictions on the use of capital resources	2.1.4 Liquidity and financial resources	40
8.5	Information regarding the anticipated sources of funds	2.1.4 Liquidity and financial resources	40
9	Regulatory environment		
	Description of the regulatory environment that the issuer operates in and that may materially affect its business, together with information regarding any governmental, economic, fiscal, monetary or political policies or factors that have materially affected, or could materially affect, directly or indirectly, the issuer's operations	1.5 Regulatory environment	31
10	Trend information		
10.1	Most significant recent trends in production, sales and inventory, and costs and selling prices since the end of the last financial year to the date of the Universal Registration Document Any significant change in the financial performance of the Group since the end of the last financial period for which financial information has been published to the date of the Universal Registration Document, or an appropriate negative statement	1.2 Strategy 7.2 Note 3.4 Subsequent events	26 231

NO.	KEY INFORMATION	SECTION(S)	PAGE(S)
10.2	Any known trends, uncertainties, demands, commitments or events that are reasonably likely to have a material effect on the issuer's prospects for at least the current financial year	7.2 Note 3.4 Subsequent events	231
11	Profit forecasts or estimates	None	
12	Administrative, management and supervisory bodies and senior management		
12.1	Information about the activities of the following persons, statement that they have not been convicted of any fraudulent offences, and corporate offices: <ul style="list-style-type: none"> members of the administrative, management or supervisory bodies; and any senior manager who is relevant to establishing that the issuer has the appropriate expertise and experience for the management of the issuer's business 	6.1.1.1 Presentation of the Board of Directors 6.1.1.2 Absence of conflicts of interest and convictions, and service contracts	150 164
12.2	Administrative, management and supervisory bodies and senior management conflicts of interest	6.1.1.2 Absence of conflicts of interest and convictions, and service contracts	164
	Any arrangement or understanding with major shareholders, customers, suppliers or others, pursuant to which any person referred to in item 12.1 was selected as a member of the administrative, management or supervisory bodies or as a member of senior management	6.1.1.1 Presentation of the Board of Directors	150
	Details of any restrictions agreed by the persons referred to in item 12.1 on the disposal within a certain period of time of their holdings in the issuer's securities	None	
13	Remuneration and benefits of the persons referred to in item 14.1		
13.1	Amount of remuneration paid and benefits in kind granted by the issuer and its subsidiaries	6.2 Corporate officers' compensation	184
13.2	Total amounts set aside or accrued by the issuer or its subsidiaries to provide pension, retirement or similar benefits	6.2 Corporate officers' compensation	184
14	Board practices	6.1.1 The Board of Directors	149
14.1	Date of expiration of the current term of office of the members of the administrative, management or supervisory bodies	6.1.1.1 Presentation of the Board of Directors	150
14.2	Information about members of the administrative, management or supervisory bodies' service contracts	6.1.1.2 Absence of conflicts of interest and convictions, and service contracts	164
14.3	Information about the issuer's Audit Committee and Remuneration Committee	6.1.1.12 Committees of the Board of Directors	171
14.4	Statement as to whether or not the issuer complies with the applicable corporate governance regime(s)	6.1 Corporate governance	148
14.5	Potential material impacts on the corporate governance, including future changes in the Board and committees composition (in so far as this has been already decided)	6.1 Corporate governance	48
15	Employees		
15.1	Number of employees at the end of the period or the average for each financial year for the period covered by the historical financial information and breakdown of persons employed	5.2.1.6 Summary table of employee data – Group	115
15.2	Shareholdings and stock options	3.2.2 Employees' interests in Edenred's capital	55
	With respect to each person referred to in item 12.1, information as to their share ownership and any options over such shares in the issuer	6.1.1.1 Presentation of the Board of Directors	150
15.3	Arrangements for involving the employees in the capital of the issuer	3.2.2 Employees' interests in Edenred's capital	55
16	Major shareholders		
16.1	Name of any person other than a member of the administrative, management or supervisory bodies who, directly or indirectly, has an interest in the issuer's capital or voting rights which is notifiable under the issuer's national law	3.2.1 Ownership of shares and voting rights	53
16.2	Different voting rights	3.2.1 Ownership of shares and voting rights	53

NO.	KEY INFORMATION	SECTION(S)	PAGE(S)
16.3	Statement of whether the issuer is directly or indirectly owned or controlled and description of the measures in place to ensure that such control is not abused	None	
16.4	Arrangements which may result in a change in control of the issuer	3.2.1 Ownership of shares and voting rights	53
16.5	Public offer made during the current or previous financial year	6.3.1.7 Public offer for the Company's shares initiated by a third party during the current or previous financial year and items that could have an impact in the event of a public tender offer	207
16.6	Shareholders' pacts	3.2.1 Shareholders' agreement(s) on the securities making up the Company's capital	53
17	Related-party transactions	2.1.9 Main related-party transactions 7.2 Note 11.2 Related-party transactions	44 284
18	Financial information concerning the issuer's assets and liabilities, financial position and profits and losses		
18.1	Historical financial information	7.2 Consolidated financial statements and notes	219
18.1.1	Audited historical financial information covering the latest three financial years and Audit Report in respect of each year	7.1 Statutory Auditors' Report on the consolidated financial statements	214
18.1.2	Change of accounting reference date	None	
18.1.3	Accounting standards	7.2 Note 1.4 Basis of preparation of financial statements	228
18.1.4	Change of accounting framework	None	
18.1.5	National accounting standards	7.4.3 Note 1 Summary of accounting policies	305
18.1.6	Consolidated financial statements	7.2 Consolidated financial statements and notes 7.4 Parent company financial statements and notes	219 300
18.1.7	Age of financial information	7.2 Note 1.4 Basis of preparation of the financial statements	228
18.2	Interim and other financial information	None	
18.3	Auditing of historical annual financial information	7.1 Statutory Auditors' Report on the consolidated financial statements	214
18.3.1	Statement that the historical financial information has been audited	7.1 Statutory Auditors' Report on the consolidated financial statements	214
18.3.2	Other information in the Universal Registration Document which has been audited by the auditors	7.3 Statutory Auditors' Report on the parent company financial statements	296
18.3.3	Where financial information in the Universal Registration Document is not extracted from the issuer's audited financial statements, statement of the source of the information and that the information is unaudited	None	
18.4	Pro forma financial information	None	
18.5	Dividend policy	3.3 Dividends	61
18.6	Legal and arbitration proceedings	4.2 Legal and arbitration proceedings	78
18.7	Significant change in the issuer's financial position since the end of the last financial period	2.1.11 Subsequent events	45
19	Additional information		
19.1	Share capital	3.1 The Company	52
19.1.1	Amount of issued capital, total authorized share capital, number of shares issued, par value per share, and reconciliation of the number of shares outstanding at the beginning and end of the year	3.1 The Company 6.3.4 Changes in share capital	52 209
19.1.2	Shares not representing capital	6.3.3 Shares not representing capital	208
19.1.3	Number, book value and face value of shares in the issuer held by the issuer itself or by subsidiaries of the issuer	3.2.1 Ownership of shares and voting rights	53
19.1.4	Convertible securities, exchangeable securities or securities with warrants	None	
19.1.5	Information about and terms of any acquisition rights and/or obligations over authorized but unissued capital or an undertaking to increase the capital	None	

NO.	KEY INFORMATION	SECTION(S)	PAGE(S)
19.1.6	Information about any capital of any member of the Group which is under option or agreed to be put under option	None	
19.1.7	History of share capital for the period covered by the historical financial information	6.3.4 Changes in share capital	209
19.2	Memorandum and articles of association	6.1.1 The Board of Directors	149
19.2.1	Corporate objects and purposes	3.1 The Company	52
19.2.2	Rights, preferences and restrictions attached to each class of existing shares	6.3.1 Description of the Company's shares	205
19.2.3	Description of any provision of the issuer's articles of association, statutes, charter or bylaws that would have an effect of delaying, deferring or preventing a change in control of the issuer	None	
20	Material contracts	2.1.6 Material contracts	44
21	Documents available	9.1 Investor relations and documents available to the public	362

9.9 Annual Financial Report cross-reference table

The Universal Registration Document contains all of the information required to be included in the Annual Financial Report governed by Article L.451-1-2 of the French Monetary and Financial Code, in

accordance with Article 222-3 of the AMF's General Regulations. To make this information easier to find, the following cross-reference table lists it by main topic.

NO.	KEY INFORMATION	PAGE(S)
1	Parent company financial statements	300
2	Consolidated financial statements	219
3	Management Report (within the meaning of the French Monetary and Financial Code)	371
3.1	Information provided in compliance with Article L.225-100-1 of the French Commercial Code	
	Business analysis	36
	Earnings analysis	37
	Balance sheet analysis	40
	Key financial and non-financial performance indicators	17
	Information on financial risks related to the impacts of climate change and presentation of associated measures	94
	Main risks and uncertainties	44
	Main characteristics of internal control and risk management procedures relating to the preparation and processing of financial and accounting information	80
3.2	Information provided in compliance with Article L.225-211 of the French Commercial Code	
	Share buyback	58
4	Statement by the persons responsible for the Annual Financial Report	363
5	Statutory Auditors' Reports on the parent company and consolidated financial statements	296, 214

9.10 Management report cross-reference tables

The following cross-reference table identifies the information that must be included in the management report, pursuant to the French

Commercial Code applicable to French joint-stock company with a Board of Directors.

NO.	KEY INFORMATION	SECTION(S)	PAGE(S)
1	Group's position and activity		
1.1	Position of the Company over the past financial year and objective and exhaustive analysis presenting a fair view of the business, results and financial position of the Company and the Group, particularly its debt, in terms of the size and the complexity of the business	2.1 Financial review – Consolidated results	36
1.2	Key financial performance indicators	2.1 Financial review – Consolidated results	36
1.3	Key non-financial performance indicators relating to the Company's specific activity, including information on environmental and employee matters	5.5 Monitoring key performance indicators	142
1.4	Subsequent events	2.1.11 Subsequent events	45
1.5	Identity of the main shareholders, holders of voting rights at general meetings, and any changes that took place during the past financial year	3.2.1 Ownership of shares and voting rights	53
1.6	Existing branches	N/A	
1.7	Material acquisitions of equity interests in companies headquartered in France	2.2.8 Relations with subsidiaries 7.4 Note 24 Subsidiaries and affiliates	48 322
1.8	Disposals of cross-shareholdings	N/A	
1.9	Foreseeable development of the Company and the Group and outlook	1.2.2 Targets	28
1.10	Research and development activities	2.1.10 Research and development activities	45
1.11	Five-year financial summary	7.4.3 Parent company financial statements – Note 25	324
1.12	Information on supplier and client payments	2.2.3	45
1.13	Amount of inter-company loans granted and Statutory Auditor's report	N/A	
2	Internal control and risk management procedures		
2.1	Description of the main risks and uncertainties to which the Company is exposed	2.1.8 Main risks and uncertainties	44
2.2	Information on the financial risks related to the impacts of climate change and presentation of the measures the Company is taking to reduce these by deploying a low-carbon strategy in all the components of its business	5.3.1 Reducing the carbon footprint, the consumption of energy and natural resources and waste production	123
2.3	Main characteristics of internal control and risk management procedures deployed by the Company and by the Group relating to the preparation and processing of financial and accounting information	4.4.2 Summary description of internal control procedures	78
2.4	Indications of objectives and policy regarding each main category using hedge accounting, and the exposure to risks relating to prices, credit, liquidity and cash flow (use of financial instruments by the Company)	4.1.1 Financial risks	69
2.5	Anticorruption processes	5.4.1 Ethically developing activities and partnerships throughout the value chain 4.1.2.5 Risks related to corruption, money laundering and/or terrorist financing schemes	133 73
2.6	Oversight arrangements and report on their effective implementation	4.1.2.5 Risks related to corruption, money laundering and/or terrorist financing schemes	73

NO.	KEY INFORMATION	SECTION(S)	PAGE(S)
3	Report on corporate governance		
	Information on compensation		
3.1	Corporate officers' compensation policy	6.2.1 Corporate officers' compensation policy (ex ante vote by shareholders)	184
3.2	Compensation and benefits of any kind paid or awarded during the period to each corporate officer	6.2.2 Information referred to in Article L.22-10-9 (I.) of the French Commercial Code relating to all compensation paid during, or awarded for, the 2020 financial year to corporate officers in respect of their duties (global ex post vote by shareholders)	191
3.3	Split between fixed and variable compensation	6.2.2 Information referred to in Article L.22-10-9 (I.) of the French Commercial Code relating to all compensation paid during, or awarded for, the 2020 financial year to corporate officers in respect of their duties (global ex post vote by shareholders)	191
3.4	Use of the possibility of requesting the return of variable compensation	None	
3.5	Commitments of any kind entered into by the Company for the benefit of the corporate officers, corresponding to items of compensation or benefits due, or likely to be due upon appointment to a new position, termination/removal from office, or subsequently	6.2.2 Information referred to in Article L.22-10-9 (I.) of the French Commercial Code relating to all compensation paid during, or awarded for, the 2020 financial year to corporate officers in respect of their duties (global ex post vote by shareholders)	191
3.6	Compensation paid or awarded by an entity included in the consolidation scope as defined in Article L.233-16 of the French Commercial Code	None	
3.7	Ratios of the compensation and benefits paid to each corporate officer to the mean and median compensation of the Company's employees	6.2.2 Information referred to in Article L.22-10-9 (I.) of the French Commercial Code relating to all compensation paid during, or awarded for, the 2020 financial year to corporate officers in respect of their duties (global ex post vote by shareholders)	191
3.8	Annual changes in compensation, Company performance, mean and median compensation of the Company's employees and the abovementioned ratios over the last five years	6.2.2 Information referred to in Article L.22-10-9 (I.) of the French Commercial Code relating to all compensation paid during, or awarded for, the 2020 financial year to corporate officers in respect of their duties (global ex post vote by shareholders)	191
3.9	Explanation of how total compensation complies with the Group's approved compensation policy, including how it contributes to long-term performance and how the performance criteria have been applied	6.2.2 Information referred to in Article L.22-10-9 (I.) of the French Commercial Code relating to all compensation paid during, or awarded for, the 2020 financial year to corporate officers in respect of their duties (global ex post vote by shareholders)	191
3.10	How the vote at the most recent General Meeting was taken into account, in accordance with section II of Article L.225-100 (through December 31, 2020), and with section I of Article L.22-10-34 of the French Commercial Code (from January 1, 2021)	6.2.2 Information referred to in Article L.22-10-9 (I.) of the French Commercial Code relating to all compensation paid during, or awarded for, the 2020 financial year to corporate officers in respect of their duties (global ex post vote by shareholders)	191
3.11	Deviation from the procedure for implementing the compensation policy and any exceptions	None	
3.12	Application of the provisions of the second paragraph of Article L.225-45 of the French Commercial Code (suspension of payment of compensation to directors in the event that the composition of the Board fails to comply with diversity criteria)	None	
3.13	Options awarded to and retained by corporate officers	None	
3.14	Free shares awarded to and retained by corporate officers	6.2.4 Additional information relating to corporate officers' compensation (not subject to a shareholder vote)	202

NO.	KEY INFORMATION	SECTION(S)	PAGE(S)
Information about governance			
3.15	List of all the directorships and positions held by each of the corporate officers during the year	6.1.1.1 Presentation of the Board of Directors	150
3.16	Agreements between a corporate officer or major shareholder with a subsidiary of the Company	6.1.1.11 Related-party agreements	170
3.17	Summary table of authorizations to issue new shares granted by shareholders to the Board of Directors	6.1.5.3 Summary table of authorizations and delegations in force granted by the General Meeting and their utilization in 2020 and early 2021 (until March 1, 2021)	181
3.18	Executive Management organization	6.1.2 General Management	175
3.19	Composition, conditions, preparation and organization of the work of the Board of Directors	6.1.1.1 Presentation of the Board of Directors	150
3.20	Application of the principle of gender balance on the Board of Directors	6.1.1.1 Presentation of the Board of Directors	150
3.21	Any restrictions that the Board places on the powers of the Chief Executive Officer	6.1.2.3 Restrictions on the powers of the Chief Executive Officer	176
3.22	Reference to a corporate governance code and application of the "comply or explain" principle	6.1 Corporate Governance	148
3.23	Conditions and procedures for participating in General Meetings	6.1.5 General Meetings	179
3.24	Procedure for assessing agreements in force - Implementation	6.1.1.11 Related-party agreements	170
3.25	Information likely to have an impact in the event of a public tender offer or exchange offer <ul style="list-style-type: none"> ° structure of the Company's share capital; ° limitations in the bylaws on the exercise of voting rights and transfer of shares or clauses in agreements brought to the attention of the Company in application of Article L. 233-11 of the French Commercial Code; ° direct or indirect equity interests in the Company of which it is aware, pursuant to articles L. 233-7 and L. 233-12 of the French Commercial Code; ° list of holders of any securities carrying special control rights and a description of these rights – control mechanisms provided for in any employee share ownership system when the employee does not exercise the control rights; ° agreements between shareholders of which the Company is aware that could give rise to restrictions on the transfer of shares and the exercise of voting rights; ° rules for appointing and replacing members of the Board of Directors and amending the Company's bylaws; ° powers of the Board of Directors, in particular as regards share issuance and buybacks: ° agreements entered into by the Company that would change or terminate in the event of a change of control of the Company, except where this disclosure, other than in the case of legal disclosure requirements, would seriously harm its interests; ° agreements providing for the payment of compensation for loss of office or other termination benefits to members of the Board of Directors or to employees if they stand down, resign, are removed from office or terminated other than for gross misconduct or if their employment ends due to a public tender offer or exchange offer. 	6.3.1.7 Public offer for the Company's shares initiated by a third party during the current or previous financial year and items that could have an impact in the event of a public tender offer	207
3.26	For French joint-stock companies with a Supervisory Board: Observations of the Supervisory Board on the Report of the Executive Board and on the financial statements for the period.	N/A	
4 Capital and ownership structure			
4.1	Structure, changes in the Company's capital and disclosure thresholds	3.2.1 Ownership of shares and voting rights	53
4.2	Purchase and sale by the Company of its own shares	3.2.3 Buyback and sale by Edenred of its own shares	58
4.3	Employee share ownership on the last day of the reporting period (proportion of capital)	3.2.2 Employees' interests in Edenred's capital	65

NO.	KEY INFORMATION	SECTION(S)	PAGE(S)
4.4	Any adjustments for securities giving access to the share capital or stock options in the event of purchases/sales of treasury shares or financial transactions	N/A	
4.5	Disclosures concerning transactions in the Company's shares by managers and related persons	3.4.2 Corporate officers' and executives' dealings in the Company's shares	64
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5	Non-financial performance statement		
5.1	Business model	Introduction	90
5.2	Description of the principal risks associated with the Company or Group's activities, including where relevant and proportionate, the risks associated with its business relationships, its products or services	5.1.4 Risk analysis 5.1.3 Materiality assessment	94 93
5.3	Information on the manner in which the Company takes into account the social, societal and environmental impact of its operations, and the impacts thereof with regard to the respect for human rights and the fight against corruption (description of the policies applied and due diligence work performed to prevent, identify and mitigate the main risks relating to the Company or Group's business activity)	5.1.4 Risk analysis 5.2.1.3 Labour and human rights 5.4.1 Ethically developing activities and partnerships throughout the value chain 4.1.2.5 Risks related to corruption, money laundering and/or terrorist financing schemes	94 112 133 73
5.4	Outcome of policies applied by the Company, including key performance indicators	5.5 Monitoring key performance indicators 5.2.1.6 Key figures	142 114
5.5	Social information (employment, organization of work, health and safety, labor relations, training, gender equality)	5.2 PEOPLE: improve quality of life	103
5.6	Environmental information (general environmental policy, pollution, circular economy, climate change)	5.3 PLANET: preserve the environment	123
5.7	Societal information (societal commitments to sustainable development, subcontracting and suppliers, fair trade)	5.4 PROGRESS: create value responsibly	133
5.8	Information related to the fight against corruption	5.4.1.1 Priority issue: business ethics	133
5.9	Information on initiatives to promote human rights	5.2.1.3 Labour and human rights	112
5.10	Specific disclosures: ° the Company's policy for mitigating the risk of technological accidents; ° the Company's ability to cover its civil liability for property and persons arising from the operation of its facilities; ° resources provided by the Company for compensating victims in the event of a technological accident for which it may be liable.	5.2.1.3.2 Promoting workplace health and safety 5.2.1.3.2 Promoting workplace health and safety 5.2.1.3.1 Fostering social dialogue	112 112 111
5.11	Collective agreements signed by the Company and their impact on its economic performance and employee working conditions	5.2.13.1 Fostering social dialogue	111
5.12	Certification of the independent third party concerning the information presented in the non-financial performance statement	5.6 CSR independent third-party entity report	144
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6.2	Injunctions or fines for anticompetitive practices	7.2 Consolidated financial statements – Note 10.3 Claims and litigation	282

9.11 Cross-reference table for the registry office

Pursuant to Article L.232-23 of the French Commercial Code, the following cross-reference table lists the information included in the 2020 Universal Registration Document by topic.

KEY INFORMATION REQUIRED	PAGE(S)
Financial statements	
Parent company financial statements	300
Statutory Auditors' Report on the parent company financial statements	296
Consolidated financial statements	219
Statutory Auditors' Report on the consolidated financial statements	214
Management report	371
Proposed appropriation of profit	334

9.12 GRI and SASB cross-reference table

The Global Reporting Initiative (GRI) is an international organization involving companies and other stakeholders to establish a framework for reporting on the different levels of a company's sustainability performance. The Sustainability Accounting Standards Board (SASB) is also a sector-based standard-setting initiative. Edenred comes under standards for the Software & IT Services industry. The purpose of these bodies is to disseminate guidelines to

help companies produce standardized reports on environmental, economic and social matters. This Document has been prepared in accordance with the GRI Standards: Core option, as shown in the table below.

GRI	DISCLOSURE 2020	SECTION IN THIS DOCUMENT	PAGE	UN GLOBAL COMPACT PRINCIPLE
GRI 101: Foundation				
GRI 102: General Disclosures				
102-1	Name of the organization	3.1.1 The Company	52	
102-2	Activities, brands, products, and services	Introduction: • Business lines serving people at work across 46 countries • A responsible, sustainable and profitable value creation model	8 10-13 90	
102-3	Location of headquarters	3.1.1 The Company	52	
102-4	Location of operations	Introduction: • Business lines serving people at work across 46 countries 1.1 A global player operating in promising markets	8 22	
102-5	Ownership and legal form	3.1.1 The Company	52	
102-6	Markets served	1.1 A global player operating in promising markets	22	
102-7	Scale of the organization	5.2.1.6 Key figures 7.2.6 Notes to the consolidated financial statements – Note 4 3.2.1 Ownership of shares and voting rights 1.1 A global player dedicated to the world of work	114 232 53 22	
102-8	Information on employees and other workers	5.2.1.6 Key figures	114-115	Principle 6: Businesses should uphold the elimination of discrimination in respect of employment and occupation
102-9	Supply chain	5.4.1.1 Business ethics	134	
102-10	Significant changes to the organization and its supply chain	1.3 2020 highlights 7.2.6 Notes to the consolidated financial statements – Note 3	28 231	

GRI	DISCLOSURE 2020	SECTION IN THIS DOCUMENT	PAGE	UN GLOBAL COMPACT PRINCIPLE
102-11	Precautionary Principle or approach	4.1 Risks and measures to manage the risks 5.1.4 Risk analysis	68 94-96	
102-12	External initiatives	5.1.6 Alignment with the UN's Sustainable Development Goals 5.1.7.2 Standards	98 100	
102-13	Membership of associations	5.1.7.2 Standards 5.2.2.1 Promoting well-being through healthy and sustainable nutrition	100 116	
102-14	Statement from senior decision-maker	Message from the Chairman and CEO 5.1.7.2 Standards	6 100	
102-15	Key impacts, risks, and opportunities	4.1 Risks and measures to manage the risks 5.1.3 Materiality assessment 5.1.4 Risk analysis	68 93 94-96	
102-16	Values, principles, standards, and norms of behaviour	5.4.1.1 Business ethics 5.1.5 CSR strategy	133 97	Principle 10: Businesses should work against corruption in all its forms, including extortion and bribery.
102-17	Mechanisms for advice and concerns about ethics	5.4.1.1 Business ethics	133	
102-18	Governance structure	6.1.1 The Board of Directors 6.1.2 Executive Management 5.1.1 Governance	149 175 91	
102-19	Delegating authority	6.1.1 The Board of Directors 6.1.2 Executive Management 5.1.1 Governance	149 175 91	
102-20	Executive-level responsibility for economic, environmental, and social topics	6.1.1 The Board of Directors 6.1.2 Executive Management 5.1.1 Governance	149 175 91	
102-21	Consulting stakeholders on economic, environmental, and social topics	5.1.3 Materiality assessment 5.4.3.3 Stakeholder dialogue	93 141	
102-22	Composition of the highest governance body and its committees	6.1.1 The Board of Directors 6.1.2 Executive Management	149 175	
102-23	Chair of the highest governance body	6.1.1 The Board of Directors	149	
102-24	Nominating and selecting the highest governance body	6.1.1 The Board of Directors 6.1.2 Executive Management	149 175	
102-25	Conflicts of interest	6.1.1.2 Absence of conflicts of interest and convictions 6.1.1.8 Director's Charter	164 168	
102-26	Role of highest governance body in setting purpose, values, and strategy	6.1.1 The Board of Directors 6.1.2 Executive Management 5.1.1 Governance	149 175 91	
102-29	Identifying and managing economic, environmental, and social impacts	4.1 Risks and measures to manage the risks 5.1.3 Materiality assessment 5.1.4 Risk analysis	68 93 94-96	
102-30	Effectiveness of risk management processes	4.1 Risks and measures to manage the risks	68	
102-31	Review of economic, environmental, and social topics	4.1 Risks and measures to manage the risks 5.1.3 Materiality assessment 5.1.4 Risk analysis	68 93 94-96	
102-32	Highest governance body's role in sustainability reporting	5.1.1 Governance	91	
102-35	Remuneration policies	6.2 Corporate officers' compensation 6.2.2 Information referred to in Article L. 22-10-9 (I.) of the French Commercial Code relating to all compensation paid during, or awarded for, the 2020 financial year to corporate officers in respect of their duties (global ex post vote by shareholders)	184 191	

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102-41	Collective bargaining agreements	5.2.1.3 Labour and human rights	111	Principle 3: Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining
102-43	Approach to stakeholder engagement	5.4.3.3 Stakeholder dialogue	141	
102-44	Key topics and concerns raised	5.4.3.3 Stakeholder dialogue Introduction: A sustainable and profitable business model	141 90	
102-45	Entities included in the consolidated financial statements	5.1.2 Methodology 7.2.6 Notes to the consolidated financial statements – Note 12	91 287	
102-46	Defining report content and topic Boundaries	5.1.2 Methodology 5.1.3 Materiality assessment 5.1.4 Risk analysis	91 93 94-96	
102-47	List of material topics	5.1.4 Risk analysis	94-96	
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103-2	The management approach and its components	5.1.3 Materiality assessment 5.1.4 Risk analysis	93 94-96	
103-3	Evaluation of the management approach	5.1.3 Materiality assessment 5.1.4 Risk analysis	93 94-96	
GRI 201: Economic performance				
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201-1	Direct economic value generated and distributed	Introduction: A responsible, sustainable and profitable value creation model 2.1 Consolidated results 5.2.3.1 Social and economic contribution	10 36 119	
201-2	Financial implications and other risks and opportunities due to climate change	5.1.4 Risk analysis	94-96	Principle 7: Businesses should support a precautionary approach to environmental challenges.
201-3	Defined benefit plan obligations and other retirement plans	7.2.6 Notes to the consolidated financial statements – Note 9.2	276	
GRI 203: Indirect economic impact				
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203-2	Significant indirect economic impacts	5.2.3.1 Social and economic contribution 5.4.3.1 Guaranteeing responsible digitization of payment solutions and services, and their availability	122 138 137	
GRI 205: Anti-corruption				
103-1; 103-2; 103-3		4.1.2.5 Risks related to corruption, money laundering and/or terrorist financing schemes 5.4.1.2 Key progress indicators 5.5 Monitoring key performance indicators	73 135 143	Principle 10: Businesses should work against corruption in all its forms, including extortion and bribery.
205-1	Operations assessed for risks related to corruption	4.1.2.5 Risks related to corruption, money laundering and/or terrorist financing schemes 5.4.1.1 Business ethics	73 133	
205-2	Communication and training about anti-corruption policies and procedures	4.1.2.5 Risks related to corruption, money laundering and/or terrorist financing schemes 5.4.1.1 Business ethics	73 133	
GRI 206: Anti-competitive behaviour TC-SI-520a.1. Legal actions for anti-competitive behaviour, anti-trust, and monopoly practices				
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206-1	Legal actions for anti-competitive behaviour, anti-trust, and monopoly practices	4.1.2.2 Risks related to competition law 7.2.6 Notes to the consolidated financial statements – Note 10	72 280	
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		5.5 Monitoring key performance indicators	143	
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306-1	Water discharge by quality and destination	5.3.1.2 Other issues	127	
306-2	Waste by type and disposal method	5.3.1.2 Other issues	127	
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403-6	Promotion of worker health	5.2.1.3 Labour and human rights 5.2.1.6. Key figures	111 115	
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103-1; 103-2; 103-3		5.5 Monitoring key performance indicators	142	Principle 3: Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining
407-1	Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	5.2.1.3 Labour and human rights	112	
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103-1; 103-2; 103-3		5.5 Monitoring key performance indicators	142	Principle 5: Businesses should uphold the effective abolition of child labour.
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103-1; 103-2; 103-3		5.5 Monitoring key performance indicators	142	Principle 4: Businesses should uphold the elimination of all forms of forced and compulsory labour.
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