

WELLBEING & EXPERIENCES WITH EDENRED BENEFITS



Beneficiary guide



EDENRED EMPLOYEE BENEFITS



Your employer loads the benefit balance into your Edenred account. The general validity period of the benefit is 2 years from the load date (unless the employer specifies otherwise).



Our network includes thousands of lunch, sports, culture, massage, commuting and wellbeing places all over Finland. The benefits offer countless opportunities for new experiences.



Your Edenred account is always charged for the actual amount of the paid service – no money is wasted!




You can conveniently pay with your physical or virtual Edenred payment card with Apple Pay and Google Pay!








Edenred is Finland's leading provider of employee benefits, a pioneer in payment solutions, and an enabler of everyday wellbeing. Our versatile employee benefits support your wellbeing both at work and during leisure time.



BENEFITS AND PAYMENT METHODS (2025)

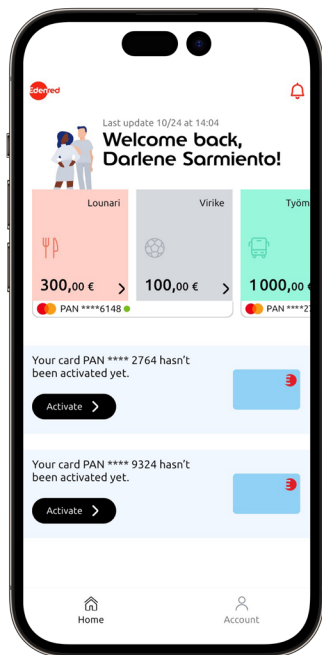


	Tax-free limits	Physical card	Virtual card	Apple Pay	Google Pay	Edenred Pay	Lunch voucher, Virike voucher	MyChoice
Lounari 	8,60 - 13,70 € / day	✓	✓	✓	✓	✓	✓	
Virike 	400 € / year	✓	✓	✓	✓	✓	✓	✓
Transport 	3400 € / year		✓	✓	✓			✓
Massage 	400 € / year		✓	✓	✓	✓		✓
Wellbeing 	3000 € / year		✓	✓	✓	✓		✓

EDENRED APP

Download our mobile app to your phone; your benefits are always with you!

Note! The language of the application is determined by the language settings of the phone's operating system.



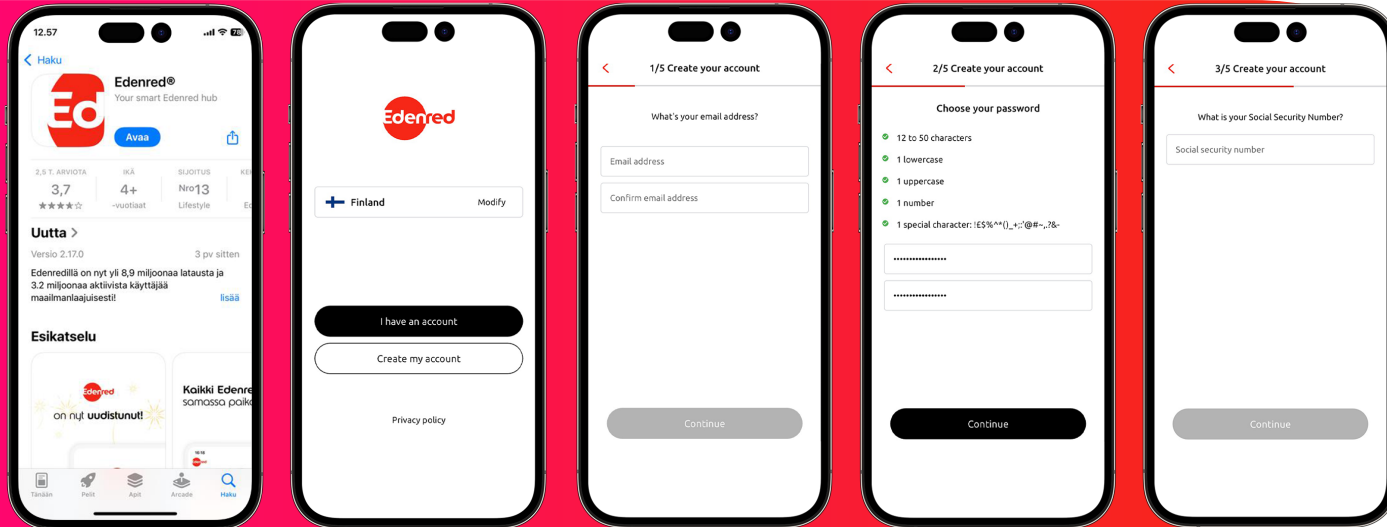
In Edenred you can:

- ▶ Check the amount of balance and payment transactions
- ▶ View the expiration date of your balances
 - If the information is not available (due to your company's contract type), check the validity with your employer
- ▶ Make load requests (depending on your employer)
- ▶ Make Edenred Pay mobile payments (except Transport)
- ▶ Add your personal bank or credit card to be used in Wolt and Kotipizza
- ▶ Transfer balance with the MyChoice feature between Virike, Transport, Massage & Wellbeing benefits
- ▶ Edit your contact information (address, phone number) in the 'Profile' section
- ▶ Search for places of use



REGISTRATION (1/2)

Once you've received your Edenedred payment card, start the registration! All your benefits work with the same credentials



1. **Download** the Edenedred app from your app store.

2. Set Finland as country and start creating credentials by selecting **Create my account**.

3. Enter a functioning email address as your username.
We recommend using a personal email instead of a work email*.

4. Create a password.

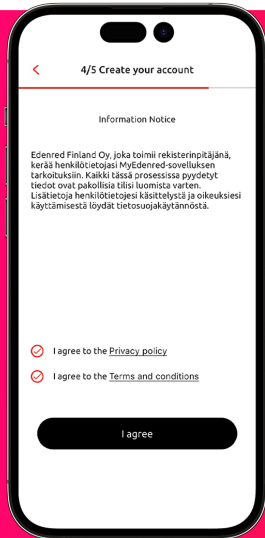
5. Enter your personal identification number (your benefits are linked to it by your employer).



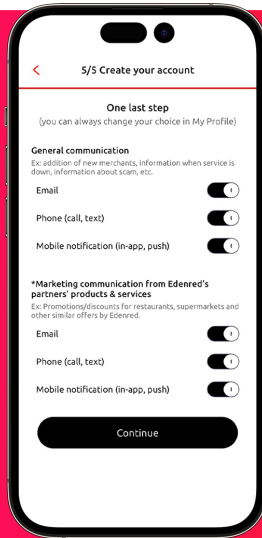
* Please note that you can always log in to the service in the future using the same username (for example, even if your employer changes).

REGISTRATION (2/2)

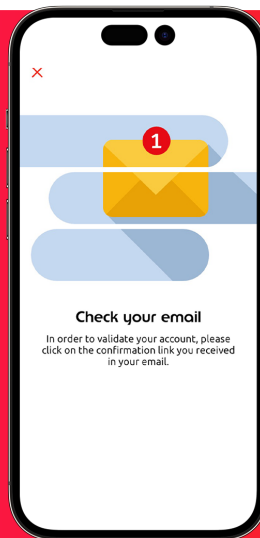
Confirm your email address once more, and you're all set!



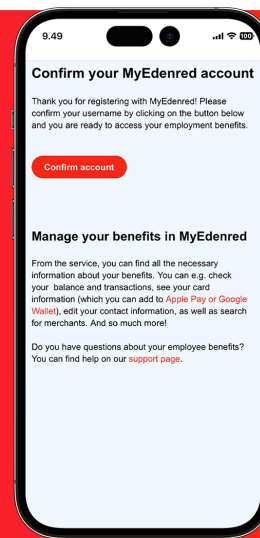
6. Read and accept the Privacy Policy and Terms of Use.



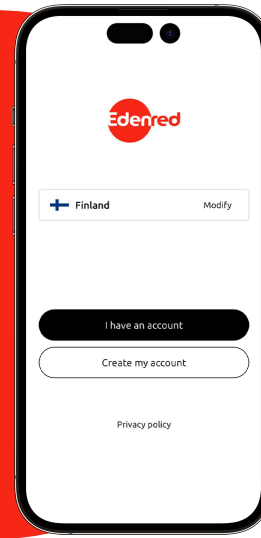
7. Specify how you want us to contact you.



8. Go to your email inbox and open the confirmation email. Remember to check your spam folder!



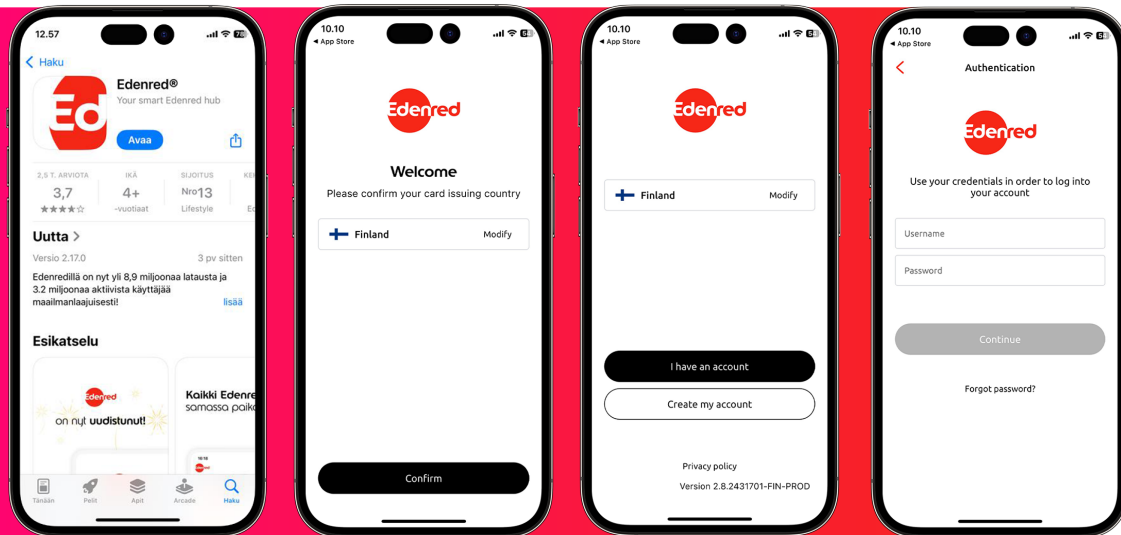
9. Select **Confirm account** to finalize registration.



10. Once your username has been successfully confirmed, you can log in to Edenred!

LOGIN WITH EXISTING CREDENTIALS (1/2)

Download the Edenred app and log in with your existing credentials



1. **Download** the Edenred app from your app store.

2. Open the app, select Finland as the country, and click **Confirm**.

3. Select **I already have a user account** to log in.

4. Log in with your existing Edenred credentials.

Switching from the old app to the new one:

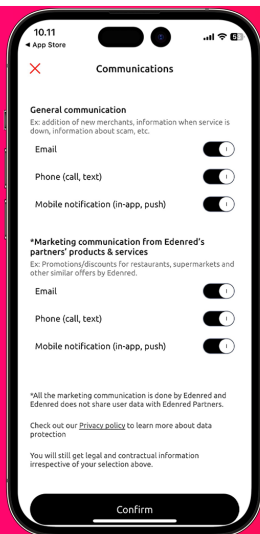
- ▶ Your old credentials will work when switching to the new app. Therefore, you do not need to create new credentials!

You have changed employers:

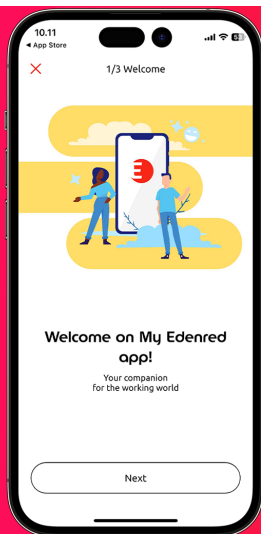
- ▶ If you have previously registered for Edenred, the same credentials will still work even if you have changed employers
 - When changing employers, you DO NOT NEED to create new credentials, as your new benefits will load onto your current account automatically

LOGIN WITH EXISTING CREDENTIALS (2/2)

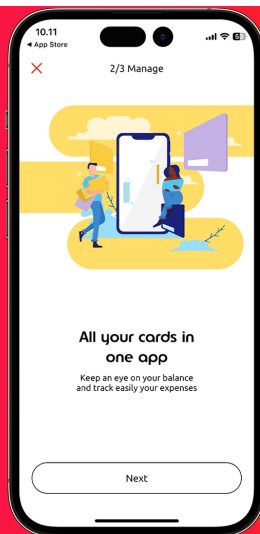
Download the Edenred app and log in with your existing credentials



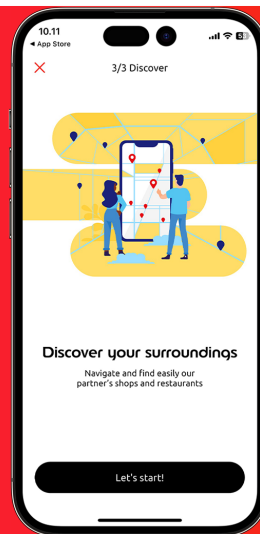
5. Specify how you want us to contact you.



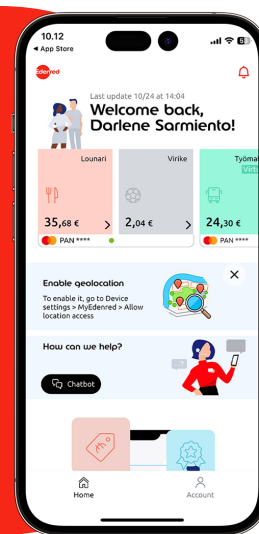
6. You are now logged into the app!



7. All your Edenred benefit cards can be conveniently found in one place



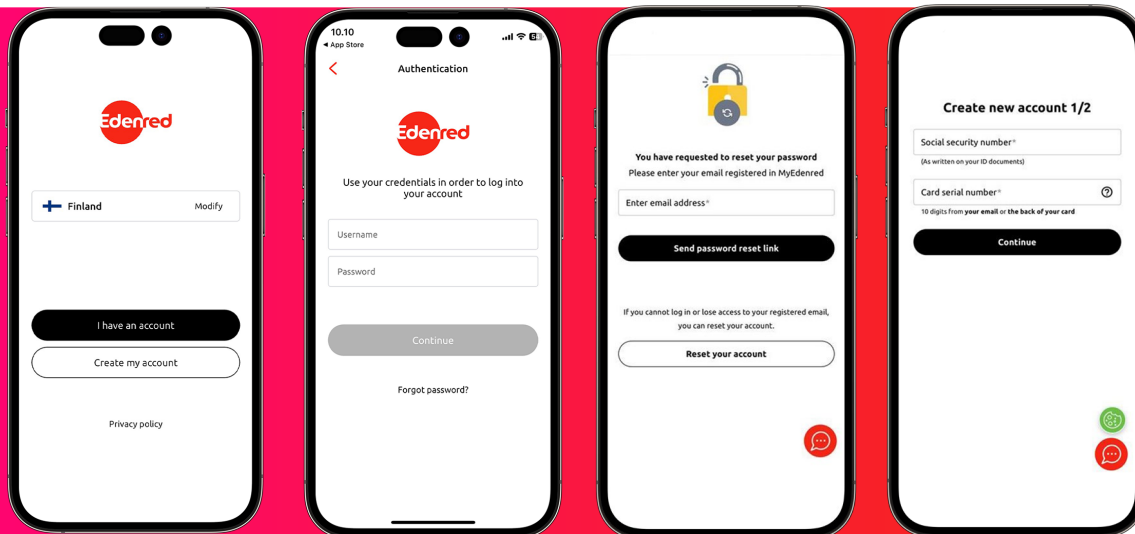
8. In the app, you can easily find the places where to use your benefits



9. You are now ready to use your benefits

RESETTING YOUR ACCOUNT

If you are facing challenges logging in, you can reset your account



1. Open the app and select **I have an account** on the login page.

2. Click on **Forgot password?**

3. Select **Reset your account**.

4. Follow the instructions. The email address you enter at this stage will become your username.*

Reset your account if

- ▶ You have challenges logging in
- ▶ You want to change the email address registered to your account

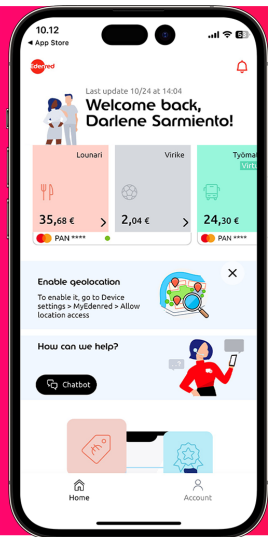
Have you serial number?

- ▶ Please note that you will need the serial number of your Edenred payment card (10 digits).
 - You can find it in your email or on the back of your physical card. If you have multiple Edenred benefits, you can use any of your serial numbers.
 - If you can't find it, our customer service will assist you by phone. Contact details can be found at edenred.fi/contact-us.

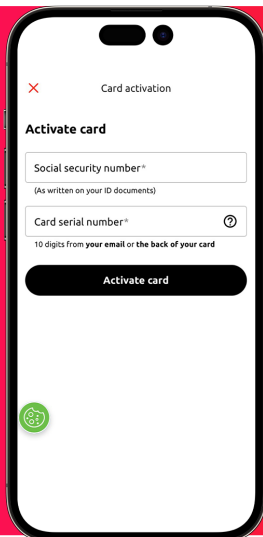
** We recommend using a personal email address instead of your work email. This way, you can access the app even during absences and log in with the same credentials even if you change employers.*

CARD ACTIVATION

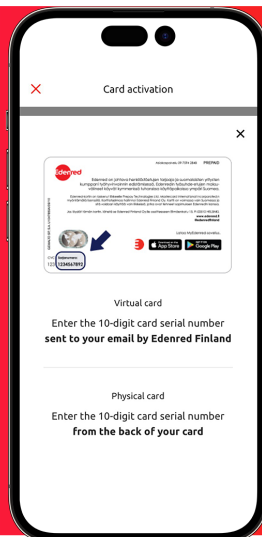
Activate Edenred's virtual or physical payment card with its serial number and your social security number



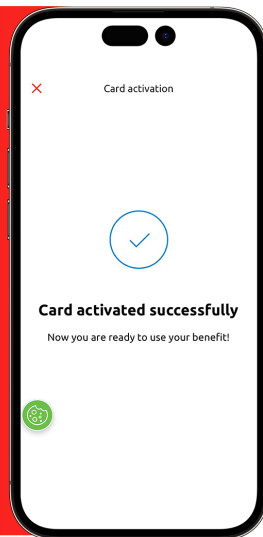
1. Unactivated cards are visible on the homepage of the app once you have logged in. Begin by clicking on **Activate** next to the card you wish to activate



2. Enter your social security number and the serial number of the card you wish to be activated. Confirm the action by clicking **Activate Card**



3. **Virtual card** serial number can be found in the email sent by Edenred. For the **physical card**, the serial number is located on the back of the card



4. Your card has been successfully activated!

Check the serial number of your card:

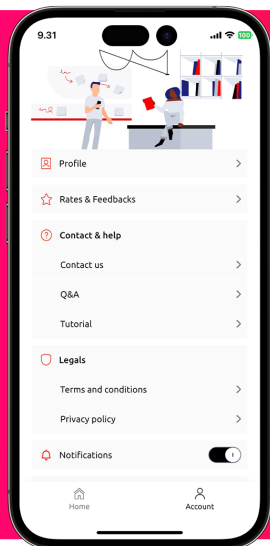
- ▶ The serial number of the virtual card can be found in the email sent by Edenred
 - Remember also to check your spam folder
- ▶ The serial number of the physical card is located on the back of the card at the bottom left
 - *It is not the number sequence found on the front of the card*

If you have already registered on Edenred and receive a new benefit:

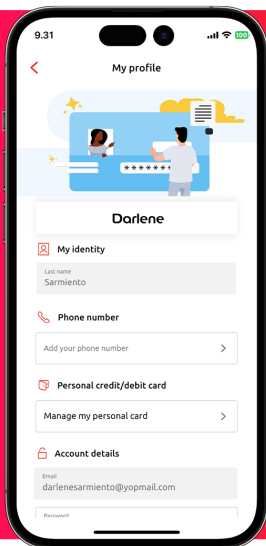
- ▶ All your benefits can be found in the Edenred menu. When you have been issued a new card, you can activate it from the Edenred homepage
 - *Note! Each benefit has its own payment card, which needs to be activated separately (except for Lounari and Virike, which work with the same Edenred card)*

EDIT YOUR CONTACT INFORMATION

You can update your contact information or change your password in Edenred



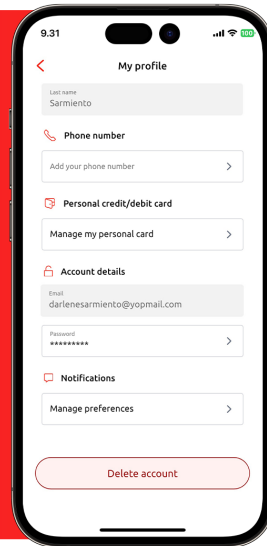
1. Click on the **Account** at the bottom of the application and then **Profile**



2. Once you have accessed the Profile section, you can view your contact information

In the Profile section, you can

- Update your address and phone number
- Link your personal bank card to your account
- Change your password
- Update notification settings
- Delete your account



3. When you are ready, you can click the arrow to navigate away from the Profile section

Remember to keep your contact information up-to-date!

- Edenred's payment cards are sent to you based on your postal address (physical card) or email (virtual card) you have in Edenred.

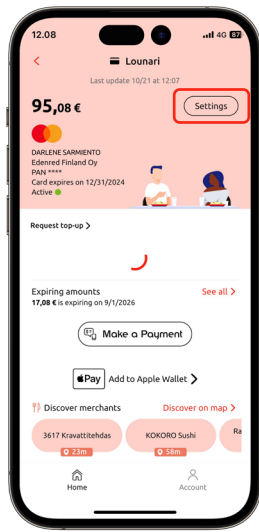
CHECKING CARD DETAILS AND BALANCE

You can see the details of both your virtual and physical cards in Edenred

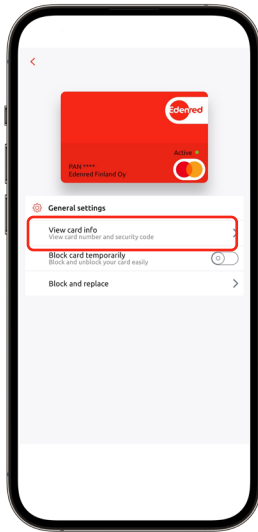
Please remember this!
Lounari and Virike operate with the same Edenred card, but the Transport, Massage, and Wellbeing benefits have their own payment cards. Each card needs to be activated separately!



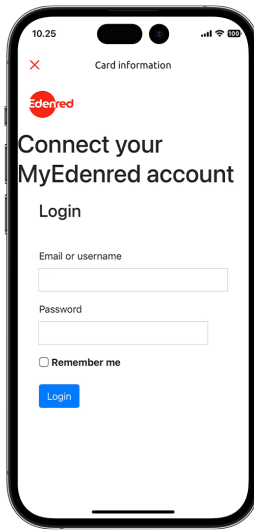
1. Open Edenred and choose which benefit details you want to view from the homepage



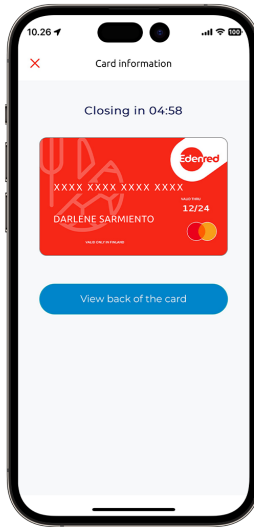
2. From the benefit-specific page, you can see your balance, expiration date, and transaction history. You can also view your card details in **Settings** and make an Edenred Pay mobile payment



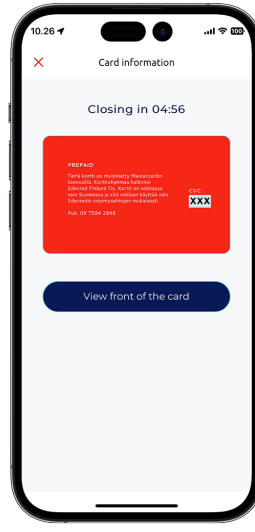
3. From the Settings, you can **view your card details** and if needed, temporarily block or permanently terminate the card



4. Enter your username and click **Login** to view your card details



5. You can see the card number and the expiration date **on the front of the card**

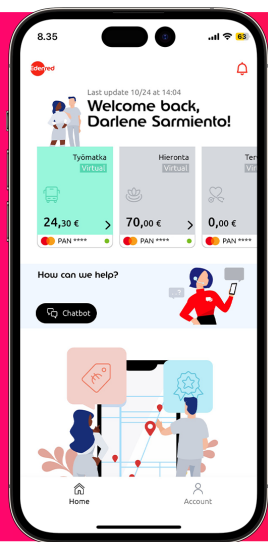


6. **On the back of the card**, you can check the card's CVC number

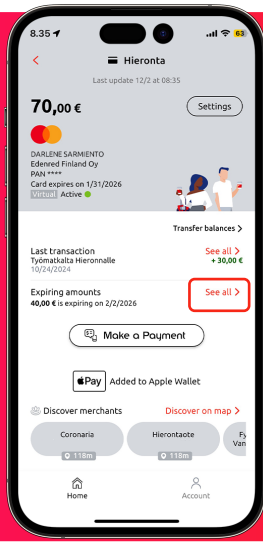


EXPIRING BALANCE

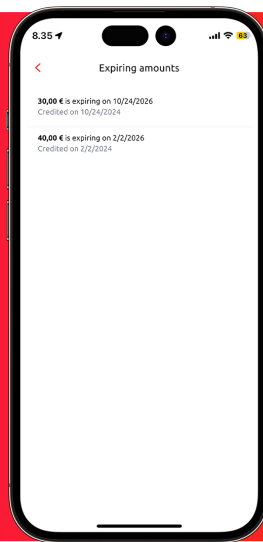
You can conveniently check your possibly expiring balance in Edenred



1. Open Edenred and select which benefit's information you want to view from the home page



2. From the benefit-specific page, you can see the expiration date of your balance



3. You can also view the expiration dates of the balances transferred at different times

NOTE!

The date shown in the expiring amounts is the day that the benefits are **already expired** and can no longer be used!

If the expiring balance information is not visible (due to your company's contract type), the current year's balance is by default valid until 31.12.

EDENRED PAYMENT METHODS

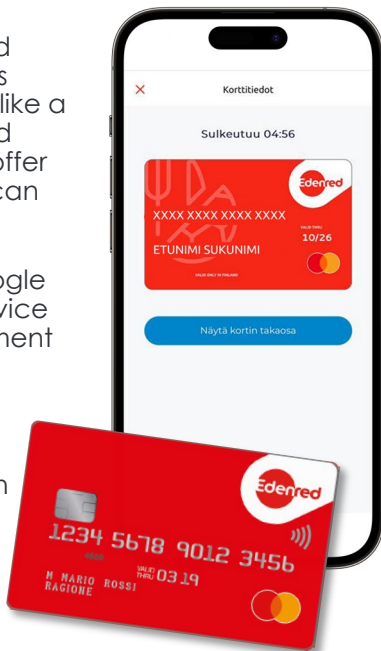
Check the Location Search to see what payment methods each location accepts

Versatile payments with Mastercard

Edenred benefits work with Mastercard-based payment cards. Our physical payment card is made from recycled materials and functions like a regular bank card – including contactless and chip payments without a PIN code. We also offer a virtual payment card, the details of which can be conveniently found in Edenred.

Both types of cards work with Apple Pay, Google Pay, and online stores (depending on the service provider). They can also be added as a payment method to services such as Wolt, HSL, and VR Matkalla apps.

Each benefit has its own payment card and methods (except for Lounari and Virike, which work with the same Edenred card).



Pioneer in mobile payments

We are the only provider of employee benefits in Finland that enables payments through three easy and secure mobile payment methods: Apple Pay, Google Pay, and Edenred Pay. All you need is a smart device!

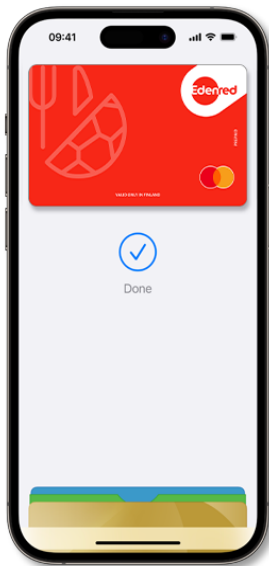
Apple Pay and Google Pay are payment methods for iOS and Android operating systems, to which you can link the physical or virtual payment card associated with each benefit. They work with all contactless payment terminals.

Edenred Pay is Edenred's own mobile payment method, enabling payments within the Edenred service. It allows for quick and easy payments for Lounari, Virike, and Hieronta services with just a few clicks.

[Payment methods](#)

APPLE PAY & GOOGLE PAY

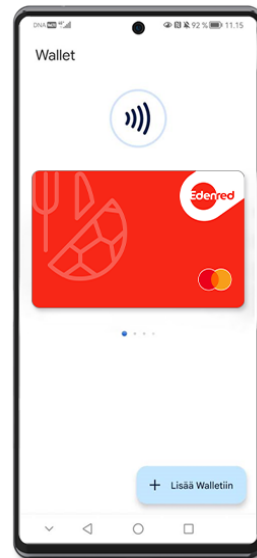
Pay with your smart device at all locations in our network equipped with contactless payment terminals



Works with all Edenred benefits

To add a card, open the Wallet app on your iOS device and follow the instructions. The payment method works on iPhone, iPad and iWatch!

Pay by double-clicking the side or home button (depending on your device) and selecting the desired payment card. Confirm the payment (FaceID or TouchID), bring the device near the payment terminal and you're done!



Works with all Edenred benefits

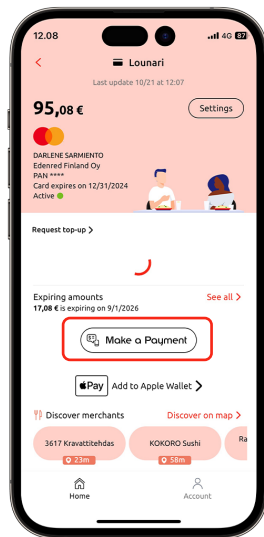
To add a card, open the Google Wallet app on your Android device and follow the instructions. Remember also to verify that the phone's **NFC feature** is turned on!

Pay by opening Google Wallet, selecting the Edenred card and bringing your device near the payment terminal. The phone asks you for additional identification (PIN, FaceID or TouchID). The payment terminal acknowledges the payment as successful and you're done!

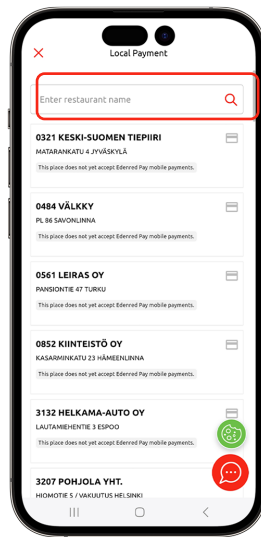
EDENRED PAY MOBILE PAYMENT



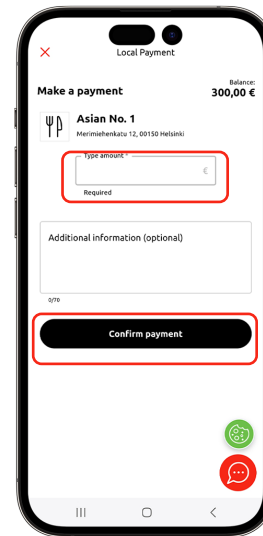
1. Open Edenred and **select the benefit** you want to use for payment.



2. On the benefit-specific page, click on **"Make a payment"**.

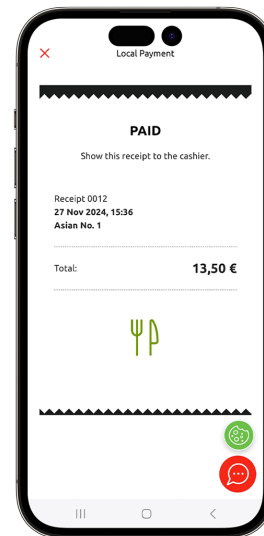


3. **Find the service provider** to whom you want to make the payment to.



4. **Enter the amount** to be paid and, if desired, specify the purchased service in the "Additional information" field. **Confirm payment.**

Note: If the benefit does not cover the full amount of the service, pay the remaining balance with another payment method at the cashier.

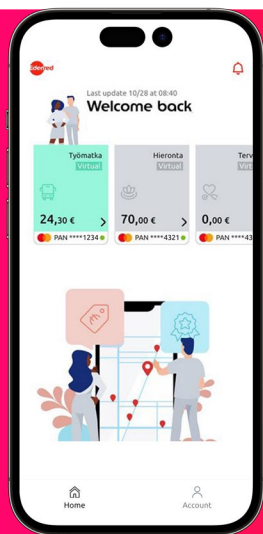


5. **The payment is now complete!**

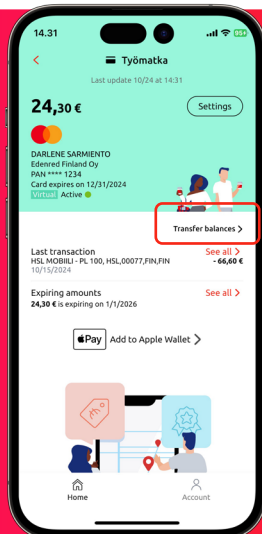
If you are making a remote payment, please check the instructions directly from the service provider.

MYCHOICE

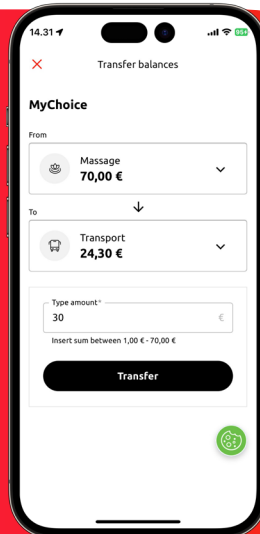
Balance transfer between benefits, if your employer has activated the feature



1. On the Edenred home page, choose the benefit you want to transfer balance from.



2. Select **Transfer balances**.



3. Select the benefits for which you would like to initiate the balance transfer. Enter the amount to be transferred and select **Transfer**.

NOTE!

Please note that the maximum value of transferring to Virike benefit per calendar year is 400 €. If the transferred balance for the current year is 400 € or more, and you transfer the balance to, another benefit, you will not be able to transfer it back to Virike. In these cases, we recommend transferring only the necessary amount.

Choose the best way to use your benefits!

- MyChoice gives you the freedom to choose how you prefer to use your benefits
 - Transferring balance is possible between Virike, Transport, Massage, and Wellbeing* within tax-free limits
- You can make 5 transfers within 30 days
- The balance transfers in real-time and is immediately available to you

***NOTE!** The employer defines which benefits are included in MyChoice, please check the matter with your employer



[Learn more](#)

EDENRED LOUNARI

Lunch benefit is up to 25% tax free and the most popular employee benefit in Finland. It offers a refreshing break – both in the office and remote work.

- ▶ The largest lunch network in Finland with almost 20,000 possibilities of use
 - Restaurants, cafes, grocery stores, kiosks, restaurant carts and Wolt. It also covers delivery costs!
 - **Always remember to mention to the cashier/waiter that you are paying with lunch benefit!**
 - In the grocery store you can buy e.g. hot dishes from the service counter and ready-to-eat dishes from the sushi and salad bar. The benefit does not apply to e.g. to groceries or ready meals, the meal must be prepared and/or packaged in the store.
- ▶ Lunch benefit's daily payment limits are 8,60 - 13,70 € (2025)
 - **The amount exceeding maximum limit** must be paid with another payment method. Tell the cashier how much you want to be charged for your benefit and pay the rest with another payment method.
 - **If the payment falls below the minimum limit**, we must still charge you the minimum amount. Please note this when making lunch payments.
- ▶ Monthly benefit, not tied to the day of the week or time of day
 - The amount loaded into the account varies each month according to the number of working days and is intended to be used once a day.
- ▶ The payment methods are a virtual or physical Edenred card, Apple Pay and Google Pay, as well as the convenient Edenred Pay mobile payment

[Learn more](#)

Edenred



EDENRED VIRIKE

The sports and culture benefit is one of our most popular employee benefits! It serves as your entry ticket to the refreshing world of sports and culture activities throughout Finland.

- ▶ With Virike, your body and mind will stay refreshed, either with sports activities or cultural hobbies
 - Use it for, e.g., gym membership, padel, tennis court rental, yoga course, bowling session, skiing ticket, equipment rental or dance lesson.
 - Relax with culture, e.g., by buying a Museum card, a ticket to the ballet, theater, movies or festivals, or by signing up for a handicraft course.
- ▶ Edenred's network offers more than 10,000 ways to enjoy sports and culture
- ▶ The benefit is tax-free up to 400 €/year
- ▶ The payment methods are a virtual or physical Edenred card, Apple Pay and Google Pay, as well as the convenient Edenred Pay mobile payment

[Learn more](#)



EDENRED TRANSPORT

By using public transport, you increase your daily exercise without noticing – and at the same time you also save nature!

- ▮ Buses, trams, trains, ferries and subways... Edenred's commuting benefit can be used for many different ways of traveling!
 - The benefit is intended for personal trips between home and work but is not limited to a specific time or place.
- ▮ The benefit is tax-free up to 3400 €/year
- ▮ The payment methods are a virtual Edenred Transport card, Apple Pay and Google Pay, which can also be connected to the HSL and [VR Matkalla](#) applications
- ▮ Your virtual payment card works for numerous public transport services by adding it to Apple Pay or Google Pay. You can load your local transport travel card with your commuting benefit at, e.g., R-kiosks and at Matkahuolto and HSL offices. In addition, at R-kiosks you can buy all VR commuter tickets and long-distance one-time tickets with your benefit.

[Learn more](#)



EDENRED MASSAGE

Regular massages support your well-being, prevent sick leave and help you cope at work.

- ▶ The massage benefit is intended for muscle maintenance, recovery and relaxation
 - Enjoy classic or sports massage
 - According to the instructions of the Tax Administration, physiotherapy or spa services are separate services and do not fall under the scope of recreational activities, so they cannot be paid for with the massage benefit.
 - Please note that massage services cannot be paid for with Virike!
- ▶ Recover with a massage in thousands of massage places all over Finland!
- ▶ Edenred's massage benefit is tax-free up to 400 €/year
- ▶ Apple Pay, Google Pay and the convenient Edenred Pay mobile payment are the payment methods for the virtual benefit

[Learn more](#)



EDENRED WELLBEING

Edenred Wellbeing helps you maintain holistic wellbeing! Take advantage of a wide range of wellness and health services.

- ▶ The benefit can be used for various wellness and health services, such as dental care (not aesthetic dentistry), physiotherapy, osteopathy, visits to a specialist, health measurements and mental health services.
 - In addition, Kela has determined that direct reimbursement can be applied to treatments paid with the dental benefit when the other conditions for reimbursement are met and the Kela card is presented.
 - As per the Tax Administration's instructions, the benefit cannot pay for aesthetic treatments
- ▶ Edenred's Wellbeing benefit is tax-free up to 3000 € /year
- ▶ Edenred's Edenred Pay, Apple Pay and Google Pay as payment methods for the virtual benefit
 - Before paying for the health services with your benefit, please check if the merchant accepts your desired payment method at their location. [You can check this from the Merchant search.](#)

[Learn more](#)



Something on your mind?

You'll find all the information you need related to your benefits:



- [FAQ](#)

You can also contact us by:



- Asking from our virtual customer servant Ella on [Edenred web pages](#)
- [Contact form](#)
- Calling to (09) 7594 2848 ((Inf/mcf)), from Monday to Thursday 9.00 - 16.00 & Friday 9.00 -13.00 (closed on holidays)



Enrich
connections.
For good.