

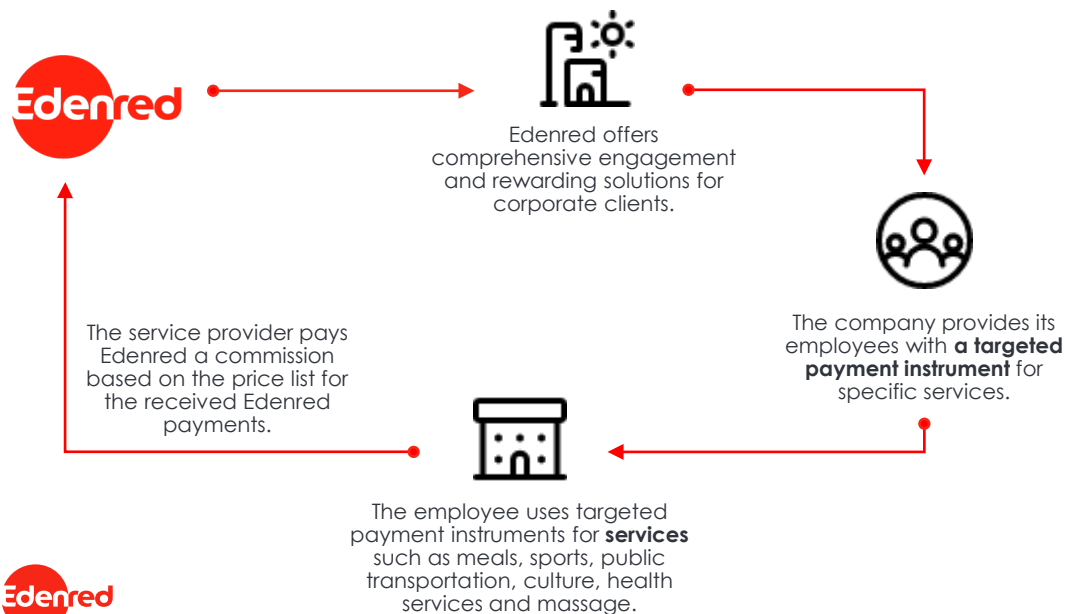


PARTNERSHIP IN EDENRED'S MERCHANT NETWORK


Guide for service providers







EDENRED IN A NUTSHELL






Edenred is Finland's leading provider of employee benefits, a pioneer in payment solutions, and an enabler of everyday well-being for half a million employees nationwide. Our diverse employee benefits support well-being at work and during leisure time, while also providing opportunities for personal investment with a low threshold.



EDENRED BENEFITS AND PAYMENT METHODS (2025)



| | Tax-free limits | Physical card | Virtual card | Apple Pay | Google Pay | Edenred Pay | Voucher |
|---|--------------------|---------------|--------------|-----------|------------|-------------|---------|
| Lounari  | 8.60-13.70 € / day | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Virike  | 400 € / year | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Transport  | 3400 € / year | | ✓ | ✓ | ✓ | | |
| Massage  | 400 € / year | | ✓ | ✓ | ✓ | ✓ | |
| Wellbeing  | 3000 € / year | | ✓ | ✓ | ✓ | ✓ | |

EDENRED LOUNARI

The lunch benefit is 25% tax-free and is the most popular employee benefit in Finland. The lunch benefit provides a refreshing break, both in the office and during remote work.

- ▶ In 2025, the payment limits for the lunch benefit are as follows:
 - The benefit can be used to pay for meals priced between **8.60 €** and **13.70 €** / a day
 - Any amount exceeding the maximum payment limit must be paid with another payment method
 - The benefit can be used once a day
- ▶ The payment methods for the benefit:
 - Physical and virtual card, lunch voucher, Edenred Pay mobile payment, Google Pay, Apple Pay
 - The values of the year 2025 lunch vouchers are 13.70 € and 13.00 €
- ▶ Flexible employee benefit for various needs
 - The benefit is not restricted to lunch hours; it can also be used for payments in the evening and on weekends
 - The benefit can be used as a payment method in restaurants and grocery stores within the Edenred merchant network
 - It can also be used to pay for take-away meals and meal deliveries through Wolt and Kotipizza.fi



EDENRED VIRIKE

The sports and culture benefit serves as a ticket to the refreshing world of sports and culture throughout Finland.

- ▶ Tax-free benefit up to 400 € / a year
 - There is no daily payment limit for the benefit, meaning the entire amount can be used at once if desired
- ▶ The payment methods for the benefit:
 - Physical and virtual payment card, Virike voucher, Edenred Pay mobile payment, Google Pay, Apple Pay
- ▶ The benefit can be used for various sports and culture services, including:
 - **Sports activities, such as** gym memberships, ski lift tickets, equipment rentals, dance classes, climbing sessions, and entry fees for swimming hall or outdoor swimming areas
 - **Cultural activities, such as** movie tickets, festivals, concerts, ballet, community college courses, or music lessons
 - Benefit can also be used for **virtual events and fairs**, which primary focus is on sports or culture
- ▶ The benefit **cannot be used to pay for** massage or physiotherapy



EDENRED MASSAGE

A popular way to enhance wellbeing, prevent sick leaves and help cope better.

- ▶ Tax-free benefit up to 400 € / a day
 - There is no daily payment limit for the benefit, meaning the entire amount can be used at once if desired
- ▶ The payment methods for the benefit:
 - Edenred Pay mobile payment, Google Pay, Apple Pay
- ▶ The benefit can be used as a payment method for various **classical and sports massage treatments**
 - Additionally, it can be used to purchase massage gift cards for personal use
- ▶ The benefit **cannot be used to pay for** physiotherapy or spa services
 - According to the guidelines given by the Tax Administration, physiotherapy and spa services do not fall under recreational and hobby activities, so they cannot be paid for with the tax-free massage benefit



EDENRED TRANSPORT

Public transport users take nearly 2,000 more steps per day compared to private car users – and at the same time, they save the environment!

- ▶ Tax-free benefit up to 3,400 € / a year
 - There is no daily payment limit for the benefit
- ▶ Edenred Transport benefit can be used for various ways of transporting, including:
 - Buses, trams, trains, local ferries, city bikes, subways
- ▶ The benefit is intended for personal travel between home and workplace, but it is not restricted by time or location
- ▶ The payment methods for the benefit:
 - Virtual Edenred Transport card, Google Pay, Apple Pay



EDENRED WELLBEING

The wellbeing benefit as a part of maintaining work ability

- Tax-free benefit up to 3,000 € / a year
 - There is no daily payment limit for the benefit
- All service providers, that promote wellbeing and work ability, can join Edenred's wellbeing benefit network, including:
 - Dentists, physiotherapists, naprapaths, osteopaths, chiropractors, psychologists, general practitioners, gynecologists, ophthalmologists, occupational health specialists
 - The benefit is intended for healthcare purposes, such as dental check-ups; it cannot be used for aesthetic dental treatments, such as teeth whitening
 - Kela has defined that a direct reimbursement procedure can be applied at the checkout when the customer pays, if the other reimbursement conditions are met and the Kela card has been presented
 - You must have a valid agreement with Kela regarding the direct reimbursement procedure for the reduction of Kela reimbursement from the customer's treatment fee
- Payment methods for the benefit include:
 - Edenred Pay mobile payment, Google Pay, Apple Pay



JOINING THE EDENRED NETWORK

Edenredin maanlaajuiseen kumppaniverkostoon liittyminen tapahtuu kätevästi – ja täysin veloittuksetta – verkossa.

- ▶ To join Edenred's merchant network, head to the registration form available on our website
- ▶ Create an account by carefully filling in your company's information
- ▶ Once you've completed all the tabs, finalize your registration by selecting 'Done'
- ▶ After we have processed your information and created a contract for you within a few business days, you'll receive a confirmation of the partnership via email
 - You can log into our partner portal, and you are ready to receive Edenred payments!
 - We will automatically activate [Edenred Pay mobile payments](#) for each of our partners; if you do not wish to receive Edenred Pay payments, [please contact our customer service](#).
 - We will send you a Welcome package by mail.
- ▶ Joining our network is free of charge. We only charge you on the accepted payments made with Edenred's payment solutions. Additionally, we charge a small monthly fee from our lunch partners. [View the current price list here.](#)



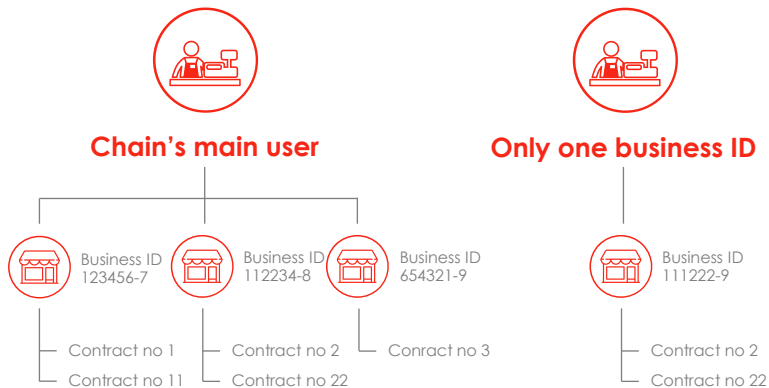
[Register as a partner here](#)



JOINING A CHAIN TO THE EDENRED NETWORK

If you have two or more locations that you would like to connect to the Edenred merchant network, you can request our customer service to link these locations under the same agreement.

- ▶ When you have two or more Edenred partnership agreements under the same or multiple business IDs, you can become **the main user**.
 - As the main user, you have the right to view and edit the information of all locations covered by the agreement in the Edenred merchant portal.
 - If you want to grant main user rights to additional individuals, you can inform our customer service about it by emailing to kumppanit-fi@edenred.com.



If you want to link multiple locations, that are part of the Edenred merchant network, under the same agreement for easier management, please contact our customer service at kumppanit-fi@edenred.com.

THE MERCHANT PORTAL

The Merchant portal is an online portal for service providers that are part of Edenred's partner network.

- ▶ In the Merchant portal, you can...
 - Review your agreement with Edenred.
 - Download mobile and voucher settlement reports in PDF and CSV formats.
 - Add or remove individuals under your company's customer number.
 - Review invoices received from Edenred for the last 12 months.
 - **NOTE! Regularly check that the information for your location to ensure it is up to date** – this way, we can correctly settle payments to your location, partnership-related invoices will reach the right address, and users of Edenred benefits can find your services through [the Merchant search](#).
- ▶ If you want to add a new location to our network in addition to your already registered location, register a new contract location by creating a completely new account at kumppani.edenred.fi.
- ▶ Please note that as a partner, it is your responsibility to update information (e.g. Postal address) in the portal – so please check your information regularly to ensure it is correct!

[To the Merchant portal](#)

[Portal user guide](#)

From the guide, you can find detailed information for using the portal!



SERVICE FEE FOR PAYMENT METHODS AND SETTLEMENTS

We charge our partners a service fee according to the price list* per received payment made with Edenred's payment method. The service fee charged depends on the payment method – whether it is a mobile, card, or voucher payment. The amount of the service fee to be charged is determined by the type of service provider in question (lunch, Virike, massage, transport, wellbeing).



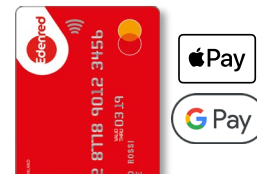
EDENRED PAY

- The service fee for Edenred Pay payments is charged directly from the amount to be settled. We make payments to partners twice a month: on the 2nd and 16th of each month.



LUNCH AND VIRIKE VOUCHERS

- The service fee for vouchers is charged directly from the amount to be settled.
- Additionally, we always charge a service fee of at least 5€ from the amount to be settled.
- If you use Edenred's Pick-up service, the service fee will be deducted directly from the amount to be settled.



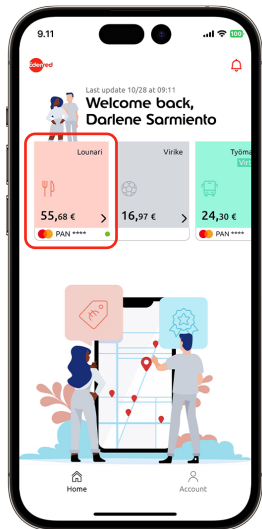
CARD PAYMENTS

- Card payments include the Edenred card, Apple Pay and Google Pay.
- You'll need a payment terminal equipped with contactless payment functionality to accept card payments.
- Card payments are settled to service providers on behalf of the card payment provider (e.g. NETS).
- Edenred invoices the service fee for received card payments separately once a month.

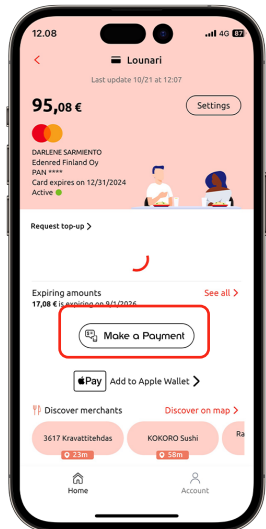


*You can find [the current price list](#) on our website.

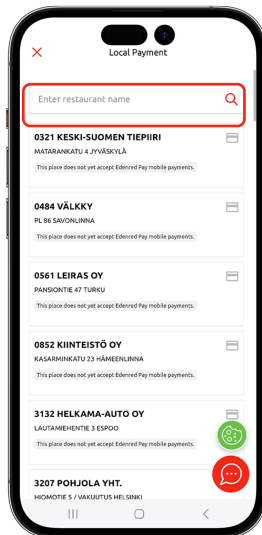
EDENRED PAY MOBILE PAYMENT



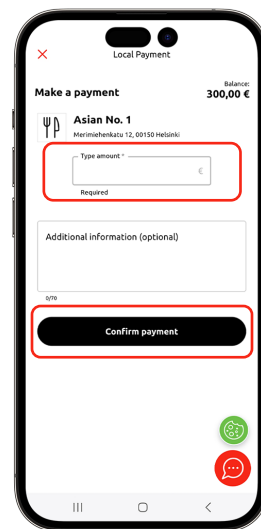
1. Customer opens the MyEdenred app and chooses the benefit they want to use.



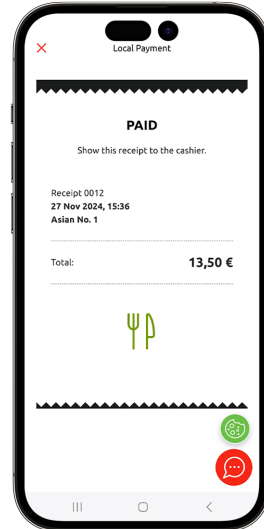
2. On the benefit specific page, customer selects **Make a mobile payment**.



3. Customer **searches for the service provider**, whom they want to make the payment to.



4. The customer **enters the amount to be paid** and, if desired, specifies the purchase in the 'Additional information' box. Finally, they **confirm the payment**.



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

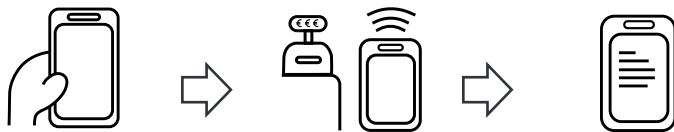


Note! If the benefit does not cover the entire amount of the service, the customer must pay the remaining part using a different payment method.

MOBILE PAYMENT METHODS IN A NUTSHELL

All Edenred benefits work with Apple Pay and Google Pay. In addition, lunch, Virike and massage payments can be made using the Edenred Pay mobile payment in the MyEdenred mobile app designed for beneficiaries.

EDENRED PAY



Choosing the benefit

The customer selects the correct benefit in the MyEdenred app. They click the "Make a mobile payment" button and search for your location in the search.

Making the payment

The customer enters the amount to be paid into the app, adds any message in the additional information field, and click "Confirm payment".

Receipt verification

Check again on your customer's smart device screen that the payment receipt details match (name, paid amount, date). The payment will be visible in the Merchant portal soon after the payment.

APPLE PAY / GOOGLE PAY



Choosing the card

The customer opens the wallet app on their Apple or Android device and selects the correct Edenred card.

Determining the amount

Enter into the cash register or payment terminal the amount that your customer wishes to pay with their benefit.

Note! Part of the amount can be paid with another payment method.

Making the payment

The customer activated the card with Face/Touch ID and holds the smart device near the card reader. Wait until a vibration or sound indicates that the payment has been confirmed.



Read detailed instructions [on our blog](#).

VOUCHER SETTLEMENTS

If you receive Edenred lunch or Virike vouchers, send them for settlement to Edenred regularly in order to receive the reimbursement for the vouchers. We recommend avoiding the busy ends of the month.






- ▶ When you receive vouchers, mark them as used by ticking the year found in the corner of the voucher
 - Never fold, staple or punch holes in the vouchers!
 - Always remember to check the validity of the voucher by checking the year in the corner.
- ▶ You can send vouchers for settlement either via the Pick-up service or as a valuable consignment
 - The fully insured [Pick-up service](#) makes voucher settlements easy and safe. You can choose when our partner Matkahuolto's driver will pick up your settlement from your location. [The cost of the service](#) will automatically be deducted from the amount to be settled to you.
 - If you do not use the Pick-up service, always send vouchers to Edenred as **a valuable consignment** and pack the in either a document or bubble envelope. The settlement address for the vouchers is **Edenred Finland Oy, PL 5, 13101 Hämeenlinna**. Vouchers sent to an incorrect address will not be reimbursed.
 - **Note!** As a sender, you are responsible for the shipment.
- ▶ Always send vouchers for settlement with the settlement form
 - Use one settlement form per shipment.
 - We regularly provide new settlement forms and envelopes to our partners, but you can order more if needed through [the contact form](#).
- ▶ You can find voucher settlement reports in the Merchant portal under the Voucher reimbursements tab

Check list for voucher settlements:

1. Count and separate the vouchers carefully.
2. Use one settlement form per settlement. Enter the number of vouchers and the total sum in the form without deducting the commission.
3. Don't fold the settlement form and only do mandatory markings on it. Sign and date the form.
4. Retain the settlement form copy.
5. Any remarks related to the settlements must be made using [the contact form](#) within 21 days of sending the settlement to Edenred.

[Detailed instructions](#)

PRICE LIST FOR PARTNERS (2025)

| | Fee when joining and annual fee | Service fee | Monthly fee | Laskutus | Service fee for voucher settlements | Service fee (incorrect voucher settlement) |
|---|---------------------------------|---|--|---|-------------------------------------|--|
| Lounari  | 0,00 € | Service fee 3,49 % / accepted Edenred payment | We charge a monthly fee based on the number of locations: <ul style="list-style-type: none"> 1-5: 5.00 € 6-20: 3.50 € 20+: 2.50 € | Paper invoice 17.50 €, Email invoice 0.00 €, E-invoice 0.00 €, Reminder invoice 15.00 € | 5.00 € | 39.00 € |
| Virike  | 0,00 € | Service fee 4,89 % / accepted Edenred payment | No monthly fee | Paper invoice 17.50 €, Email invoice 0.00 €, E-invoice 0.00 €, Reminder invoice 15.00 € | 5.00 € | 39.00 € |
| Transport  | 0,00 € | Service fee 2,50 % / accepted Edenred payment | No monthly fee | Paper invoice 17.50 €, Email invoice 0.00 €, E-invoice 0.00 €, Reminder invoice 15.00 € | - | - |
| Massage  | 0,00 € | Service fee 5,00 % / accepted Edenred payment | No monthly fee | Paper invoice 17.50 €, Email invoice 0.00 €, E-invoice 0.00 €, Reminder invoice 15.00 € | - | - |
| Wellbeing  | 0,00 € | Service fee 5,00 % / accepted Edenred payment | No monthly fee | Paper invoice 17.50 €, Email invoice 0.00 €, E-invoice 0.00 €, Reminder invoice 15.00 € | - | - |

Thank you for your partnership!

QUESTIONS?

[Frequently asked questions](#)

[Contact form](#)



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