

Our job is to create solutions to secure, streamline, and facilitate the financing of the consumption projects of our customers and the customers of our retail partners.

IN FACTS

Creating value daily

CONTEXT

Our mission

Give to everyone the freedom to be and act

Our values

Enthusiasm, freedom and respect

RESOURCES

Human & intellectual

2,633 employees
An international culture
A mission and values

Financial

€13.9 million investment

Economic

7.6 million customers
400 retail partners
11 countries of commercial operation
186 Oney agencies and e-agencies

Environmental

Water, electricity
Social infrastructure
Paper consumption

ACTIVITIES

Payment and financing solutions

Data & security

VALUE CREATION

Human value

534 long term contracts hires
74,678 hours of training
42%: the internal promotion rate of non-managers

Financial value

€52.6 million in net income
€8.8 million of profit-sharing and participation paid
€11.4 million in dividends paid to the shareholders

Social and economic value

€2.6 billion of financed client projects
€1.7 billion of client projects financed through our partners
€13 million of taxes paid
1 new open country
33: the score of satisfaction (NPS) France

Environmental

44,798 kg of recycled used paper
- 6% decrease in kWh ratio / average workforce



Our strategic axes of growth

- 1. Growth in number of partners
- 2. Innovation and new products
- 3. International development
- 4. New territories of growth through to our CSR program

Payment and financing solutions

- 1 Saving
- 2 Split payment
- 3 Personal loan
- 4 Assigned credit
- 5 Payment by vehicle
- 6 Biometric payment
- 7 Payment by bank cards, private cards

Data & security

- 8 Oneydata : data sharing & data analysis
- 9 Oneytrust: anti-fraud solutions & digital identity validation
- 10 Oneyinsurance: insurance solutions