

300130

2019-054

2018

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			300130
	20	10 B	20 10 B
	0755-83890344		0755-83890344
	0755-83481391		0755-83481391
	songjing@xgd.com		fangyuan@xgd.com

2

1

+ + +

SaaS
36

1

2
1
POS POS POS POS MPOS POS POS POS

2

3
1

2

26

KTC

1
2018 983.36 92.76 67.73% 35.09%

2018 605.31 , 277.39 , 61.19% 36.69%

POS

+ + + SaaS

2018 2,733.00 75.97 POS 3,414.82 2018 13.51% 140.40 295.96 2018

POS

2

3

1

	2018	2017		2016
	2,319,327,318.57	1,236,913,539.17	87.51%	1,126,545,907.37
	247,879,868.58	71,933,856.89	244.59%	139,021,692.71
	187,693,484.59	49,238,633.78	281.19%	94,737,789.68
	285,300,644.37	53,048,958.75	437.81%	256,311,917.99
/	0.520	0.160	225.00%	0.60
/	0.520	0.160	225.00%	0.60
	11.92%	4.46%	7.46%	10.26%
	2018	2017		2016
	4,160,400,580.37	3,894,304,556.05	6.83%	2,796,758,012.45
	2,099,149,347.05	1,998,699,578.56	5.03%	1,455,175,355.33

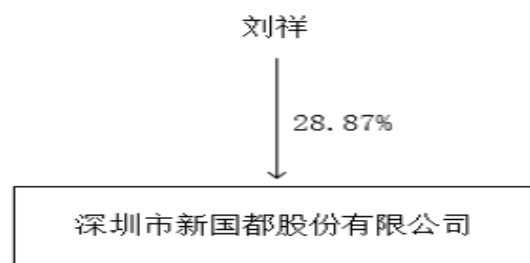
2

10						
		28.87%	137,946,987	103,460,241		
		9.57%	45,728,705	34,296,529		32,400,000
215		4.55%	21,736,888	0		
		4.29%	20,519,254	0		
		3.49%	16,667,394	0		
		3.21%	15,336,445	0		
156		2.81%	13,435,465	0		
LOF		2.05%	9,800,043	0		
28		1.51%	7,235,466	0		
		1.42%	6,767,905	0		

2

10

3



5

2

+ + +

SaaS

36

30

2018

APP

2

1

2018

13.51%

2018

2018

2,733.00

75.97
POS

3,414.82

140.40

295.96

2018

POS

POS

N5

N5

706

2018

POS

2018

Seamless Middle East

Cards&Future Payment2018

2018 6

26

2

AI

2018

30

VIP

2018

3

1

2018

2

OCR

2018

2018
(Athena)

100

OCR

AI

OCR

96.5%

(NLP)

70%

0

2017

1 2018 3 29

[2018]24

2018 4 18

2 2018

2018 4 20

<

2018

>

2018 5 7

2018

2018 5 31

3 2018 6 12

2018

40,000 40,000

2018 10 26

181356

4 2018

2018 10 19

2**3****10%**

	893,728,806.90	222,031,997.50	24.84%	-8.54%	-29.66%	-7.46%
	115,897,401.50	38,328,857.44	33.07%	4.18%	-31.98%	-17.58%
	1,016,175,479.00	306,065,582.60	30.12%	100.00%	100.00%	30.12%
	130,197,612.40	69,847,559.07	53.65%	48.49%	20.11%	-12.68%

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6

7

1

2018 6 11						
2018 6 1	POS	2018	POS	POS	19%	31.67%
31.63			31.63			
2019 2 22		2018		(2018 15)		
					2019 2 22	

2

3

10 2

1)