

300130

2019-054

# 2018

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**1**

			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

2018

295.96

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

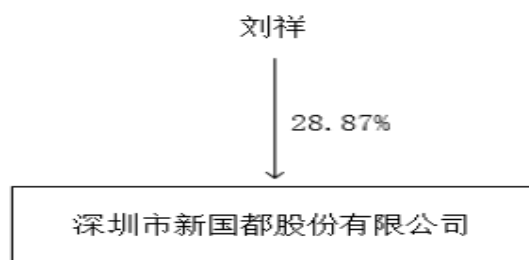
2

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%**

[REDACTED]									
[REDACTED]									

5

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)