

連宇股份有限公司

Integrated, Smart, Secure





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公司簡介

連宇多年來致力於**電子支付**的各種設備及解決方案，以專業且豐富的經驗，提供客戶可靠的支付工具以因應不同的市場應用，並以垂直整合的服務，滿足當前全球非現金交易的付款趨勢。

30+

years of
experience

250+

employees
worldwide

3

regional
sales offices

90+

RD engineers

10+

years of
EMV/PCI

91K ft²

in-house
manufacturing



34年營運回顧



- 1983 Established IC Packaging Business
- 1988 ODM and manufacturing Magnetic Card Reader for IBM POS
- 1993 Focus on MSR products and components and build R&D fundamentals
UIC USA office established
- 1994 Accomplished own facility in Tu-Cheng Industrial
- 1995 ISO9002 certified
- 1996 Setup Automatic SMT line
- 1998 ISO9001:2000 certified
Setup EMI pre-scan and debugging Shielding Room
- 1999 IPO in Taiwan on December 22
- 2002 ISO9001:2000 upgrade
- 2006 ISO14001:2004 certified
RoHS production ready
- 2007 Acquired HHP check Reader product line
- 2012 Accomplished UIC Europe office
- 2013 Setup Cloud Technology Center
- 2016 Accomplished UIC Australia office
- 2017 Payment Gateway in Taiwan (PCI DSS certificate)

產品介紹

1.Contactless支付/POS 磁條/IC 讀卡機



** Pictures are illustrated for reference



Contactless Reader



Secure MSR Reader



Insertion Reader



Hybrid Reader



MSR Chip-in-Head

2. 零售 & 店家服務



Signature



Slave/Standalone PIN pad



*Customer Facing
Terminal*



Payment Terminal



3. 自動販賣機/無人商店設備



**Secure
Encrypted PIN Pad**



**Slave/Standalone
Contactless Reader**



**3 in 1 Advanced
Contactless
Device**





金融安全及品質認證



SOFT
CARD

vantiv™

 IX PAY

 EVO PAYMENTS
INTERNATIONAL

Heartland
Payment Systems

T|SYS®





實際應用及成功案例

1. 自動販賣機之非現金支付

Application

- Payment bezel for vending machines
- Cashless contact and contactless scenario

Offering

- UIC cashless module embedded in customers bezel enclosure
- Semi assembly service

Successful Factor

- Developed the world first contactless/MSR payment reader for vending in 2007
- Deployed over 20,000 contactless/MSR payment reader since 2007
- Over 100,000 contact/contactless/MSR payment readers deployment in 2016



2. 停車計時支付

Application

- US major airport parking lot
- US city roadside parking meter
- Parking meter and parking ticketing system

Offering

- UIC contactless module embedded in customers enclosure
- Specific antenna design

Successful Factor

- Over deployed thousand modules in airport parking meter
- Certified several trail runs in major city for roadside parking meter
- Not only payment but also security access comprehensive application in airport parking area



3. 加油站及電動車充電支付

Application

- Contactless payment for EV charging station
- Petrol station cashless payment

Offering

- UIC cashless module embedded in customers bezel enclosure
- Semi assembly service

Successful Factor

- Developed the world first contactless payment reader for EV charging station
- Deployed over 10,000 readers since 2010



4. 嵌入式模組設計

Application

- Aircraft payment for LiveTV
- Players tracking system in Casino
- Peripherals with MSR integration



Offering

- MSR module
- Insertion card module
- Customized dimension and outline



Successful Factor

- Deployed over 25,000 MSR for one airline
- Deployed over 100,000 readers for casino since 2004
- Deployed over million modules for comprehensive devices



5. 零售業及銀行

Application

- Retail countertop payment terminal
- Banking countertop PIN and payment application
- Finance control via terminal

Offering

- Terminal
- PIN pad
- Highly customization on terminal software and firmware

Successful Factor

- Collaborate with worldwide major gateways and processors for market trail
- Deployed over thousand units PIN pad
- Provide TMS and ERC as turnkey solution



6. 商店整體方案

Application

- Cloud POS with payment (will launch in 2018)
- High integration of Payment/POS device
- Pay/Order-at-Table

Offering

- MSR
- HCR insertion
- PIN pad

Successful Factor

- MSR series reputation
- Flexible customization design
- Understand POS markets



市場定位



成長機會與未來展望

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Payment Terminal的成長趨勢

Global Payment Terminal Market Revenue

By Region, 2017 (US\$ Bn)



Source: Transparency Market Research, 2017

Transparency
Market Research



北美第七大刷卡機供應商

Payment Terminal Shipments by Region 2016

Asia-Pacific			31,736,995	28%	23	24	FlyPOS	9,054	159%	21	20	WizarPOS
'16	'15	Manufacturer	Units	Chg.	24	—	Telepower Comm.	7,632	—	22	15	M.POS
1	1	Fujian Newland	5,380,493	3%	25	19	Spectra Tech.	7,000	-53%	23	22	Bluebird
2	2	Ingenico	5,079,100	15%	26	23	M.POS	3,850	-10%	24	23	Shenzhen K
3	6	Nexgo (Xinguodu)	3,301,997	150%	27	25	Payter	3,200	10%	25	24	Nayax
4	5	SZTZ Electronics	2,700,000	42%	28	—	Vanstone	3,100	—	26	21	Nexgo (Xing
5	11	Centerm	2,600,719	264%	29	—	Feitian Tech.	2,000	—	27	26	Worldline
6	4	Pax Technology	2,532,877	2%	30	27	Shenzhen Kaifa	1,810	-10%	28	25	FlyPOS
7	3	BBPOS	2,042,241	-20%	31	29	UIC	1,627	205%	29	—	Advanced C
8	8	Dspread Tech.	1,810,000	69%	32	26	LinkFlex	1,500	-32%	Middle East-Africa		
9	7	Verifone	1,213,000	2%	33	30	WizarPOS	1,000	233%	'16	'15	Manufacturer
10	9	New POS Tech.	820,956	6%	34	28	Nexgo (Xinguodu)	175	-89%	1	1	Bitel
11	10	Hangzhou Sunyard	801,339	11%	35	—	BBPOS	120	—	2	5	SZTZ Electr
12	16	Bitel	471,100	134%	36	31	Linkwell Telesys.	51	-50%	3	2	Castles Tech
13	12	Vanstone	400,199	27%	United States			5,008,899	7%	4	3	Pax Technol
14	14	Castles Tech.	315,000	49%	'16	'15	Manufacturer	Units	Chg.	5	4	Verifone
15	17	Shenzhen Justtide	295,000	49%	1	1	Verifone	1,766,000	-4%	6	6	New POS Te
16	15	Spectra Tech.	260,000	27%	2	2	Ingenico	1,010,800	-6%	7	13	Shenzhen J
17	20	WizarPOS	220,000	110%	3	3	First Data	673,020	7%	8	7	Spire Payme
18	13	CyberNet	206,300	-13%	4	4	BBPOS	594,352	53%	9	8	Ingenico
19	19	Panasonic	155,000	29%	5	5	Equinox Pymts.	238,300	7%	10	12	Fujian Newl
20	18	Kwangwoo I&C	144,000	18%	6	8	Pax Technologv	170,938	95%	11	9	CyberNet
21	21	InfoCrypt	125,500	28%	7	6	UIC	165,070	2%	12	11	Bluebird
22	28	Datecs	105,603	270%	8	7	USA Technologies	114,000	14%	13	10	Spectra Tec
23	22	Linkwell Telesys.	104,271	8%	9	10	SZTZ Electronics	100,000	100%	14	—	Centerm



FinTech

6 Functions of Financial Services
11 Clusters of Innovation





Payments

Disruptive innovation in financial services

Cashless World

Key Disruptive Trends



Mobile Payments



Streamlined Payments



Integrated Billing



Next Generation Security

Summary

New consumer functionalities are being built on existing payment systems and will result in **meaningful changes in customer behaviour**

Emerging Payment Rails

Key Disruptive Trends



Cryptographic Protocols



P2P Transfers



Mobile Money

Summary

The **greatest potential for cryptocurrencies** may be to radically **streamline the transfer of value**, rather than as store of value



非現金交易的世界

非現金交易的四項關鍵創新

Key innovations for the cashless world



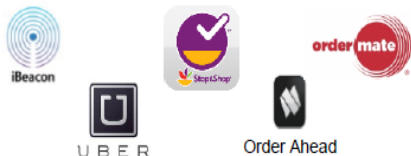
行動支付

- 手機錢包
- 商家手機付款方案



整合方案

- 手機下單 apps
- 手機購物 apps



簡化交易

- 定位付款(geotagging)
- M2M 交易



次世代安全

- 生技/定位辨識
- 密碼代幣標準



公司財報

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合併損益表

NT\$ 千元	2014	2015	2016	2017 1-3Q	年成長率 YoY		
					2015	2016	2017 1-3Q
營業收入	733,106	844,640	886,306	598,904	15%	5%	(11%)
營業毛利	260,288	360,210	411,519	263,362	38%	14%	(14%)
營業淨利	(37,772)	6,409	21,807	(40,463)	117%	240%	(340%)
稅前淨利	(14,005)	17,909	32,921	(53,761)	228%	84%	(453%)
歸屬母公司淨利	(10,775)	15,612	18,769	(55,227)	245%	20%	(542%)
每股盈餘(NT\$)	(0.17)	0.25	0.30	(0.89)			
毛利率	35.5%	42.6%	46.4%	44.0%			
營業淨利率	(5.2%)	0.8%	2.5%	(6.8%)			
淨利率*	(1.5%)	1.8%	2.1%	(9.2%)			

*淨利率=歸屬母公司淨利/營業收入



合併損益表(季)

	Q1	Q2	Q3	合計	QoQ			YoY
					Q1	Q2	Q3	
2017								
營業收入	186,254	212,546	200,104	598,904	(10%)	(2%)	(19%)	(11%)
營業毛利	86,779	87,699	88,884	263,362	(17%)	(7%)	(16%)	(14%)
營業淨利	(15,172)	(12,680)	(12,611)	(40,463)	(215%)	(615%)	(333%)	(340%)
稅前淨利	(30,790)	(10,487)	(12,484)	(53,761)	(380%)	(329%)	(3851%)	(453%)
歸 屬 母 公 司 淨 利	(30,719)	(10,964)	(13,544)	(55,227)	(435%)	(384%)	(2381%)	(542%)
2016								
營業收入	207,972	217,979	247,768	673,719				
營業毛利	104,735	94,703	105,348	304,786				
營業淨利	13,188	(1,774)	5,422	16,836				
稅前淨利	10,989	4,574	(316)	15,247				
歸 屬 母 公 司 淨 利	9,168	3,863	(546)	12,485				



合併營收

		2016			2017		
		Q1	Up to Q2	Up to Q3	Q1	Up to Q2	Up to Q3
※	USD(千元)	6,275	12,993	20,776	6,196	13,012	19,628
	匯率	33.143	32.784	32.428	30.058	30.648	30.512
本幣	NTD(千元)	207,972	425,951	673,719	186,254	398,800	598,904

		YoY		
		Q1	Up to Q2	Up to Q3
※	USD(千元)	(1.3%)	0.1%	(5.5%)
	匯率	(9.3%)	(6.5%)	(5.9%)
本幣	NTD(千元)	(10.4%)	(6.4%)	(11.1%)

※係用累計季平均匯率換算美金數。

Q & A

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