

# Hightech Payment Systems S.A. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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#### **Abstracts**

Hightech Payment Systems S.A. Fundamental Company Report provides a complete overview of the company's affairs. All available data is presented in a comprehensive and easily accessed format. The report includes financial and SWOT information, industry analysis, opinions, estimates, plus annual and quarterly forecasts made by stock market experts. The report also enables direct comparison to be made between Hightech Payment Systems S.A. and its competitors. This provides our Clients with a clear understanding of Hightech Payment Systems S.A. position in the <u>Software and Technology Services</u> Industry.

The report contains detailed information about Hightech Payment Systems S.A. that gives an unrivalled in-depth knowledge about internal business-environment of the company: data about the owners, senior executives, locations, subsidiaries, markets, products, and company history.

Another part of the report is a SWOT-analysis carried out for Hightech Payment Systems S.A.. It involves specifying the objective of the company's business and identifies the different factors that are favorable and unfavorable to achieving that objective. SWOT-analysis helps to understand company's strengths, weaknesses, opportunities, and possible threats against it.

The Hightech Payment Systems S.A. financial analysis covers the income statement and ratio trend-charts with balance sheets and cash flows presented on an annual and quarterly basis. The report outlines the main financial ratios



pertaining to profitability, margin analysis, asset turnover, credit ratios, and company's long-term solvency. This sort of company's information will assist and strengthen your company's decision-making processes.

In the part that describes Hightech Payment Systems S.A. competitors and the industry in whole, the information about company's financial ratios is compared to those of its competitors and to the industry. The unique analysis of the market and company's competitors along with detailed information about the internal and external factors affecting the relevant industry will help to manage your business environment. Your company's business and sales activities will be boosted by gaining an insight into your competitors' businesses.

Also the report provides relevant news, an analysis of PR-activity, and stock price movements. The latter are correlated with pertinent news and press releases, and annual and quarterly forecasts are given by a variety of experts and market research firms. Such information creates your awareness about principal trends of Hightech Payment Systems S.A. business.

#### **About Hightech Payment Systems S.A.**

Hightech Payment Systems S.A. designs and provides integrated solutions that manage electronic payment business. The company also distributes payment card and account management software. Its products include PowerCARD, a solution that enables issuers and acquirers to improve productivity and control the risks involved in activity; PowerCARD-CMS, which supports various cards, such as credit, charge and debit, prepaid, co-branded, loyalty, store cards, and virtual cards; PowerCARD-Merchant, a tool intended to merchants acquirers and payment gateway processors for the management of traditional and virtual Merchants; PowerCARD-Switch, an end to end payment solution that enables acquiring bank, issuing bank, or merchant acquirer processors to manage and support multiple routing connections and payment channels; PowerCARD-ATM that distributes cash; and PowerCARD-POS, which allows the management of EFT terminals. The company's solutions include PowerCARD-Telco, a package based on PowerCARDe-payment server that consist various services, such as top-up of prepaid numbers, top-up of limited-bill postpaid numbers, pending invoices request, consumption request, invoice payment, and advance deposit; PowerCARD-Issuing; and PowerCARD-Utilities, a package based on the PowerCARD e-Payment server. In addition, it offers services, such as consulting, training, audit, customer support, application service provider, and customization services. The company has a



branch in Dubai, the United Arab Emirates. The company was founded in 1995 and is based in Casablanca, Morocco.

The above Company Fundamental Report is a half-ready report and contents are subject to change.

It means that we have all necessary data in our database to prepare the report but need **2-3 days** to complete it. During this time we are also updating the report with respect to the current moment. So, you can get all the most recent data available for the same price. Please note that preparation of additional types of analyses requires extra time.



#### **Contents**

#### RESEARCH METHODOLOGY

#### **DISCLAIMER**

#### 1. HIGHTECH PAYMENT SYSTEMS S.A. COMPANY PROFILE

- 1.1. Key facts
- 1.2. Financial Performance
- 1.3. Key Executives
- 1.4. Ownership and Major Holders
- 1.5. Company History

#### 2. HIGHTECH PAYMENT SYSTEMS S.A. BUSINESS OVERVIEW

- 2.1. Business Description
- 2.2. Major Products and Services
- 2.3. Markets and Sales Activities
- 2.4. Locations, Subsidiaries, Operating Units

#### 3. HIGHTECH PAYMENT SYSTEMS S.A. SWOT ANALYSIS

- 3.1. Overview
- 3.2. Strengths
- 3.3. Weaknesses
- 3.4. Opportunities
- 3.5. Threats

#### 4. HIGHTECH PAYMENT SYSTEMS S.A. FINANCIAL ANALYSIS

- 4.1. Financial Statements
- 4.1.1. Income Statement
- 4.1.2. Balance Sheet
- 4.1.3. Cash Flow
- 4.2. Financial Ratios
- 4.2.1. Profitability
- 4.2.2. Margin Analysis



- 4.2.3. Asset Turnover
- 4.2.4. Credit Ratios
- 4.2.5. Long-Term Solvency
- 4.2.6. Growth Over Prior Year
- 4.2.7. Financial Ratios Charts
- 4.3. Stock Market Snapshot

# 5. HIGHTECH PAYMENT SYSTEMS S.A. COMPETITORS AND INDUSTRY ANALYSIS

- 5.1. Hightech Payment Systems S.A. Direct Competitors
- 5.2. Comparison of Hightech Payment Systems S.A. and Direct Competitors Financial Ratios
- 5.3. Comparison of Hightech Payment Systems S.A. and Direct Competitors Stock Charts
- 5.4. Hightech Payment Systems S.A. Industry Analysis
- 5.4.1. Software and Technology Services Industry Snapshot
- 5.4.2. Hightech Payment Systems S.A. Industry Position Analysis

#### 6. HIGHTECH PAYMENT SYSTEMS S.A. NEWS & EVENTS

- 6.1. News & PR Activity Analysis
- 6.2. IR Corporate News
- 6.3. Marketing News
- 6.4. Corporate Events

#### 7. HIGHTECH PAYMENT SYSTEMS S.A. EXPERTS REVIEW

- 7.1. Experts Consensus
- 7.2. Experts Revisions

#### 8. HIGHTECH PAYMENT SYSTEMS S.A. ENHANCED SWOT ANALYSIS<sup>2</sup>

#### 9. MOROCCO PESTEL ANALYSIS<sup>2</sup>

- 9.1. Political Factors
- 9.2. Economic Factors
- 9.3. Social Factors
- 9.4. Technological Factors



- 9.5. Environmental Factors
- 9.6. Legal Factors

# 10. HIGHTECH PAYMENT SYSTEMS S.A. IFE, EFE, IE MATRICES<sup>2</sup>

- 10.1. Internal Factor Evaluation Matrix
- 10.2. External Factor Evaluation Matrix
- 10.3. Internal External Matrix

# 11. HIGHTECH PAYMENT SYSTEMS S.A. PORTER FIVE FORCES ANALYSIS<sup>2</sup>

# 12. HIGHTECH PAYMENT SYSTEMS S.A. VRIO ANALYSIS<sup>2</sup>

#### **APPENDIX: RATIO DEFINITIONS**

# **LIST OF FIGURES**

Hightech Payment Systems S.A. Annual Revenues in Comparison with Cost of Goods

Sold and Gross Profit

**Profit Margin Chart** 

**Operating Margin Chart** 

Return on Equity (ROE) Chart

Return on Assets (ROA) Chart

Debt to Equity Chart

**Current Ratio Chart** 

Hightech Payment Systems S.A. 1-year Stock Charts

Hightech Payment Systems S.A. 5-year Stock Charts

Hightech Payment Systems S.A. vs. Main Indexes 1-year Stock Chart

Hightech Payment Systems S.A. vs. Direct Competitors 1-year Stock Charts

Hightech Payment Systems S.A. Article Density Chart

<sup>1 –</sup> Data availability depends on company's security policy.

<sup>2 –</sup> These sections are available only when you purchase a report with appropriate additional types of analyses. The complete financial data is available for publicly traded companies.



#### **List Of Tables**

#### LIST OF TABLES

Hightech Payment Systems S.A. Key Facts

**Profitability** 

Management Effectiveness

Income Statement Key Figures

**Balance Sheet Key Figures** 

Cash Flow Statement Key Figures

Financial Performance Abbreviation Guide

Hightech Payment Systems S.A. Key Executives

Hightech Payment Systems S.A. Major Shareholders

Hightech Payment Systems S.A. History

Hightech Payment Systems S.A. Products

Revenues by Segment

Revenues by Region

Hightech Payment Systems S.A. Offices and Representations

Hightech Payment Systems S.A. SWOT Analysis

Yearly Income Statement Including Trends

Income Statement Latest 4 Quarters Including Trends

Yearly Balance Sheet Including Trends

Balance Sheet Latest 4 Quarters Including Trends

Yearly Cash Flow Including Trends

Cash Flow Latest 4 Quarters Including Trends

Hightech Payment Systems S.A. Profitability Ratios

Margin Analysis Ratios

**Asset Turnover Ratios** 

**Credit Ratios** 

Long-Term Solvency Ratios

Financial Ratios Growth Over Prior Year

Hightech Payment Systems S.A. Capital Market Snapshot

Hightech Payment Systems S.A. Direct Competitors Key Facts

**Direct Competitors Profitability Ratios** 

**Direct Competitors Margin Analysis Ratios** 

**Direct Competitors Asset Turnover Ratios** 

**Direct Competitors Credit Ratios** 

Direct Competitors Long-Term Solvency Ratios

Software and Technology Services Industry Statistics



Hightech Payment Systems S.A. Industry Position

Company vs. Industry Income Statement Analysis

Company vs. Industry Balance Sheet Analysis

Company vs. Industry Cash Flow Analysis

Company vs. Industry Ratios Comparison

Hightech Payment Systems S.A. Consensus Recommendations<sup>1</sup>

Analyst Recommendation Summary<sup>1</sup>

Price Target Summary<sup>1</sup>

Experts Recommendation Trends<sup>1</sup>

Revenue Estimates Analysis<sup>1</sup>

Earnings Estimates Analysis<sup>1</sup>

Historical Surprises<sup>1</sup>

Revenue Estimates Trend<sup>1</sup>

Earnings Estimates Trend<sup>1</sup>

Revenue Revisions<sup>1</sup>



#### **ANALYSIS FEATURES**

#### **SWOT Analysis**

SWOT, which stands for Strengths, Weaknesses, Opportunities and Threats, is an analytical framework that identifies the internal and external factors that are favorable and unfavorable for a company.

#### **Enhanced SWOT Analysis**

Enhanced SWOT is a 3×3 grid that arranges strengths, weaknesses, opportunities and threats into one scheme:

How to use the strengths to take advantage of the opportunities?

How to use the strengths to reduce likelihood and impact of the threats?

How to overcome the weaknesses that obstruct taking advantage of the opportunities?

How to overcome the weaknesses that can make the threats a reality?

Upon answering these questions a company can develop a project plan to improve its business performance.

#### **PESTEL Analysis**

PESTEL (also termed as PESTLE) is an ideal tool to strategically analyze what influence different outside factors – political, economic, sociocultural, technological, environmental and legal – exert on a business to later chart its long term targets.

Being part of the external analysis when carrying out a strategic assessment or performing a market study, PESTEL gives an overview of diverse macro-environmental factors that any company should thoughtfully consider. By perceiving these outside environments, businesses can maximally benefit from the opportunities while minimizing the threats to the organization.



#### Key Factors Examined by PESTEL Analysis:

Political – What opportunities and pressures are brought by political bodies and what is the degree of public regulations' impact on the business?

Economic – What economic policies, trends and structures are expected to affect the organization, what is this influence's degree?

Sociological – What cultural and societal aspects will work upon the demand for the business's products and operations?

Technological – What impact do the technological aspects, innovations, incentives and barriers have on the organization?

Environmental – What environmental and ecological facets, both locally and farther afield, are likely to predetermine the business?

Legal – What laws and legislation will exert influence on the style the business is carried out?

#### IFE, EFE, IE Matrices

The Internal Factor Evaluation matrix (IFE matrix) is a strategic management tool helping audit or evaluate major weaknesses and strengths in a business's functional areas. In addition, IFE matrix serves as a basis for identifying and assessing relationships amongst those areas. The IFE matrix is utilised in strategy formulation.

The External Factor Evaluation matrix (EFE matrix) is a tool of strategic management that is typically utilised to assess current market conditions. It is an ideal instrument for visualising and prioritising the threats and opportunities a firm is facing.

The essential difference between the above mentioned matrices lies in the type of factors incorporated in the model; whilst the latter is engaged in internal factors, the former deals exceptionally with external factors – those exposed to social, political, economic, legal, etc. external forces.

Being a continuation of the EFE matrix and IFE matrix models, the Internal External matrix (IE matrix) rests upon an investigation of external and internal business factors



integrated into one suggestive model.

#### **Porter Five Forces Analysis**

The Porter's five forces analysis studies the industry of operation and helps the company find new sources of competitive advantage. The analysis surveys an industry through five major questions:

What composes a threat of substitute products and services?

Is there a threat of new competitors entering the market?

What is the intensity of competitive rivalry?

How big is the bargaining power of buyers?

How significant is the bargaining power of suppliers?

#### **VRIO Analysis**

VRIO stands for Value, Rarity, Imitability, Organization. This analysis helps to evaluate all company's resources and capabilities and bring them together into one aggregate table that includes:

Tangible resources

Financial

Physical

Technological

Organizational

Intangible resources

Human

Innovation and Creativity



# Reputation

# Organizational capabilities

The result of the analysis gives a clear picture of company's competitive and economic implications, answering the questions if the resources mentioned above are:

Valuable?
Rare?
Costly to imitate?
Organized properly?



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