

Keyware Technologies NV Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

Keyware Technologies NV 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 Keyware Technologies NV and its competitors. This provides our Clients with a clear understanding of Keyware Technologies NV position in the <u>Software and Technology Services</u> Industry.

The report contains detailed information about Keyware Technologies NV 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 Keyware Technologies NV. 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 Keyware Technologies NV 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 Keyware Technologies NV 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 Keyware Technologies NV business.

About Keyware Technologies NV

Keyware Technologies NV (the company) is a provider of identity-related solutions and services, with products and applications in the field of loyalty, e-payment, e-identity, security management, time management and transaction management.

Loyalty

Keyware introduced chip-based cards, which can be used for numerous loyalty applications involving a wide range of partner companies. Keyware has developed an open, secure and integrated platform for supporting multi-vendor customer loyalty programs, from very simple to very complex, in which the real, the virtual and the mobile world have been combined. It is a platform that will give organizations access to the data they so desperately need to stay competitive in today's economy.

Smart-Shopper is innovative software for customer loyalty services. It allows loyalty managers to develop or adapt their specific loyalty schemes at any moment.

e-Identity



Smart-Identity is an application for electronic identification solutions. Based on advanced smart card technology, Smart-Identity can be used in private network environments and public identification applications (identity cards, driving licenses, passports, etc.).

Smart-Health is a solution for which each participant receives a personalized smart card with his specific health insurance data and where the health service providers (doctors, hospitals, pharmacies and health insurance funds) have a separate smart card with predefined access levels and rights to the participant's data.

e-payment

Payment terminals: Keyware's payment terminals read both magnetic stripe and chip cards. Characteristics for Keyware's payment terminals are the versatility, the user-friendliness and the operational reliability. The company has an EPCI (Electronic Payment Certificate Industry) certified payment terminal for every type of payment.

Private Purse: Keyware also disposes of a private purse application, Smart-Wallet, for use in public, private or closed user group environments like companies, campusses. An electronic purse is a small, portable device that contains e-money, as if in a regular purse or wallet. It can be either disposable or reloadable, and the technological medium for the e-purse is the smart card.

Smart-Wallet can easily be combined with functionalities for customer loyalty applications and can be used with classic terminals, over the Internet or in m-commerce applications.

Software Development for Third Parties: Third parties refer to Keyware for its know-how and expertise in e-payment software developments. Keyware's software is embedded in a large number of terminals, such as: 65,000 Banksys/Smash 2000 terminals (credit payment, to be extended with Keyware's loyalty application Smart-Shopper); 1,500 Delhaize terminals (payment and loyalty applications); 15,000 Valor terminals (credit payment and loyalty); 4,000 Witch/Tyco terminals (credit payment); 6,500 Belgacom Monetel terminals (credit payment/Credipos); 11,300 SIS-Terminals (SIS-card readers and related applications); 4.000 terminals Gezinsbond with loyalty application.

Security Management

Access control is a widespread and highly accepted concept. It allows creating a safe



environment for employees as well as protecting valuable assets. MaxiTalk, the KeyFree access management application, is much more than access control. It is an essential tool for advanced access management. MaxiTalk manages accesses and presences by zone and can handle both the simple and the complex cases efficiently.

Centralized access management of multiple sites, access management by company or department are a few of MaxiTalk's extensive features. The integration of MaxVisit makes it possible to manage visitors, contractors, suppliers, etc.

The KeyFree alarm management application is used for managing alarms graphically. MaxAlarm can integrate information originating from multiple alarm systems: Keyware access management, Intrusion detection, Fire detection, Cctv, Technical contacts and sensors.

Time Management

MaxiTime is the KeyFree time management application for managing time on a day to day basis. MaxiTime saves on time management costs by increasing efficiency and productivity. With user-friendliness and flexibility as its most important features, MaxiTime offers maximum return on investment.

MaxPlanning complements MaxiTime by displaying essential data by means of a graphical interface. A clear and immediate vision on planning and organization of human resources allows rapid interventions and dynamic time management.

In conjunction with KeyFree's access and/or time management, MaxPresence displays presences and absences graphically. Therefore it facilitates a quick localization of cardholders.

MaxiWeb is KeyFree's web based application. It interacts with the KeyFree access and time management solutions through html. After authentication, an individual user or supervisor can consult personal information, exchange specific data, etc.

Transaction Management

Keyware's Transaction Services process card transactions for the electronic payment, customer loyalty and event ticketing markets. On average, Keyware conducts 1 million card transactions daily for both on- and off-line applications. Furthermore, the data captured provides valuable customer information for one-to-one direct marketing



programs.

Network: Keyware offers an immediate access to all terminals installed in Belgium and Luxemburg.

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. KEYWARE TECHNOLOGIES NV 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. KEYWARE TECHNOLOGIES NV 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. KEYWARE TECHNOLOGIES NV SWOT ANALYSIS

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

4. KEYWARE TECHNOLOGIES NV 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. KEYWARE TECHNOLOGIES NV COMPETITORS AND INDUSTRY ANALYSIS

- 5.1. Keyware Technologies NV Direct Competitors
- 5.2. Comparison of Keyware Technologies NV and Direct Competitors Financial Ratios
- 5.3. Comparison of Keyware Technologies NV and Direct Competitors Stock Charts
- 5.4. Keyware Technologies NV Industry Analysis
- 5.4.1. Software and Technology Services Industry Snapshot
- 5.4.2. Keyware Technologies NV Industry Position Analysis

6. KEYWARE TECHNOLOGIES NV NEWS & EVENTS

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

7. KEYWARE TECHNOLOGIES NV EXPERTS REVIEW1

- 7.1. Experts Consensus
- 7.2. Experts Revisions

8. KEYWARE TECHNOLOGIES NV ENHANCED SWOT ANALYSIS²

9. BELGIUM PESTEL ANALYSIS²

- 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. KEYWARE TECHNOLOGIES NV IFE, EFE, IE MATRICES²

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

11. KEYWARE TECHNOLOGIES NV PORTER FIVE FORCES ANALYSIS²

12. KEYWARE TECHNOLOGIES NV VRIO ANALYSIS²

APPENDIX: RATIO DEFINITIONS

LIST OF FIGURES

Keyware Technologies NV 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

Keyware Technologies NV 1-year Stock Charts

Keyware Technologies NV 5-year Stock Charts

Keyware Technologies NV vs. Main Indexes 1-year Stock Chart

Keyware Technologies NV vs. Direct Competitors 1-year Stock Charts

Keyware Technologies NV Article Density Chart

The complete financial data is available for publicly traded companies.

^{1 –} Data availability depends on company's security policy.

^{2 –} These sections are available only when you purchase a report with appropriate additional types of analyses.



List Of Tables

LIST OF TABLES

Keyware Technologies NV Key Facts

Profitability

Management Effectiveness

Income Statement Key Figures

Balance Sheet Key Figures

Cash Flow Statement Key Figures

Financial Performance Abbreviation Guide

Keyware Technologies NV Key Executives

Keyware Technologies NV Major Shareholders

Keyware Technologies NV History

Keyware Technologies NV Products

Revenues by Segment

Revenues by Region

Keyware Technologies NV Offices and Representations

Keyware Technologies NV 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

Keyware Technologies NV Profitability Ratios

Margin Analysis Ratios

Asset Turnover Ratios

Credit Ratios

Long-Term Solvency Ratios

Financial Ratios Growth Over Prior Year

Keyware Technologies NV Capital Market Snapshot

Keyware Technologies NV 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



Keyware Technologies NV 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

Keyware Technologies NV Consensus Recommendations¹

Analyst Recommendation Summary¹

Price Target Summary¹

Experts Recommendation Trends¹

Revenue Estimates Analysis¹

Earnings Estimates Analysis¹

Historical Surprises¹

Revenue Estimates Trend¹

Earnings Estimates Trend¹

Revenue Revisions¹



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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