

---

# S&P TEST

SWOT & PESTLE.com

---

## VISA INC. SWOT & PESTLE ANALYSIS

© Barakaat Consulting - An Ezzy IT Consulting Business

This is a licensed product and is not to be photocopied or distributed. All rights reserved. Unauthorized reproduction is strictly prohibited. Research is based on best available materials and resources. To purchase reprints of this document, please email [support@swotandpestle.com](mailto:support@swotandpestle.com).

**Company Name :** VISA Inc.

**Company Sector :** Payments, Banking and Financial Services

**Operating Geography :** United States, North America, Global

**About the Company :** Visa incorporated on May 25, 2017, is an American multi-national financial services corporation. An established leader in payment and verification technologies, the company connects consumers, merchants, financial institutions, businesses and government entities to electronic payments. In 1958, Bank of America (BoFA) had launched its BankAmericard credit card program. In 1976, BankAmeriCard became Visa, the global payments technology company. It started its journey with the first credit card program for the middle-class consumers and merchants in the US and gradually began expanding its global foot in 1974 and in 2007 regional businesses merged to form Visa Inc. In 2016 Visa acquired Visa Europe and today with more than 2 billion Visa cards in use, it is uniting people all around the world. One of the most recognized brands in the world, it has presence across all continents except in Antarctica. Visa's footprint extends to 3.1 billion account holders partnering with 44 million merchants, 16,600 financial institution clients, operating in 160 currencies across 200 countries and territories, it is a global payments technology company and undoubtedly Visa Inc is amongst the world's largest card payment organizations. Headquartered in Foster City, California, United States, it enables global commerce through the transfer of value and information among the participants. Its core products are credit, debit and gift cards, prepaid and commercial. In 2018 Visa featured in the 100 Best Corporate Citizens List ranking<sup>39</sup> and was placed at #161 in Global Fortune 500 list in 2017.

Visa's USP or unique selling proposition lies in its strong global presence being the world's largest retail electronic payments network. Its vision statement reads "To be the best way to pay and be paid for everyone, everywhere. We know that every Visa transaction is a promise." Visa's mission statement reads "To connect the world through the most innovative, reliable and secure

digital payment network that enables individuals, businesses and economies to thrive."

**Revenue :**

US \$18,358 million- FY ending 30th Sep 2017 (y-o-y positive 21.7%)

US \$15,082 million- FY ending 30th Sep 2016

## SWOT Analysis :

The SWOT Analysis for VISA Inc. is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>1. Leading operator for digital transactions and a segment leader</li> <li>2. Largest market share in US</li> <li>3. Home to best talent in the industry</li> <li>4. Engaging in strategic partnerships</li> <li>5. Strong cash flow stream</li> <li>6. Low credit risk due to open loop network</li> </ul>	<ul style="list-style-type: none"> <li>1. Surging operating expenditure</li> <li>2. Heavy dependency on contractual relationship with the largest clients.</li> <li>3. Merchants continuing to push lower acceptance costs and challenge industry practices.</li> </ul>
Opportunities	Threats
<ul style="list-style-type: none"> <li>1. World shifting from cash to digital transactions</li> <li>2. Expansion of cross-border volume with integration of Visa Europe</li> <li>3. Undertake varied initiatives to expand access in different geographies</li> <li>4. Connected devices gaining popularity by the day</li> <li>5. Eye expansion in China</li> </ul>	<ul style="list-style-type: none"> <li>1. Security breaches and cyber-attacks</li> <li>2. Fraudulent activities during card usage</li> <li>3. Exponential rise of government backed digital payment platforms</li> </ul>

## PESTLE Analysis :

The PESTLE Analysis for VISA Inc. is given below:

<p style="text-align: center;"><b>Political</b></p> <p>1. Government intervention and imposed restrictions on payment system. 2. United Kingdom's withdrawal from the European Union.</p>	<p style="text-align: center;"><b>Economical</b></p> <p>1. Increase in use of digital payments</p>
<p style="text-align: center;"><b>Social</b></p> <p>1. Launch of Visa Foundation 2. Grant to Women's World Banking Support.</p>	<p style="text-align: center;"><b>Technological</b></p> <p>1. Transformation of VisaNet into a flexible payments platform 2. Announcement of Biometric based Credit cards</p>
<p style="text-align: center;"><b>Legal</b></p> <p>1. Antitrust and Competition Law Compliance 2. Anti-Money Laundering, Anti-Terrorist Financing, and Sanctions</p>	<p style="text-align: center;"><b>Environmental</b></p> <p>1. Minimizing the environmental footprint of our payments ecosystem 2. Investment on LEED-based building design</p>

Please note that our free summary reports contain the SWOT and PESTLE table contents only.

The complete report for **VISA Inc.** SWOT & PESTLE Analysis is a paid report at **12.53 U.S.D.**



\* By clicking on "Buy Now" you agree to accept our "Terms and Conditions."



# S&P

SWOT & PESTLE.com

SWOT & PESTLE.com is a leading strategy research portal covering detailed Strengths, Weaknesses, Opportunities, Threats (SWOT) and Political, Economic, Social, Technological, Legal and Environmental (PESTLE) analysis of leading industry sectors and organizations across the globe. Our full and comprehensive collection on SWOT and PESTLE has been written by our team of professional analysts consisting of MBA's, CFA's and industry experts. Our analysis has helped businesses, researchers and scholars with valuable insights to make strategic decisions and take their research forward.

We at SWOT & PESTLE.com aim to aid the understanding of the multifaceted business world by presenting a list of diverse companies from across the globe. Business organizations today cannot function in ways that ignore the surroundings that they are set in. SWOT & PESTLE.com makes a keen observation into this aspect and accounts for factors affecting such businesses.

# Copyright Notice

The information provided in the SWOT and PESTLE research reports on [www.swotandpestle.com](http://www.swotandpestle.com) are from publicly available documents and sources which are deemed reliable. Further the reports contain analysis and views from the SWOT & PESTLE.com research and analyst team which consists of qualified experts. While every attempt has been made to ensure completeness, accuracy and reliability of the analysis, Barakaat Consulting and its associate websites cannot be held responsible or legal liable for omissions or errors in our reports or on any of our pages.

(C)2024 Barakaat Consulting. All rights reserved. This report may not be reproduced, copied or redistributed, in whole or in part, in any form or by any means, without the express written consent of Barakaat Consulting. Also, Barakaat Consulting is the sole copyright owner of this report, and any use of this report by any third party is strictly prohibited without a license expressly granted by Barakaat Consulting. Neither all nor any part of the contents of this report, or any opinions expressed herein, can be used in advertising, press releases, or promotional materials without prior written approval from Barakaat Consulting. Any violation of Barakaat Consultings rights in this report will be executed to the fullest extent of the law, including the pursuit of monetary damages and injunctive relief in the event of any breach of the foregoing restrictions.

Client Support:  
[support@swotandpestle.com](mailto:support@swotandpestle.com)