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VISA INC. SWOT & PESTLE ANALYSIS

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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 Incis 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 39 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
1.Leading operator for digital transactions and	1.Surging operating expenditure
a segment leader	2.Heavy dependency on contractual
2.Largest market share in US	relationship with the largest clients.
3.Home to best talent in the industry	3.Merchants continuing to push lower
4.Engaging in strategic partnerships	acceptance costs and challenge industry
5.Strong cash flow stream	practices.
6.Low credit risk due to open loop network	
Opportunities	Threats
1.World shifting from cash to digital	1.Security breaches and cyber-attacks
transactions	2.Fraudulent activities during card usage
2.Expansion of cross-border volume with	3.Exponential rise of government backed
2.Expansion of cross-border volume with integration of Visa Europe	3.Exponential rise of government backed digital payment platforms
integration of Visa Europe	
integration of Visa Europe 3.Undertake varied initiatives to expand access	
integration of Visa Europe 3.Undertake varied initiatives to expand access in different geographies	•



PESTLE Analysis:

The PESTLE Analysis for VISA Inc. is given below:

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

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