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# S&P TEST

SWOT & PESTLE.com

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## MONEYGRAM INTERNATIONAL SWOT & PESTLE ANALYSIS

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**Company Name :** MoneyGram International

**Company Sector :** Payments and money transfer

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

**About the Company :** MoneyGram International is an American Company formed in 1940 with headquarters located in Dallas, Texas. It has offices located all around the world in more than 200 countries. The company deals in money transfer and payment services and is the second largest service provider globally. The company was formed as a result of the merger of Denver-based Integrated Payment Systems and Minneapolis-based Travelers Express. Till 2004, when the company took on the name of MoneyGram International, it was known as Travelers Express. Its services are of two types- Financial Paper Products and Global Funds Transfers. As per 2019 records, the company has an employee base of 2,700 global experts.

MoneyGram International's mission is "To connect friends and family throughout the world anyway that is convenient by providing a reliable financial connection for life's essentials and daily needs."

**Revenue :**

US\$ 1,447.6 million – FY ended Dec 31, 2018 (year-on-year growth of -9.63%)

US\$ 1,602.1 million – FY ended Dec 31, 2017

## SWOT Analysis :

The SWOT Analysis for MoneyGram International is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>1.Broad portfolio of physical and technology based money transfer services</li> <li>2.Global operations in more than 200 countries</li> <li>3.Strong technology infrastructure and digital capabilities</li> </ul>	<ul style="list-style-type: none"> <li>1.Dependent on third-party agents for money transfer</li> <li>2.History of financial woes</li> <li>3.Poor credit rating to impact fund raising and business outlook</li> </ul>
Opportunities	Threats
<ul style="list-style-type: none"> <li>1.Large global unbanked population</li> <li>2.Urbanization and migration to developed markets to bring payments market growth</li> </ul>	<ul style="list-style-type: none"> <li>1.Strong competition in money transfer and bill payment services segment</li> <li>2.Compliance measures and pricing pressure</li> </ul>

## PESTLE Analysis :

The PESTLE Analysis for MoneyGram International is given below:

Political	Economical
1.Impact of Brexit on operations 2.Political crisis and wars causing migration	1.Strong correlation of business with global economic environment
Social	Technological
1.Urbanization and migration bringing strong growth in global remittance and money transfer market	1.Blockchain - a key underlying technology to transform the money transfer industry
Legal	Environmental
1.Stringent regulatory requirements in financial services sector 2.Taxation of outward remittances in high income countries 3.De-risking increasing regulatory burdens	1.Focus on building a sustainable business and brand

Please note that our free summary reports contain the SWOT and PESTLE table contents only. The complete report for **MoneyGram International** SWOT & PESTLE Analysis is a paid report at **12.53 U.S.D.**



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