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# S&P TEST

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## SQUARE SWOT & PESTLE ANALYSIS

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**Company Name :** Square

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

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

**About the Company :** Square was started in February 2009 to enable businesses (sellers) to accept card payments. Square is a cohesive commerce ecosystem that helps sellers start, run, and grow their businesses. It combines sophisticated software with affordable hardware to provide sellers powerful payment and point-of-sale solutions. It achieves high seller acceptance rates and fast onboarding, while maintaining low risk and fraud losses as a result of our approach to risk management that emphasizes data science and machine learning. We focus on technology and design to create products and services that are cohesive, fast, self-serve, and elegant. These attributes differentiate Square in a fragmented industry that forces sellers to stitch together hardware, software, and payments services from multiple vendors.

The foundation of its ecosystem is a full service, managed payments offering. Sellers can onboard to Square in minutes and, once onboarded, accept payments in person via swipe, dip, or tap of a card or online via a stored card on file or payment entry form. Sellers pay a transparent transaction fee which includes next-day settlements (or instant settlement for an additional fee via Instant Deposit), payment dispute management, data security, and PCI compliance. As of Jan 2019, Square had over 3,300 full-time employees.

**Revenue :**

US \$ 3,298.2 million - FY ending 30th Dec 2018

US \$ 2,214.3 million - FY ending 30th Dec 2017

**SWOT Analysis :**

The SWOT Analysis for Square is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>1. Broad portfolio of payments related products and services</li> <li>2. Rapid growth with global customer base</li> <li>3. Strong fraud detection capabilities for merchants</li> <li>4. Providing powerful reporting and analytics features through dashboard</li> <li>5. Strong brand and Net Promoter Score (NPS)</li> </ul>	<ul style="list-style-type: none"> <li>1. Reporting losses for several consecutive quarters</li> <li>2. Heavy dependency on revenue from managed payments services</li> <li>3. Dependent on payment card networks and acquiring processors</li> </ul>
Opportunities	Threats
<ul style="list-style-type: none"> <li>1. Opportunities in financing business</li> </ul>	<ul style="list-style-type: none"> <li>1. Competitive and evolving markets</li> <li>2. Government promoted digital payment platforms</li> <li>3. Performance strongly correlated to the economy</li> <li>4. Prolonged Brexit process increasing uncertainty</li> </ul>

## PESTLE Analysis :

The PESTLE Analysis for Square is given below:

<p style="text-align: center;"><b>Political</b></p> <p>1. United Kingdom's exit from the European Union</p>	<p style="text-align: center;"><b>Economical</b></p> <p>1. Deterioration of general macroeconomic conditions</p> <p>2. Increase in use of digital payments driven by mobile and reduction of physical currency</p>
<p style="text-align: center;"><b>Social</b></p> <p>1. Favorable demographics - drivers of online payments</p>	<p style="text-align: center;"><b>Technological</b></p> <p>1. Blockchain technology promises to transform the payments ecosystem</p>
<p style="text-align: center;"><b>Legal</b></p> <p>1. Anti-Money Laundering (AML), Anti-Terrorist financing, and sanctions</p> <p>2. Varying payment laws and regulations across jurisdictions</p> <p>3. Easing regulations in emerging markets - key enabler for electronic payments</p>	<p style="text-align: center;"><b>Environmental</b></p> <p>1. Helping clients on minimizing the environmental impact through digital receipts</p>

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

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