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GLOBAL PAYMENTS INC. SWOT & PESTLE ANALYSIS

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Company Name : Global Payments Inc.

Company Sector : Financial Services

Operating Geography : USA, North America, Global

About the Company :

Global Payments Inc. is an American firm that offers financial technology services around the world. Its stock is a part of the S&P 500 stock market index and is headquartered in Atlanta, United States. Global Payments was founded in 2000 and divorced its former parent company, National Data Corporation, in 2001. Global Payments provides payment processing services to merchants, allowing them to accept credit and debit cards, along with other payment types. They are compensated with a percentage of the transaction value (usually about 1-2 percent for credit cards). They offer these services to merchants both directly and indirectly through other financial institutions. Customers of Global Payments' main payment processing services can also take advantage of additional "vertical" services and analytics ("omnichannel"). In August 2022, Global Payments Inc. announced the acquisition of EVO Payments, Inc., a global leader in payment technology integrations and acquiring solutions.

Global Payment Inc.'s Unique Selling Proposition or USP lies in it being a leading worldwide provider of payment technology and software solutions delivering innovative services to its customers. Global Payment Inc.'s mission statement reads, "We provide cutting-edge payments and software solutions all under one roof to help startups to enterprise businesses simplify commerce and cultivate their vision of success".

Revenue :

US\$ 8.5 billion – FY ending 31st December, 2021 (y-o-y growth 14.8%)

US\$ 7.4 billion – FY ending 31st December, 2020

SWOT Analysis :

The SWOT Analysis for Global Payments Inc. is given below:

Strengths	Weaknesses
<p>1.Strong global presence with 4.0 million merchant locations and over 1350 financial institutions in more than 170 countries</p> <p>2.Strategic acquisitions and collaborations strengthen existing market share and enable entry into new markets.</p> <p>3.Strong infrastructure and investment in technology gives a competitive edge in service and partnerships.</p> <p>4.One of the market leaders in every segment of operation.</p>	<p>1.High dependence on constant technology upgradation</p>
Opportunities	Threats
<p>1.Recent collaboration with Google will help Global Payments become a worldwide merchant acquiring provider to Google.</p> <p>2.Multiyear collaboration with Amazon Web Services for cloud services will enhance performance.</p> <p>3.Merger with TSYS opens the retail sector for Global Payments (where TSYS has a large presence).</p> <p>4.COVID-19 has accelerated the use of digital payments</p>	<p>1.Some competitors (like FIS) have more financial resources and therefore better priced products and services.</p> <p>2.Risk of cyberattacks increased in the pandemic.</p> <p>3.COVID-19 and its resurgence continue to affect business.</p> <p>4.The implementation of California Consumer Privacy Act (CCPA, 2020) and a potential nationwide privacy law poses considerable compliance challenges.</p>

PESTLE Analysis :

The PESTLE Analysis for Global Payments Inc. is given below:

Political	Economical
<p>1.Biden's stimulus for COVID \u2013 19 may have unpredictable effects on the stock market.</p> <p>2.Increasing foreign investment restrictions by Governments may negatively impact business</p>	<p>1.Card networks like Visa and Mastercard routinely increase the fees they charge the processors.</p> <p>2.The change from LIBOR to SOFR for variable interest rate calculations may adversely impact business.</p>
Social	Technological
<p>1.The pandemic has accelerated the shift to digital shopping, increasing traffic for the payments market.</p> <p>2.Acceptance of virtual payments is becoming a necessity for businesses.</p>	<p>1.Market wide transition to cloud computing is expected to affect operations substantially</p>
Legal	Environmental
<p>1.The change in consumer privacy laws (like the California Consumer Privacy Act, 2020) may impose increasing obligations on companies.</p>	<p>1.Shifting focus to e \u2013 vehicle is prompting corporations to invest in charging stations.</p> <p>2.Paperless payments gain traction in lieu of environment friendly method of payments.</p>

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