

# IFS International Holdings Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## Abstracts

IFS International Holdings Inc. Fundamental Company Report provides a complete overview of the company's affairs. All available data is presented in a comprehensive and easily accessed format. The report includes financial and SWOT information, industry analysis, opinions, estimates, plus annual and quarterly forecasts made by stock market experts. The report also enables direct comparison to be made between IFS International Holdings Inc. and its competitors. This provides our Clients with a clear understanding of IFS International Holdings Inc. position in the Industry.

The report contains detailed information about IFS International Holdings Inc. that gives an unrivalled in-depth knowledge about internal business-environment of the company: data about the owners, senior executives, locations, subsidiaries, markets, products, and company history.

Another part of the report is a SWOT-analysis carried out for IFS International Holdings Inc.. It involves specifying the objective of the company's business and identifies the different factors that are favorable and unfavorable to achieving that objective. SWOT-analysis helps to understand company's strengths, weaknesses, opportunities, and possible threats against it.

The IFS International Holdings Inc. financial analysis covers the income statement and ratio trend-charts with balance sheets and cash flows presented on an annual and quarterly basis. The report outlines the main financial ratios pertaining to profitability, margin analysis, asset turnover, credit ratios, and

company's long-term solvency. This sort of company's information will assist and strengthen your company's decision-making processes.

In the part that describes IFS International Holdings Inc. competitors and the industry in whole, the information about company's financial ratios is compared to those of its competitors and to the industry. The unique analysis of the market and company's competitors along with detailed information about the internal and external factors affecting the relevant industry will help to manage your business environment. Your company's business and sales activities will be boosted by gaining an insight into your competitors' businesses.

Also the report provides relevant news, an analysis of PR-activity, and stock price movements. The latter are correlated with pertinent news and press releases, and annual and quarterly forecasts are given by a variety of experts and market research firms. Such information creates your awareness about principal trends of IFS International Holdings Inc. business.

### **About IFS International Holdings Inc.**

IFS International Holdings Inc (the company), a Delaware corporation, was incorporated in Delaware in 1986. The company is engaged in the business of developing, marketing and supporting software products for electronic funds transfer, retail, e-commerce and retail banking markets. The Company's two wholly owned subsidiaries, IFS International Inc., referred to as "IFS" or the "IFS Subsidiary" and Network Controls International, Inc (NCI or the NCI Subsidiary).

The company is a software company, which develops, markets and supports proprietary infra structure software solutions in the area of electronic funds transfer (EFT) payment card systems and retail branch banking. The company's products facilitate electronic funds transfer Internet Banking and customer relationship management solutions, and enable these systems to adapt to or migrate to smart card and wireless payment services.

All of IFS' products are designed as open architecture or the ability to operate its software on a wide variety of computers including IBM, Sun, Compaq and ICL. IFS products are designed primarily to be utilized with newer financial systems software that are replacing the old legacy systems. NCI's products are designed to provide the old legacy systems with the ability to perform new functions or utilize additional hardware

and systems. This process is called migration.

## Products

### IFS

An EFT system of a bank or other financial institution permits the processing of transactions involving magnetic stripe or chip (smart card) credit cards and debit cards (e.g., ATM cards). EFT systems typically consist of one or more of the facilities in various configurations: automatic teller machines or point of sale terminals, a host computer of the financial institution and regional, national and international networks, such as MasterCard/CIRRUS, NYCE, American Express, JCB, EUROPAY or Visa/PLUS.

The IFS Subsidiary's main product is TPII and its family of open architecture software. TPII software products are EFT systems managers. These products primarily manage the acquiring terminals, route and authorize the processing of transactions through an EFT system, thereby enabling the system to interface or communicate with other systems and networks, as well as to provide other functions.

The Products Support operations for magnetic stripe and Chip payment and non-payment cards, Stored Value Card reloads, and utilize a rational data base management systems, or Oracle technology to meet customers' business requirements. TPII software is also capable of managing EFT Systems that involve the "loading" of value on smart cards. A smart card is a plastic card with an electronic chip that acts as a small computer, which can enable the holder to "load" a fixed amount of purchasing power or cash equivalent on the card as authorized.

TPII software is offered in separate modules which perform different functions, including interfacing with ATMs (Automated Teller Machines), POS terminals, a financial institution's host computer and financial networks, updating credit and debit card information, providing stand-in authorization for transactions when the financial institution's host computer is not operating, computing fees for processed transactions, generating reports, and processing smart card transactions.

The TPII software products are typically installed at the financial institution's main processing facility but can be installed at a branch or data processing center. TPII software products permit 7-day, 24-hour remote banking by storing customer balance files and communicating with the customers' in-house computer(s) or data center(s) on

a continuous (real time) or batch (delayed) basis with no changes required to existing host application software. Additionally TPII has been designed to be totally extendible with regard to the devices it can support. This has been accomplished by insulating the CORE business logic from the device specific protocol.

TPII software products generally can be configured to act as a front-end to a financial institution's host computer, perform as a switch connected to multiple financial institutions' host compu

The above Company Fundamental Report is a half-ready report and contents are subject to change.

It means that we have all necessary data in our database to prepare the report but need **2-3 days** to complete it. During this time we are also updating the report with respect to the current moment. So, you can get all the most recent data available for the same price. Please note that preparation of additional types of analyses requires extra time.

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1 – Data availability depends on company's security policy.

2 – These sections are available only when you purchase a report with appropriate additional types of analyses.

The complete financial data is available for publicly traded companies.

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## ANALYSIS FEATURES

### SWOT Analysis

SWOT, which stands for Strengths, Weaknesses, Opportunities and Threats, is an analytical framework that identifies the internal and external factors that are favorable and unfavorable for a company.

### Enhanced SWOT Analysis

Enhanced SWOT is a 3x3 grid that arranges strengths, weaknesses, opportunities and threats into one scheme:

How to use the strengths to take advantage of the opportunities?

How to use the strengths to reduce likelihood and impact of the threats?

How to overcome the weaknesses that obstruct taking advantage of the opportunities?

How to overcome the weaknesses that can make the threats a reality?

Upon answering these questions a company can develop a project plan to improve its business performance.

### PESTEL Analysis

PESTEL (also termed as PESTLE) is an ideal tool to strategically analyze what influence different outside factors – political, economic, sociocultural, technological, environmental and legal – exert on a business to later chart its long term targets.

Being part of the external analysis when carrying out a strategic assessment or performing a market study, PESTEL gives an overview of diverse macro-environmental factors that any company should thoughtfully consider. By perceiving these outside environments, businesses can maximally benefit from the opportunities while minimizing the threats to the organization.

## Key Factors Examined by PESTEL Analysis:

**Political** – What opportunities and pressures are brought by political bodies and what is the degree of public regulations' impact on the business?

**Economic** – What economic policies, trends and structures are expected to affect the organization, what is this influence's degree?

**Sociological** – What cultural and societal aspects will work upon the demand for the business's products and operations?

**Technological** – What impact do the technological aspects, innovations, incentives and barriers have on the organization?

**Environmental** – What environmental and ecological facets, both locally and farther afield, are likely to predetermine the business?

**Legal** – What laws and legislation will exert influence on the style the business is carried out?

## **IFE, EFE, IE Matrices**

The Internal Factor Evaluation matrix (IFE matrix) is a strategic management tool helping audit or evaluate major weaknesses and strengths in a business's functional areas. In addition, IFE matrix serves as a basis for identifying and assessing relationships amongst those areas. The IFE matrix is utilised in strategy formulation.

The External Factor Evaluation matrix (EFE matrix) is a tool of strategic management that is typically utilised to assess current market conditions. It is an ideal instrument for visualising and prioritising the threats and opportunities a firm is facing.

The essential difference between the above mentioned matrices lies in the type of factors incorporated in the model; whilst the latter is engaged in internal factors, the former deals exceptionally with external factors – those exposed to social, political, economic, legal, etc. external forces.

Being a continuation of the EFE matrix and IFE matrix models, the Internal External matrix (IE matrix) rests upon an investigation of external and internal business factors

integrated into one suggestive model.

### **Porter Five Forces Analysis**

The Porter's five forces analysis studies the industry of operation and helps the company find new sources of competitive advantage. The analysis surveys an industry through five major questions:

What composes a threat of substitute products and services?

Is there a threat of new competitors entering the market?

What is the intensity of competitive rivalry?

How big is the bargaining power of buyers?

How significant is the bargaining power of suppliers?

### **VRIO Analysis**

VRIO stands for Value, Rarity, Imitability, Organization. This analysis helps to evaluate all company's resources and capabilities and bring them together into one aggregate table that includes:

Tangible resources

Financial

Physical

Technological

Organizational

Intangible resources

Human

Innovation and Creativity

## Reputation

### Organizational capabilities

The result of the analysis gives a clear picture of company's competitive and economic implications, answering the questions if the resources mentioned above are:

Valuable?

Rare?

Costly to imitate?

Organized properly?

## I would like to order

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