

International Card Establishment Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

International Card Establishment 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 International Card Establishment Inc. and its competitors. This provides our Clients with a clear understanding of International Card Establishment Inc. position in the [Software and Technology Services](#) Industry.

The report contains detailed information about International Card Establishment 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 International Card Establishment 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 International Card Establishment 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 International Card Establishment 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 International Card Establishment Inc. business.

About International Card Establishment Inc.

International Card Establishment, Inc. provides diversified products and services to the electronic transaction processing industry. The company offers merchant accounts for the acceptance and processing of credit and debit cards, as well as a proprietary smart card based gift and loyalty program to small to medium-size merchants as its primary customer base.

The company markets credit and debit card based payment processing services pursuant to a contractual relationship (the processing agreement) with First Data Merchant Services Corporation (FDMS), Financial Transactions Services, LLC, and BancorpSouth Bank, a processing bank and member of Visa and MasterCard.

Merchant Services

The company's Merchant Card Services division establishes merchant accounts for businesses that enable those businesses to accept credit cards, debit cards, and other forms of electronic payments from their customers; supplies the necessary card readers and other point-of-sale transaction systems; facilitates processing for the accounts; and

provides e-commerce solutions.

The company maintains a help desk to respond to inquiries from merchants regarding terminal, communication, and training issues. Service personnel provide terminal application consultation by telephone and regularly reprogram terminals via telephone lines to accommodate particular merchant needs regarding program enhancements, terminal malfunctions and Visa and MasterCard regulations. In addition, merchants may obtain direct, personal assistance in reconciling network, and communications problems, including problems with network outages and local phone company services. Its terminals are downloadable, meaning additional services, such as authorization or payment services for additional credit cards, can be installed in the terminal electronically from its offices without the necessity of replacement equipment or an on-site installation visit. Additionally, peripheral equipment, such as pin pads and printers can easily be forwarded to the merchants upon request. It also loans, tests, and ships POS equipment directly to merchant locations, and provides repair-or-replacement services for malfunctioning terminals.

Merchant Clients: The company serves a portfolio of small to medium-sized merchant clients, primarily in general retail industries. It also provides services to other processing companies, such as Card Service International RBS Lynk Systems, and Network One Financial.

NEOS

The company, through its subsidiary NEOS Merchant Solutions, Inc. (NEOS), provides Smart Card-based, as well as traditional Magnetic Stripe Card-based solutions for merchants to offer automated gift and loyalty services. NEOS incorporates a merchant's existing logo and artwork, or designs custom artwork, for use on the gift and loyalty cards.

NEOS is an information and financial transaction application service provider specializing in Gift and Loyalty products and point of sale (POS) financial transaction services to small and medium retail merchants. NEOS integrates its proprietary Gift and Loyalty software with existing point of sale payment processing (traditional credit, debit, check verification, and I.D. verification), thereby consolidating its retail merchant revenue enhancing solutions with commodity driven payment processing services.

Products

Payment Processing Software - credit, debit, and check verification are integrated into the POS terminal to consolidate merchant level functionality, system and support requirements. Terminals support Vital, Lynk, Concord EFS, and First Data. All terminals have the capability to split dial e-commerce related requests to the appropriate processor. NEOS' software gift and loyalty products are as follows:

MATRIX - The NEOS proprietary host manages the processing functions to include transaction posting, reporting, inquiry, and statement issuance of gift and loyalty related transactions. The host system resides at an external third party hosting facility with a backup at the corporate offices in Camarillo, California.

POS Terminal Application Software – The NEOS proprietary software allows up to eight standard variations of gift and loyalty to facilitate various market criteria and I.D. verification capable of reading line three of a magnetic-stripe card.

Chip Level (Smart Card) Operating System – An application that mirrors ongoing transaction data and stores customer specific or merchant specific information to assist I.D., buying trends, and demographics.

Virtual Merchant Database - At minimum, merchants can retrieve real-time information about customer purchases, sales patterns, contribution amounts, gift and loyalty activity, and balances.

NEOS' Hardware Gift and Loyalty products

POS Terminals - VeriFone 3750, VeriFone VX570, VeriFone and Schlumberger pin pads, and Schlumberger/AxaltoMagiC 6000 and 6100.

Private Label Smart/Magnetic-Stripe Cards - Smart and magnetic-strip cards are customized with the merchant's logo, picture, or other identifying information, or can be created for a non-profit organization to use in a preferred merchant program.

History

International Card Establishment, Inc. was incorporated in 2002.

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?

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