

LML Payment Systems Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

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

The report contains detailed information about LML Payment Systems 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 LML Payment Systems 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 LML Payment Systems 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 LML Payment Systems 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 LML Payment Systems Inc. business.

About LML Payment Systems Inc.

LML Payment Systems Inc. provides electronic payment, risk management, and authentication services primarily to businesses and organizations that use the Internet to receive or send payments.

The company links merchants selling products or services to customers wanting to buy them and financial institutions who allow the transfer of payments to occur. It has partnership arrangements and certified connections to financial institutions, payment processors, and other payment service providers to enable its customers to conduct e-commerce. The company provides its electronic payment, authentication and risk management services to approximately 8,500 businesses and organizations in Canada and the United States.

The company's payment services allow its customers to accept or process various payments, including credit cards, debit cards, electronic fund transfers, and Automated Clearing House (ACH) transactions. The company processes Mastercard, VISA, American Express, Diners, JCB, and Discover cards on behalf of the majority of Canadian and American merchant account acquirers. It also offers risk management solutions to both online and brick and mortar customers, who use the Internet as a

means of communicating with their own bank or credit reporting agency.

Lines of Business

The company operates three separate lines of business: Transaction Payment Processing; Intellectual Property Licensing; and Check Processing/Software Licensing.

TRANSACTION PAYMENT PROCESSING

The company's Transaction Payment Processing Services consist primarily of Internet-based services.

Products and Services

The company's transaction payment customers range in size from small, sole proprietorships to large corporations. It supports this market in three separate ways: first by providing services that would be integrated to a customer's Web site or financial platform through software plug-ins and application programming interfaces (API's); second, by providing hosted services where the company can provide e-commerce Web site for a merchant; and third, by having its transaction payment services integrated directly into third party software solutions. In each instance, the company's products and services are designed to provide this market segment with bundled payment, risk management, authentication, shopping cart products, and reporting forms that allow its customers to sell goods and services.

The company's customers include both online merchants and brick and mortar merchants, including government and financial institutions. It provides electronic payment and risk management solutions for brick and mortar retailers and mail-order and telephone-order call-centers (MOTO) that allow these businesses to streamline payment processing.

The company provides solutions for e-merchants where it integrates its services to the Web site of the e-merchant and their shopping cart or application software provider, which allows e-merchants to accept credit card and debit card payments, electronic funds transfers (EFT), and ACH payments. The company's payment solutions have been integrated into various shopping cart and application services providers. Its payment products support both Canadian and the U.S. dollar settlement and its products are available in both French and English.

The company's hosted solutions offered to customers include a connection between the merchant's Web site and its host system that provides the merchant with a shopping cart with secure payment processing for credit cards and debit cards, electronic funds transfers (EFT) and ACH payments, an order management interface, multiple shipping options and reporting and reconciliation tools. The required forms and images are hosted on its servers and are secured using secured socket layer (SSL) encryption. The company operates equipment in two separate data centers, one in Victoria, B.C., and one in Saanich, B.C.

In addition, the company provides a selection of authentication tools for merchants to reduce the risk inherent in card-not-present credit card transactions. Its merchants are entitled to the fraud protection services offered by the card associations, such as Mastercard's Securecode and Verified by Visa in addition to its own risk-management tools and applications. The company also provides additional authentication services that provide its merchants with information that ranges from the validation of credit card orders to the fraud screening of applications by consumers. Its authentication services allow certification of addresses and telephone numbers and can identify addresses. The company supplies merchants with various risk management tools.

INTELLECTUAL PROPERTY LICENSING

The company's Intellectual Property Licensing Operations (IPL) involves licensing its intellectual property estate, which includes five U.S. patents describing electronic check processing methods.

CHECK PROCESSING/SOFTWARE LICENSING

The company's Check Processing/Software Licensing Operations (CP/SL) involve primary and secondary check collection, including electronic check re-presentment (RCK) and software licensing. Its check processing services involve return check management, such as traditional and electronic recovery services to retail clients. The company's check processing services are provided in the United States and are operated from its Wichita, Kansas location.

Competition

The company faces competition from various providers of online payment processing services, including CyberSource Corporation; Plug & Pay Technologies, Inc.; Verisign/PayPal, Inc.; Google, Inc.; and LinkPoint International, Inc., a subsidiary of First

Data Corporation. It also competes with Moneris, Elavon, and Authorize.net.

History

LML Payment Systems Inc. was founded in 1974.

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 3×3 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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