

# **Netspend Holdings, Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis**

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## **Abstracts**

Netspend 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 Netspend Holdings, Inc. and its competitors. This provides our Clients with a clear understanding of Netspend Holdings, Inc. position in the Industry.

The report contains detailed information about Netspend 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 Netspend 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 Netspend 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 Netspend 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 Netspend Holdings, Inc. business.

## **About Netspend Holdings, Inc.**

NetSpend Holdings, Inc. provides general-purpose reloadable prepaid debit cards (GPR) cards, and related alternative financial services to underbanked consumers in the U.S.

### Products and Services

#### GPR Cards

As of March 31, 2010, the company provided GPR cards in the U.S., with approximately 2.1 million active cards. Its GPR card represents the equivalent of a bank account for underbanked consumers and is marketed through its network of retail distributors, its direct-to-consumer mail and online marketing programs and corporate employers as an alternative method of wage payment. Its GPR cards can be used to make purchase transactions at any merchant that participates in the MasterCard, Visa or PULSE network and withdraw funds at participating ATMs.

Funds may be loaded onto the GPR cards the company markets through its retail distributors and its direct-to-consumer and online marketing programs by a cardholder reloading GPR card at a retail location within its distribution and reload network; direct

deposit of wages, government benefits or tax refunds; a cardholder from bank debit card through its online banking portal; and electronic transfer by a third party.

### Additional Products and Services

The company provides a suite of products and services to its cardholders, including direct deposit, MetaBank's iAdvance line of credit, overdraft protection through its issuing banks, complimentary insurance coverage, and various bill payment options. Its cardholders also have the ability to transfer funds to other cardholders and deposit a portion of their funds into an interest-bearing savings account linked to their GPR cards. The company also provides certain cardholders with a cushion, which allows them to overdraw their card accounts without a fee. Its Web site allows its cardholders to access their account information and manage their budgets through its personal finance management tools. Its interactive voice response systems also provide account information and allow cardholders to activate their accounts and perform a range of transaction activities, such as card-to-card transfers of funds. The company also provides its cardholders with a text message service that automatically sends balance and transaction information to enrolled cardholders' mobile phones, and also allows them to interact with their account by sending text messages to NetSpend. In addition to GPR cards, the company provides gift cards.

### Distribution

The company's long-term relationships include alternative financial services providers, such as ACE Cash Express, Advance America, Cash America International, Community Financial Service Center and Check City, grocery and convenience stores, such as H-E-B, Speedway, Murphy Oil and Winn-Dixie, and tax preparation service providers, such as Liberty Tax Service.

The company also markets its GPR cards through grocery and convenience stores and other traditional retailers, such as H-E-B, Speedway, Murphy Oil and Winn-Dixie. Retailers that offer various non-bank financial services, such as H-E-B and Winn-Dixie, market its GPR cards at a service desk.

The company also markets its GPR cards through tax preparation service providers, such as Liberty Tax Service, non-standard auto insurance carriers, such as The General, and retail agents of non-standard auto insurance carriers, such as Reliant General Insurance Services and Aggressive Insurance.

The corporate employers through which the company markets its GPR cards include Kohl's, Macy's, TravelCenters of America, Church's Chicken, Starwood Hotels & Resorts Worldwide, and Hospital Corporation of America.

The company's reload network consist of the alternative financial services provider locations and traditional retail locations that market its GPR cards, as well as all MoneyGram and Western Union agent locations and all Safeway grocery stores. In addition, in 2009, it entered into a contractual relationship with Interactive Communications International, or InComm, to offer reload services through certain InComm agents.

### Competition

The company directly competes with Green Dot Corporation, Account Now, Inc., Blackhawk Network Inc., First Data Corporation, Total System Services, Inc., and Galileo Processing, Inc.

### History

NetSpend Holdings, Inc. was founded in 1999.

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.  
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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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