

# Prepaid Card Holdings, Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## Abstracts

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

The report contains detailed information about Prepaid Card 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 Prepaid Card 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 Prepaid Card 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 Prepaid Card 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 Prepaid Card Holdings, Inc. business.

### **About Prepaid Card Holdings, Inc.**

Prepaid Card Holdings, Inc., through its wholly owned subsidiary, Merchant Processing International, Inc. (doing business as Bank Freedom), engages in marketing and management of general use prepaid cards.

The company offers various prepaid card programs, including the Bank Freedom Prepaid MasterCard and the Bank Freedom Prepaid Visa Card, for consumers; the Bank Freedom MasterCard Prepaid Expense Card for businesses to manage, control, and track employee spending; and the Bank Freedom Payroll MasterCard for businesses to eliminate issuing paper paychecks and pay employee wages with a payroll card. It is also the program manager for the AFSCME Advantage Prepaid MasterCard program. AFSCME is a 1.6 million member Union (American Federation of State, County, and Municipal Employees).

The company's prepaid debit cards work as a bank account plus a MasterCard or Visa debit card to make purchases. Customers can load money and fund their Bank Freedom card accounts in multiple ways. They can direct deposit their paycheck or government issued benefits checks, deposit cash to their card accounts at cash load retailers nationwide, or transfer money from one Bank Freedom card account to another Bank Freedom card account. Once its customers deposit funds to their card account

they can use their prepaid debit card anywhere MasterCard or Visa debit is accepted to make purchases and at approximately 1,000,000 ATMs worldwide for cash access. Customers can log on to its cardholder website to check their account balance, transfer funds, and use its bill payment system to pay bills electronically or send paper checks to anyone.

## Types of Prepaid Cards

The company's card products include various types of prepaid card:

**General Purpose Reloadable (GPR) Cards** - These cards intended for the underbanked consumer, its target demographic is one that would set up direct deposit of their pay check and use their prepaid MasterCard or Visa Card for day to day purchases and as a bill payment solution.

**Private Label co-branded Card Programs** - With the company's Internet presence, it is issuing private label co-branded prepaid cards.

**Business Travel and Expense Cards** – The company also offers business travel and expense cards.

**Payroll Cards** - These cards introduced to employees by their employers, the Bank Freedom Payroll MasterCard is identical to its GPR product. The program offers businesses of various sizes a paperless solution for payroll to their underbanked employees.

## Cash Reloading Agreement

The company has an agreement with Green Dot to provide cash loading services for card programs managed by it. Green Dot offered the company branding on its point of purchase displays nationally. Green Dot has point of purchase displays in Walgreens, K-Mart, and CVS/Pharmacy locations throughout the US.

## Competition

The company's competitors include All Access (Net Spend), Green Dot, RushCard, Western Union, AccountNow, Ready Debit, and Vision.

## History

Prepaid Card Holdings, Inc. was founded in 1986.

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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## 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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