

# **Schimatic Cash Transactions Network.com, Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis**

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## **Abstracts**

Schimatic Cash Transactions Network.com, 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 Schimatic Cash Transactions Network.com, Inc. and its competitors. This provides our Clients with a clear understanding of Schimatic Cash Transactions Network.com, Inc. position in the Industry.

The report contains detailed information about Schimatic Cash Transactions Network.com, 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 Schimatic Cash Transactions Network.com, 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 Schimatic Cash Transactions Network.com, 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 Schimatic Cash Transactions Network.com, 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 Schimatic Cash Transactions Network.com, Inc. business.

### **About Schimatic Cash Transactions Network.com, Inc.**

SCHIMATIC Cash Transactions Network.com, Inc. a development stage company, doing business as Smart Chip Technologies, Inc., engages in the research, development, and integration of proprietary processes and software technologies for the electronic payment industry. Through its wholly owned subsidiary, Smart Chip Technologies, LLC, the company licenses, markets, and develops smart-card loyalty products. The company has strategic alliances with Airos Group and Giesecke & Devrient GmbH.

The Company offers licenses to its multiplatform smart-card loyalty application, marketed as e-Ilgiance, which is engineered to comply with international industry engineering standards, including Europay, MasterCard and Visa, or EMV, Global Platform, Visa Open Platform, and MULTOS. The software is designed to operate on smart cards, point-of-sale terminals and smart devices, such as personal digital assistants, or PDAs. The Company offers its Loyalty Inside implementation strategy as a loyalty program enabler in the electronic payments industry. The company has also

developed systems to provide loyalty program management, transaction processing and accounting services through its LoyaltyCentral software. The company's e-Ilegiance and LoyaltyCentral solutions are designed to provide maximum flexibility in managing Internet marketing incentive programs to help establish business continuity across the physical, mobile and virtual worlds.

Important components of the company's application software and database that relate to capturing loyalty data in connection with an electronic payments transaction were co-developed with IBM, although the software and database are wholly owned by the company. This software also manages the dynamic uploading and downloading of information between the merchant point-of-sale or base device, the cardholder's smart card, and the loyalty program sponsor's centralized processing system. With this system interfaced with an electronic payments application, a smart card can be used to both process payments and electronically allocate and redeem rewards and incentives.

The company licenses, market and develops its smart-card loyalty products through its subsidiary, Smart Chip Technologies, LLC, under the 'Smart Chip' name. The company, SCHIMATIC Cash Transactions Network.com, Inc., operates principally through its wholly owned subsidiary, Smart Chip Technologies, LLC.

## Products

### e-Ilegiance

The company's e-Ilegiance product establishes a common platform for integrating loyalty and electronic payment transactions. Designed to be compliant with the Global Platform, Visa Open Platform and MULTOS standards, e-Ilegiance is designed to allow program managers to deliver a multitude of loyalty options to merchants and consumers by selecting parameters that define loyalty programs at all levels of retail, whether physical store locations or on the Internet.

LoyaltyCentral: is the back-office processing, or loyalty program management software, within e-Ilegiance. LoyaltyCentral is the loyalty engine in the same manner as the automated clearinghouse is the payments engine for payments clearing. LoyaltyCentral delivers merchant and consumer account maintenance, accounting, reconciliation, settlement and disbursements. It is a flexible, parameter driven platform that is the transaction processing system and database repository for multiple loyalty applications.

e-Ilegiance can operate as a stand-alone smart-card loyalty program, offer a fully

integrated smart loyalty/payment card solution, or add significant value to multiapplication smart cards issued alongside programs such as transit, security, identification or government benefits issuance.

The company's SMART BANK provides specialized products and services for marketing to the financial services and banking industries. SCTN offers its smart card and loyalty systems to banks, retailers, system integrators, and CRM systems worldwide, primarily in North America, Asia, and Australia.

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.

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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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