

# Smart Card Marketing Systems, Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

https://marketpublishers.com/r/S14D8261A01BEN.html

Date: May 2025

Pages: 50

Price: US\$ 499.00 (Single User License)

ID: S14D8261A01BEN

### **Abstracts**

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

The report contains detailed information about Smart Card Marketing 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 Smart Card Marketing 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 Smart Card Marketing 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 Smart Card Marketing 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 Smart Card Marketing Systems, Inc. business.

### **About Smart Card Marketing Systems, Inc.**

Smart Card Marketing Systems, Inc. provides prepaid cards, value smart storage cards and payment processing services. Smart Card's products and services are developed and designed for international markets.

Services

### GoSmartCard Platform

The company offers GoSmartCard platform, a real-time Internet based application that provides a medium for merchants and retailers to create programs for new and existing customers, as well as to collect purchasing data, such as brand loyalty, buying preferences, and personal account information. The GoSmartCard platform simultaneously manages both the data for business-to-business and business-to-consumer levels.

The GoSmartCard platform could be applied towards a range of uses, such as membership or VIP cards, gift cards, points or coupon cards, promotions, prepaid debit



cards, and access cards. GoSmartCard is a practical application for various industries, such as Hotel and Entertainment to Financial Institutions and Insurance providers.

VelocityMoney

VelocityMoney PIN Debit Card

VelocityMoney PIN based debit card is a stored value re-loadable ATM card that can be used by consumers in the same way that traditional ATM or credit cards are used. It allows users to make retail purchases, receive direct payroll deposits from their employer, withdraw cash at approximately 800,000 ATMs, or send money to family or friends.

VelocityMoney Branded Debit MasterCard

The branded Debit MasterCards are stored value re-loadable debit cards that operate like traditional MasterCard credit card, authorizing purchases and cash withdrawals. Users can spend up to the limit that they pre-load themselves. There are no credit checks or bank accounts needed.

VelocityMerchant

VelocityMerchant is an Internet based remittance processing platform that allows participating retailers to calculate and track all of their financial transactions. The VelocityMerchant system allows the company receiving payments to aggregate, track and deposit, and get reports on all activity.

VelocityMerchant has an e-commerce site that provides merchants with various products or services, such as Cheque processing, clearing and imaging direct to their corporate bank account; Generic or private label prepaid MasterCard; Instant issue reloadable debit card; Activation, reloading and fulfillment services; Instant money transfers; Accounts Receivable Management; Data Capture and Conversion; Claims / Warranty Processing; and Technical Contact Centre support services.

### **Prepaid Wireless**

Smart Card offers these products to retailers. All services are based on electronically driven PIN numbers. Smart Card distributes approximately 60 prepaid products and services.



### Significant Events

In April 2007, the company entered into a strategic alliance partnership with PortalUniverse of South Africa. This alliance focuses on the development & financial placement of The Home ATM device and Velocitymoney services in the International money remittance sector.

History

Smart Card Marketing Systems, Inc. was founded in 2003.

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 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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