

V Visa Inc.



ROIC (Current): 27.70%



WACC: 8.50%



Net Profit Margin: 50%

MOAT ANALYSIS & COMPETITIVE STRENGTHS

NETWORK EFFECT (Payment Processing)



The value of Visa's network increases as more merchants accept it and more consumers use its cards, creating a strong virtuous cycle.

INTANGIBLE ASSETS (Brand & Trust)



Strong brand recognition for security, reliability, and global acceptance, fostering high consumer trust and loyalty.

ADDITIONAL KEY INSIGHTS

- Global Duopoly: Dominant player alongside Mastercard in payment processing, benefiting from high entry barriers and scale.
- Digital Payments Growth: Capitalizing on the shift from cash to digital payments, including contactless and e-commerce transactions.
- Fintech Partnerships & Innovation: Partnering with fintech companies to expand reach and offer new payment solutions like crypto and B2B.