



Balfour Capital Group Visa Inc.

Visa Inc. is a global leader in digital payments, operating in over 200 countries and territories. The company facilitates electronic funds transfers through its VisaNet network, connecting consumers, merchants, financial institutions, and government entities. Visa's services encompass credit, debit, and prepaid card processing, as well as digital payment solutions. The company does not issue cards or extend credit but earns revenue from transaction fees and data processing services.

1. Top 5 Competitors

Visa's primary competitors in the payment processing and financial services industry include:

1. Mastercard Inc.
2. PayPal Holdings, Inc.
3. American Express Company
4. Stripe, Inc.
5. Capital One Financial Corporation

These companies offer similar digital payment solutions and services, competing with Visa in various markets and segments.

2. Largest Institutional Shareholders

As of the latest filings, the largest institutional shareholders of Visa Inc. are:

- The Vanguard Group, Inc. – 8.80% ownership
- BlackRock Fund Advisors – 5.47% ownership
- SSgA Funds Management, Inc. – 4.72% ownership
- Fidelity Management & Research Co. LLC – 2.56% ownership

These institutions collectively hold a significant portion of Visa's outstanding shares, reflecting strong institutional interest in the company.

3. Management Team

Visa's executive leadership comprises seasoned professionals with extensive experience in the financial and technology sectors:

- Ryan McInerney – Chief Executive Officer
- Chris Suh – Chief Financial Officer
- Jack Forestell – Chief Product and Strategy Officer
- Paul D. Fabara – Chief Risk and Client Services Officer
- Kelly Mahon Tullier – Vice Chair, Chief People and Corporate Affairs Officer
- Charlotte Hogg – Chief Executive Officer, Europe

This team is responsible for steering Visa's strategic direction and overseeing its global operations.



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4. Revenue

Visa has demonstrated consistent revenue growth over recent years:

- Fiscal Year 2023: \$32.65 billion
- Fiscal Year 2024: \$35.93 billion (10% year-over-year growth)
- Trailing Twelve Months (as of March 31, 2025): \$37.62 billion (10.19% year-over-year growth)

This growth reflects Visa's strong market position and the increasing adoption of digital payment solutions globally.

5. Institutions with Buy Recommendations:

Analyst sentiment toward Visa remains highly favorable:

- Consensus Rating: Strong Buy
- Average Target Price: \$383.53
- Rating Distribution: 32 Buy, 7 Hold, 1 Sell

These ratings indicate strong confidence in Visa's growth prospects and financial stability.

6. Insider Buying and Selling (Last 24 Months)

Over the past two years, Visa insiders have sold a total of 435,385 shares, amounting to approximately \$124.95 million. Notable transactions include:

- Ryan McInerney (CEO) – Sold shares worth approximately \$35.59 million
- Paul D. Fabara (Chief Risk and Client Services Officer) – Sold shares worth approximately \$33.95 million
- Rajat Taneja (President, Technology) – Sold shares worth approximately \$30.61 million

These sales were part of planned transactions and do not necessarily indicate negative sentiment toward the company's future performance.