

**\$335.17** **-\$0.54 (-0.16%)** as of Friday's close

52-wk Range

\$252.70  \$366.54

Cap (\$M USD)  
**\$646,546**

P/E  
**33.8**

EPS (1Y)  
**11.0%**

Dividend  
**\$2.36**

Last Filing  
**12/31/24**

Sales (\$M)  
**36,802**

Fwd. P/E  
**26.4**

Sales (1Y)  
**7.8%**

Fwd. Yield  
**0.7%**

Next Earnings  
**04/29/25**

#### Dividend Adjusted Return *Apr 25, 2024 - Apr 25, 2025*

**V 335.17 (+22.8%)** **Financial Services 115.19 (+17.8%)** **S&P 500 5525.21 (+10.3%)**



V has outperformed the S&P 500 by 12.4% in the past year.

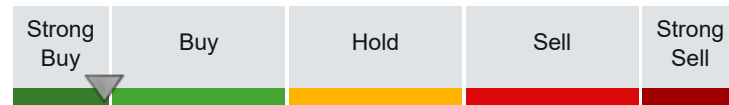
V has outperformed its sector by 5.0% in the past year.

The Financial Services sector has outperformed the market by 7.4% in the past year.

#### ANALYST CONSENSUS

**Strong Buy**

The consensus rating has worsened a little since last month when it was also Strong Buy.



Strong Buy | 28  
Buy | 3  
Hold | 6  
Sell | 0  
Strong Sell | 0

#### QUANTITATIVE SCORES

**Fair Value** \$308.58

**Margin of Safety** -8%

Low Confidence ⓘ

The Margin of Safety is the difference between a company's Fair Value and the current price. See more on page 8.

**Value Score**

**66**

**Value Score:** Our value score looks at EV/EBITDA, P/E, P/S, P/TB (Price/Tangible Book) and EPS Predictability. P/S and P/TB are compared within a sector. Other metrics are compared across all stocks

**Quality Score**

**99**

**Quality Score:** Our quality score compares profitability and balance sheet metrics to find high quality companies using ROIC, Net Margin, Gross Margin, Interest Coverage, and Debt / Equity metrics.

**Growth Score**

**96**

**Growth Score:** Our growth score looks at the 5 year history and the forward estimates for EBITDA, Sales, and EPS growth, ranking the best companies across all stocks.

**Sentiment Score**

**98**

**Sentiment Score:** Our sentiment score finds stocks in favor by analyzing Short Interest, returns in key periods over the last year, Price vs. 52-wk High, Days Since 52-wk High and MACD signals.

#### BUSINESS SUMMARY

Visa is the largest payment processor in the world. In fiscal 2023, it processed almost \$15 trillion in total volume. Visa operates in over 200 countries and processes transactions in over 160 currencies. Its systems are capable of processing over 65,000 transactions per second.

**Employees** 31,600

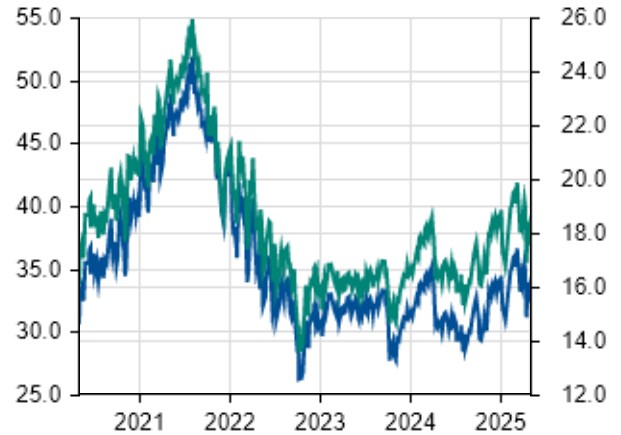
**Homepage** [www.usa.visa.com](http://www.usa.visa.com)

**Headquarters** San Francisco, CA

## VALUATION SUMMARY

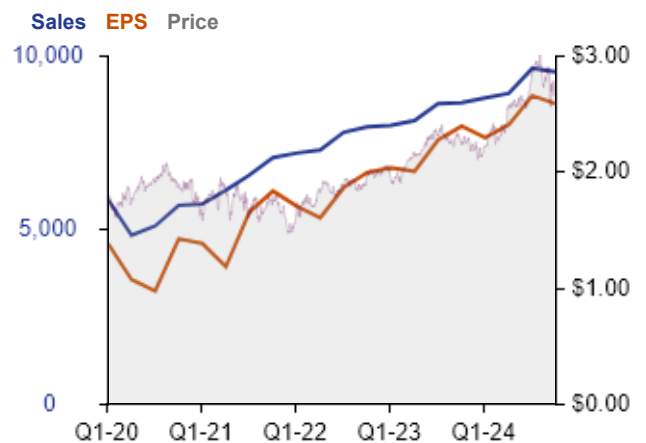
	V	Industry	S&P 500
Value Score	<b>66</b>	<b>66</b>	<b>70</b>
Price / Earnings	33.8	25.0	26.4
Price / Sales	18.4	5.2	2.9
Price / Free Cash Flow	33.1	16.4	31.6
Price / Book	17.3	5.5	4.9
Price / Tangible Book	-	79.7	500+
EV / EBITDA	25.4	28.1	20.8
EPS Predict. Pctl.	94	65	70
Piotroski F Score	7	8	7
5-Year P/E Range	26.2	51.8	
5-Year P/B Range	11.4	18.7	
5-Year P/S Range	13.6	25.9	

Price / Earnings 33.8 Price / Sales 18.3



## GROWTH SUMMARY

	V	Industry	S&P 500
Growth Score	<b>96</b>	<b>59</b>	<b>77</b>
<b>Sales Growth</b>			
Sales Growth Next Year	10.3%	10.1%	9.9%
Sales 1-Year Chg (%)	7.8%	8.2%	12.3%
Sales 3-Year Avg (%)	11.0%	12.9%	7.8%
Sales 5-Year Avg (%)	9.0%	10.4%	11.4%
<b>EPS Growth</b>			
Next Yr. Growth Est.	12.8%	15.1%	14.3%
EPS 1-Year Chg (%)	11.0%	13.5%	12.2%
EPS 3-Year Avg (%)	15.9%	9.5%	8.6%
EPS 5-Year Avg (%)	12.3%	15.2%	13.3%

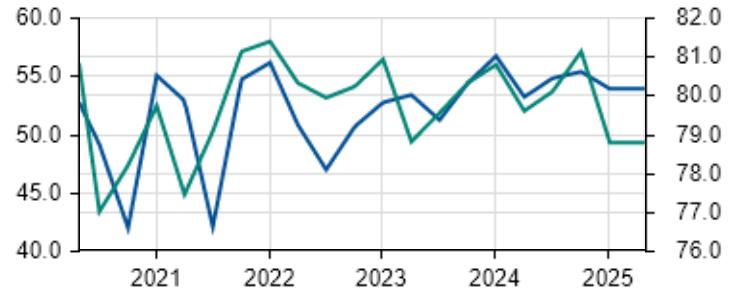


## PEERS ANALYSIS SUMMARY

Ticker	Company	Cap (\$M USD)	P/E	Fwd. Yield	1M Return	1Y Return	Margin of Safety	Value Score	Growth Score	Quality Score
JPM	JPMorgan Chase	\$676,849	12.0	2.3%	-2.4%	28.9%	-	<b>66</b>	<b>53</b>	<b>57</b>
V	Visa	\$646,546	33.8	0.7%	-2.7%	22.7%	-8%	<b>66</b>	<b>96</b>	<b>99</b>
MA	Mastercard	\$486,378	38.5	0.6%	-2.0%	16.1%	-8%	<b>65</b>	<b>97</b>	<b>97</b>
BAC	Bank of America	\$300,059	11.9	2.6%	-8.3%	7.3%	-	<b>75</b>	<b>47</b>	<b>56</b>
WFC	Wells Fargo	\$227,436	12.6	2.3%	-6.1%	19.2%	-	<b>78</b>	<b>51</b>	<b>55</b>
MS	Morgan Stanley	\$186,428	13.6	3.2%	-7.3%	29.5%	-	<b>74</b>	<b>51</b>	<b>50</b>
AXP	American Express	\$185,522	18.5	1.2%	-4.9%	13.0%	-	<b>84</b>	<b>67</b>	<b>54</b>
GS	Goldman Sachs G...	\$169,337	12.6	2.2%	-7.0%	32.6%	-	<b>59</b>	<b>50</b>	<b>53</b>
PGR	Progressive	\$155,358	17.9	1.9%	-3.4%	28.7%	-5%	<b>90</b>	<b>98</b>	<b>90</b>
COF	Capital One Finl	\$69,985	15.4	1.3%	0.2%	27.1%	-	<b>97</b>	<b>61</b>	<b>55</b>
PYPL	PayPal Holdings	\$63,862	16.4	-	-7.8%	1.9%	25%	<b>91</b>	<b>91</b>	<b>92</b>
DFS	Discover Financial ...	\$47,165	9.9	1.5%	9.0%	49.8%	-	<b>96</b>	<b>63</b>	<b>61</b>

## PROFITABILITY SUMMARY

	V	Industry	S&P 500
Quality Score	<b>99</b>	<b>52</b>	<b>78</b>
Gross Margin	79.9%	27.9%	31.5%
Operating Margin	66.2%	39.8%	15.1%
Net Margin	54.3%	21.4%	11.1%
Return on Assets	21.7%	11.7%	10.5%
Return on Equity	52.2%	53.7%	33.9%
ROIC	35.0%	36.2%	24.9%

**Net Margin 53.8**      **Gross Margin 78.8**


## RETURNS SUMMARY

	V	Industry	S&P 500
Sentiment Score	<b>98</b>	<b>55</b>	<b>67</b>
5-Day Return	1.7%	3.8%	4.6%
1-Month Return	-2.7%	-2.5%	-4.4%
YTD Return	6.2%	0.2%	-5.8%
1-Year Return	22.7%	16.7%	10.8%
3-Year Return	63.4%	41.8%	34.4%
5-Year Return	107.6%	84.4%	109.5%
Beta 1-Year	0.74	0.80	1.00

**Dividend Adjusted Return** Apr 25, 2024 - Apr 25, 2025

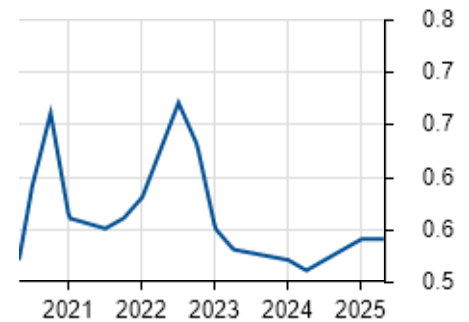
**V 336.36 (+19.7%)**


## DIVIDEND

	V	Industry
Forward Dividend Yield	0.7%	0.9%
Payout Ratio	21.7%	20.3%
TTM Yield	0.7%	-
Fwd. Div. Per Share	\$2.36	\$2.21
Div. 1Y Chg (%)	13.5%	13.9%
Div. 3Y Avg (%)	16.3%	21.6%
Div. 5Y Avg (%)	14.5%	15.7%
Cons. Growth Years	10+	4
Div. Coverage Ratio	4.2	4.4

## DEBT & EQUITY

Current Ratio	1.1
Quick Ratio	1.1
Price	\$335.17
Net Cash Per Share	-\$3.25
Equity Per Share	\$19.38
Debt / Equity	0.5
Solvency Ratio	46%
Interest Coverage	38.9
Short % of Float	1.8%
Altman Z-Score	8.8

**Debt / Equity 0.5**


## ANALYST REVISIONS

Current Quarter EPS		Next Quarter EPS	
# Up Last 30 days	12.00	# Up Last 30 days	3.00
# Down Last 30 days	11.00	# Down Last 30 days	1.00
Mean Estimate	2.68	Mean Estimate	2.83
% Change (30 Days)	0.07%	% Change (30 Days)	0.10%

## MEAN ESTIMATE TREND

	Cur Qtr	Next Qtr	Cur Year	Next Year
Latest	\$2.68	\$2.83	\$11.27	\$12.71
30 Days Ago	\$2.68	\$2.83	\$11.30	\$12.76
90 Days Ago	\$2.69	\$2.82	\$11.19	\$12.64
% Change (90 Days)	-0.2%	0.4%	0.8%	0.6%

## EARNINGS SURPRISES

Earnings surprise is the difference between a company's announced earnings and the average analyst estimated value. Surprises typically causes the stock price to jump and are often followed by more of the same surprise type.

Surprise Summary (Last 12 Quarters)		
Surprise Type	Amount	Percent
Positive Quarters (> 2%)	10	83.3%
Negative Quarters (< 2%)	0	-
In-Line Quarters (within 2%)	2	16.7%

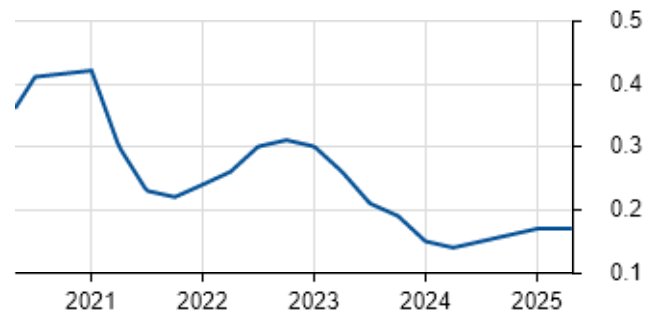
### Surprise Detail (Last 6 Quarters)

Surprise Type	Announce Date	Period End Date	Actual EPS	Est. EPS	Surprise (%)
Positive	01/30/25	12/31/24	\$2.75	\$2.66	3.4%
Positive	10/29/24	09/30/24	\$2.71	\$2.58	5.0%
In-Line	07/23/24	06/30/24	\$2.42	\$2.42	0.0%
Positive	04/23/24	-	\$2.51	\$2.44	2.9%
Positive	01/25/24	-	\$2.41	\$2.34	3.0%
Positive	10/24/23	-	\$2.33	\$2.24	4.0%

## RISK

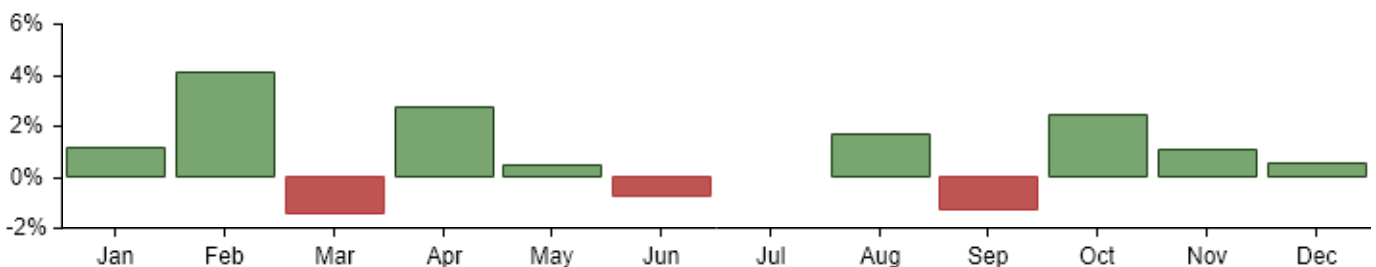
	V	Industry	S&P 500
Best Monthly Return (5Y)	16.7%	20.4%	17.9%
Worst Monthly Return (5Y)	-11.6%	-11.8%	-9.6%
Beta 1-Year	0.74	0.80	1.00
Volatility 1-Year	0.22	0.20	0.19
Volatility 1Y Pctl.	19	-	-
Max Drawdown 1-Year	-15.0%	-20.2%	-18.7%
Max Drawdown 3-Year	-19.2%	-26.2%	-18.7%
Max Drawdown 5-Year	-28.6%	-32.9%	-24.6%

### V Volatility 1-Year 0.2



## SEASONALITY

### Seasonal Performance vs the S&P 500



## 5-YEAR RELATIVE PERFORMANCE VS S&P 500

Relative to the S&P 500 baseline, V has underperformed the S&P 500 by -3.7% in the past 5 Years.

V has underperformed its sector by -38.8% in the past 5 Years.

The Financial Services sector has outperformed the market by 35.0% in the past 5 Years.

### Dividend Adjusted Return Apr 24, 2020 - Apr 25, 2025

V 335.17 (-3.7%) Financial Services 115.19 (+35.0%) S&P 500 5525.21 (0.0%)



Overall Rating  
vs. Peers




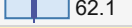
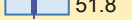
**72**

Ratings scores are relative to industry groups. They compare key metrics to rank stocks vs. their competitors.  
For example, higher growth than peers will score high even when the absolute growth is below the market average.











**Growth vs Peers**

Ticker	Company	Growth Rating vs. Peer	Sales QoQ Chg.	Eps QoQ Chg.	Sales Growth Next Y.	Sales 1Y Chg (%)	Sales 3Y Avg (%)	Sales 5Y Avg (%)
V	Visa	<b>59</b>	10.2%	8.0%	10.3%	7.8%	11.0%	9.0%
MA	Mastercard	<b>56</b>	14.4%	22.6%	12.3%	9.6%	12.3%	10.6%
PYPL	PayPal Holdings	<b>44</b>	4.2%	-13.9%	6.4%	4.5%	7.2%	11.7%
AXP	American Express	<b>41</b>	7.4%	9.3%	8.1%	8.5%	13.9%	9.0%
COF	Capital One Finl	<b>37</b>	7.2%	59.3%	9.1%	4.9%	7.5%	6.3%

**Valuation vs Peers**

Ticker	Company	Valuation Rating vs. Peer	P/E	Fwd. P/E	PEG Trailing	P/S	P/B	5Y P/E Range
COF	Capital One Finl	<b>67</b>	15.4	10.1	0.9	1.8	1.1	3.6  -
PYPL	PayPal Holdings	<b>24</b>	16.4	11.8	0.8	2.1	3.1	14.1  133.0
AXP	American Express	<b>22</b>	18.5	15.2	1.1	2.8	6.0	9.8  44.9
MA	Mastercard	<b>12</b>	38.5	28.7	3.2	17.5	75.2	28.7  62.1
V	Visa	<b>10</b>	33.8	26.4	2.8	18.4	17.3	26.2  51.8

**Efficiency vs Peers**

Ticker	Company	Efficiency Rating vs. Peer	Gross Margin	Operating Margin	Net Margin	5Y ROE Range	5Y ROA Range
V	Visa	<b>99</b>	79.9%	66.2%	54.3%	28.3%  52.2%	13.7%  21.7%
MA	Mastercard	<b>97</b>	76.3%	58.0%	45.7%	100.3%  198.5%	20.4%  30.0%
PYPL	PayPal Holdings	<b>88</b>	46.1%	18.1%	13.0%	10.4%  26.8%	2.7%  8.3%
AXP	American Express	<b>76</b>	0.0%	26.4%	15.3%	13.2%  35.7%	1.6%  4.2%
COF	Capital One Finl	<b>39</b>	0.0%	46.0%	12.1%	-0.2%  19.6%	0.1%  3.0%

**Financial Strength vs Peers**

Ticker	Company	Financial Str. Rating vs. Peers	Debt / Equity	Interest Coverage	Quick Ratio	Intangibles %	Solvency Ratio	Short % of Float
V	Visa	<b>93</b>	0.5	38.9	1.1	49.5%	46%	1.8%
MA	Mastercard	<b>86</b>	2.8	24.6	1.0	30.5%	38%	0.7%
PYPL	PayPal Holdings	<b>76</b>	0.5	15.0	1.3	13.7%	9%	2.9%
AXP	American Express	<b>73</b>	1.7	-	-	-	23%	1.4%
COF	Capital One Finl	<b>56</b>	0.7	-	-	3.1%	18%	5.6%

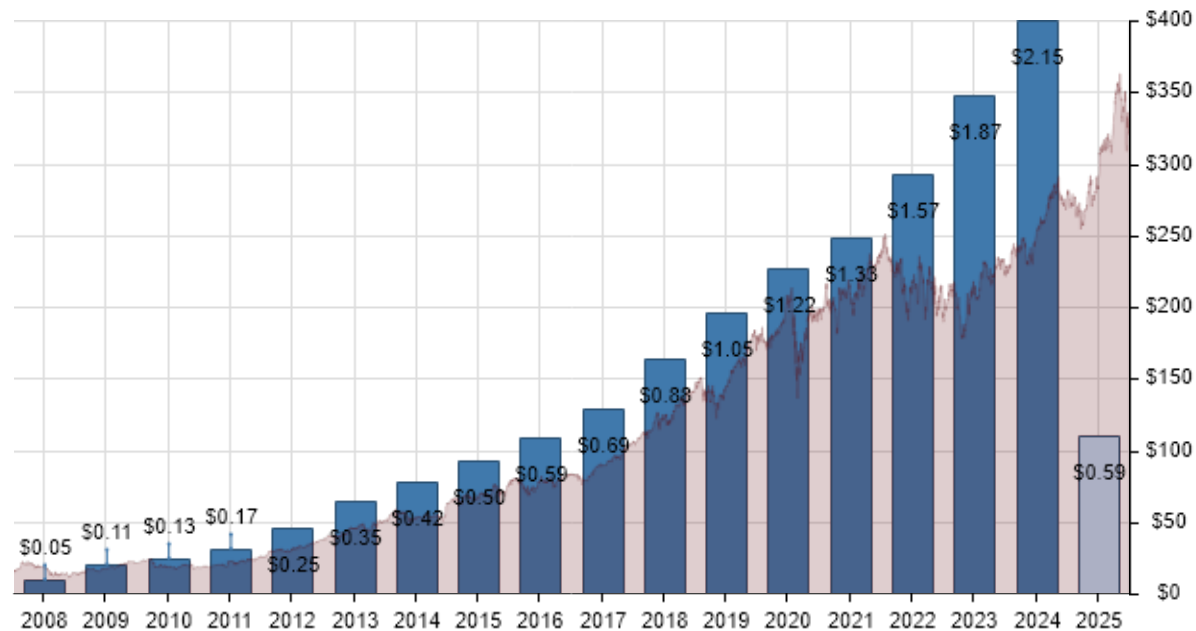
**Dividends vs Peers**

Ticker	Company	Dividends Rating vs. Peer	Fwd. Yield	TTM Yield	Price	Fwd. Div. Per Share	Consecutive Div. Growth Years	Payout Ratio
AXP	American Express	<b>50</b>	1.2%	1.1%	\$264.81	\$3.28	3	20.4%
V	Visa	<b>22</b>	0.7%	0.7%	\$335.17	\$2.36	10+	21.7%
MA	Mastercard	<b>18</b>	0.6%	0.5%	\$533.48	\$3.04	10+	19.0%
COF	Capital One Finl	<b>10</b>	1.3%	1.3%	\$182.73	\$2.40	0	20.7%
PYPL	PayPal Holdings	-	-	-	\$65.34	-	0	-

**Momentum vs Peers**

Ticker	Company	Momentum Rating vs. Peer	1M Return	3M Return	6M Return	YTD Return	1Y Return	Beta 1Y	Volatility 1Y	Price vs 52-wk High (%)
V	Visa	<b>85</b>	-2.7%	1.7%	19.4%	6.2%	22.7%	0.74	0.22	91.4%
COF	Capital One Finl	<b>82</b>	0.2%	-10.0%	14.0%	2.8%	27.1%	1.40	0.38	86.7%
MA	Mastercard	<b>81</b>	-2.0%	0.2%	5.5%	1.6%	16.1%	0.75	0.21	91.6%
AXP	American Express	<b>60</b>	-4.9%	-17.3%	-0.4%	-10.3%	13.0%	1.30	0.31	81.2%
PYPL	PayPal Holdings	<b>35</b>	-7.8%	-26.7%	-20.0%	-23.4%	1.9%	1.16	0.37	69.8%

## DIVIDEND DETAIL



## CALENDAR YEAR DIVIDEND HISTORY

Year	Ex-Dividend	Pay Date	Text	Amount
<b>2025 Dividends</b>				<b>\$0.59</b>
	02/11/25	03/03/25	Regular	\$0.59
<b>2024 Dividends</b>				<b>\$2.15</b>
	11/12/24	12/02/24	Regular	\$0.59
	08/09/24	09/03/24	Regular	\$0.52
	05/16/24	06/03/24	Regular	\$0.52
	02/08/24	03/01/24	Regular	\$0.52
<b>2023 Dividends</b>				<b>\$1.87</b>
	11/08/23	12/01/23	Regular	\$0.52
	08/10/23	09/01/23	Regular	\$0.45
	05/11/23	06/01/23	Regular	\$0.45
	02/09/23	03/01/23	Regular	\$0.45
<b>2022 Dividends</b>				<b>\$1.57</b>
	11/09/22	12/01/22	Regular	\$0.45
	08/11/22	09/01/22	Regular	\$0.38
	05/12/22	06/01/22	Regular	\$0.38
	02/10/22	03/01/22	Regular	\$0.38
<b>2021 Dividends</b>				<b>\$1.33</b>
	11/10/21	12/07/21	Regular	\$0.38
	08/12/21	09/01/21	Regular	\$0.32
	05/13/21	06/01/21	Regular	\$0.32
	02/11/21	03/01/21	Regular	\$0.32
<b>2020 Dividends</b>				<b>\$1.22</b>
	11/12/20	12/01/20	Regular	\$0.32

## UPCOMING DIVIDEND

Ex-Dividend Date	02/11/25
Payment Date	03/03/25
Amount	\$0.59
Type	Regular

## DIVIDEND RATE

Regular Dividend	\$0.59
Forward Dividend Rate	\$2.36
Forward Dividend Yield	0.7%
Trailing 12 Months Dividends	\$2.22
Trailing 12 Months Yield	0.7%

## STATISTICS

Payout Ratio	21.7
Dividend Coverage Ratio	4.2
Consecutive Growth Years	10+
3 Year Growth Rate	16.3%
5 Year Growth Rate	14.5%
10 Year Growth Rate	17.3%

**FINANCIAL STATEMENT SUMMARY**

USD in Millions	Chart	2020	2021	2022	2023	2024	TTM	CAGR
<b>Income Statement</b>								
Revenue		21,479	25,477	30,187	33,351	36,802	36,802	13.3%
Operating Income		13,921	16,886	20,188	22,459	24,372	24,372	13.9%
Net income		10,720	13,144	15,177	17,984	19,972	19,972	15.5%
Earnings per share diluted		\$4.85	\$6.04	\$7.16	\$8.68	\$9.92	\$9.92	18.0%
Average shares diluted		2,213	2,178	2,122	2,064	1,934	1,934	-3.1%
P/E Ratio		44.6	38.5	29.7	31.5	31.9	33.8	-6.3%
<b>Balance Sheet</b>								
Cash		18,041	15,921	16,119	18,596	14,334	14,334	-5.2%
Current assets		26,280	25,906	27,859	32,732	32,622	32,622	5.1%
Net Property, Plant and Equipm...		2,713	2,908	3,236	3,472	3,974	3,974	9.2%
Working Capital		13,890	7,338	8,506	10,098	3,531	3,531	-27.2%
Net Debt		3,014	4,999	4,368	2,107	6,275	6,275	18.5%
Stockholders' Equity		37,679	36,194	36,924	39,733	38,296	38,296	0.4%
<b>Cash Flow</b>								
Operating Cash Flow		10,078	15,946	18,788	20,198	21,732	21,732	19.5%
Cap Ex		-705	-718	-1,046	-1,077	-1,335	-1,335	15.9%
Free Cash Flow		9,373	15,228	17,742	19,121	20,397	20,397	19.7%
Free Cash Flow per share		\$4.24	\$6.99	\$8.36	\$9.26	\$10.55	\$10.55	23.5%
<b>Profitability</b>								
Operating Margin		64.8%	66.3%	66.9%	67.3%	66.2%	66.2%	0.5%
Return on Assets		14.0%	16.1%	18.1%	20.4%	21.7%	21.7%	10.7%
Return on Equity		28.5%	36.3%	41.1%	45.3%	52.2%	52.2%	15.1%
Return on Invested Capital		19.2%	23.9%	27.4%	30.9%	35.0%	35.0%	15.0%
<b>Dividends</b>								
Dividends Per Share		\$1.22	\$1.33	\$1.57	\$1.87	\$2.15	\$2.36	16.5%
Dividend Yield		0.6%	0.7%	0.9%	0.8%	0.7%	0.7%	4.2%
Dividend Growth		-	9.4%	18.0%	18.7%	15.0%	21.6%	28.5%
Dividend Coverage		4.0x	4.5x	4.5x	4.6x	4.6x	4.6x	3.5%

**VALUATION & PROFITABILITY HISTORY**

Date →		TTM	1 Yr Ago	2 Yrs. Ago	3 Yrs. Ago	4 Yrs. Ago
Price / Earnings		33.8	30.8	32.0	34.8	47.4
Price / Cash Flow		31.1	27.1	25.9	28.7	50.5
Price / Book		17.3	14.3	13.0	13.5	14.6
Price / Tangible B...		-	-	-	-	-
Price / Sales		18.4	16.6	16.1	17.9	23.7
EV / EBITDA		25.4	23.8	23.8	23.3	34.3
Forward Dividend...		0.7%	0.8%	0.8%	0.7%	0.6%
Shareholder Yield		3.4%	3.1%	2.8%	3.5%	1.8%
Gross Margin		79.9%	80.1%	80.0%	80.5%	78.1%
Net Margin		54.3%	53.9%	51.0%	51.1%	49.9%
Return on Assets		21.7%	20.6%	18.7%	16.8%	13.7%
Return on Equity		52.2%	45.4%	40.9%	38.3%	28.3%
ROIC		35.0%	31.1%	27.6%	25.1%	19.1%



## WARNINGS

Name	Severity	Details
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We found no investor warnings

## REPORT TIPS

### Metric Definitions

Metric descriptions are available at [stockrover.com/help/metrics/metric-overview](https://stockrover.com/help/metrics/metric-overview)

### Quantitative Scores

Our scores analytics is to offer our concise analysis of a stock in powerful, but easy to digest format. Each of the composite score metrics are designed to use the best available accounting practices as well as source data from SEC filings. The scores are computed for a company vs. the market as a whole.

### Fair Value

Fair value performs a forecasted discounted cash flow analysis of a company to determine the company's intrinsic value based on the expected future cash flows the company will produce. It basically determines what a company is worth based on how much cash flow it is expected to generate for you in the future, taking into account the time value of money and the predictability of those forecasted cash flows.

### Peers

Peer ratings are computed from ranking companies in the same

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Additional data provided by [Zacks](#), [Intrinio](#), [Quandl](#), [Yodlee](#), [IEX Cloud](#)