

Global Payments Inc. (GPN)

Financial Services / Financial - Credit Services · New York Stock Exchange

Generated: 2026-Oct-18 · Market data through: 2026-10-16

LAST CLOSE	MARKET CAP	52-WK HIGH	TRAILING PE	GROSS MARGIN	ROE	PIOTROSKI	1-YR RETURN
\$83.67	\$22.1B	\$95.88	-21.5	63.9%	-4%	2/9	+1.3%
2026-10-16	VOLUME	52-WK LOW	P/S	NET MARGIN	ROIC	ALTMAN Z	5-YR RETURN
	2.7M	\$61.16	2.17	-9.4%	2%	0.6	-44.9%

Global Payments Inc. is a prominent provider of payment technology and software solutions, facilitating transactions across various forms including card, electronic, check, and digital payments. Its operations span the Americas, Europe, and the Asia-Pacific regions. The company's business is structured into three primary divisions: Merchant Solutions, Issuer Solutions, and Business and Consumer Solutions. The Merchant Solutions segment offers a comprehensive array of services designed to support businesses in managing their payment processing. These services include transaction authorization, settlement, funding, customer support, chargeback resolution, terminal rental and deployment, robust payment security, consolidated billing, and online reporting. Furthermore, this segment delivers specialized enterprise software solutions that help customers in diverse vertical markets streamline their business operations. It also provides various value-added services, such as point-of-sale (POS) systems, analytics and engagement tools, and even payroll and human capital management services. The Issuer Solutions segment empowers financial institutions and retailers by providing them with platforms to efficiently manage their card portfolios. Additionally, it supplies commercial payment and ePayables solutions specifically for businesses and government entities. Through its Business and Consumer Solutions segment, operating notably under the Netspend brand, the company addresses the financial needs of the underbanked, other consumers, and various businesses. This segment's offerings comprise general-purpose reloadable prepaid debit cards, payroll cards, demand deposit accounts, and other related financial services. Global Payments distributes its products and services through a multifaceted sales and marketing approach, leveraging its direct sales force, trade association partnerships, agent and enterprise software provider networks, referral arrangements with value-added resellers, and independent sales organizations. Founded in 1967, Global Payments Inc. is headquartered in Atlanta, Georgia.

SECTOR Financial Services INDUSTRY Financial - Credit Services EXCHANGE NYSE MARKET CAP \$22.1B EMPLOYEES 26,000 (SEC-filed) CEO Cameron Bready
IPO 2001-01-16 COUNTRY US
3550 Lenox Road, Atlanta, GA 30326 · Tel 770 829 8000 · globalpayments.com/en-ap

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

23 / 100

Street mean \$103.82 (17 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

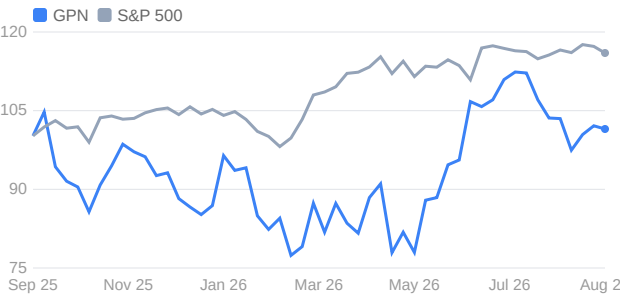
COMP-PLAN ACTIVITY ONLY

exercises and tax withholding only

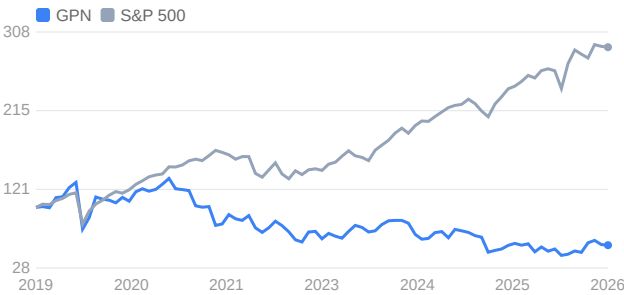
2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · **GPN +1.3%** · **S&P 500 +15.9%** · spread **-14.6pp**



7 Years vs S&P 500 · **GPN -44.9%** · **S&P 500 +189.9%** · spread **-234.8pp**



Both charts indexed to 100 at the start of their window and drawn on a single shared scale, so the gap to the benchmark is the gap you see. Adjusted closes throughout.

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3 INSIDERSTREET SCORE live IS factor model

INSIDERSTREET
SCORE

23

OF 100

Score Breakdown

Profitability	24/100
Growth	44/100
Momentum	44/100
Quality	40/100
Earnings Quality	48/100
Balance Sheet	36/100
Value	49/100
Risk (safety)	100/100
Overall	22.5/100

Each component is a diagnostic reading on its own 0-100 scale. The overall score is computed separately from the underlying financials and is **not** the average of the rows above — components are not equally weighted and three of them (Momentum, Value, Risk) are derived partly from price rather than from the business.

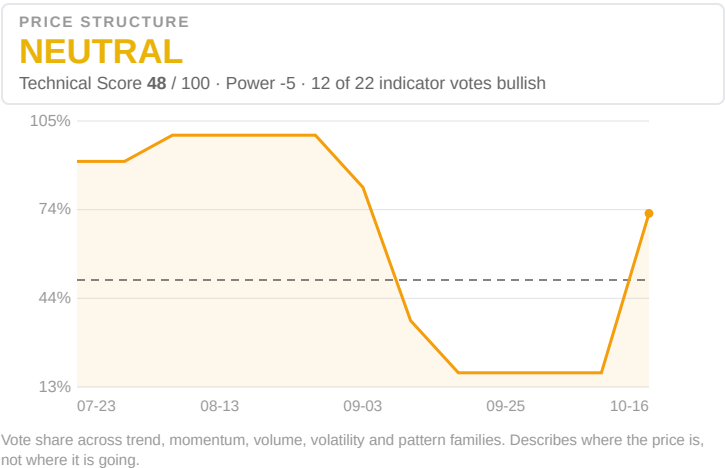
Peer Comparison — IS Score

SYMBOL	IS SCORE
AFRM	67
SYF	56
SOFI	11
ALLY	44
PYPL	64
FCFS	72
GPN	23

IS Score Trend — quarterly



4 TWO READINGS business vs price



Both readings sit below the midpoint — business quality at 23 and price structure at 48 out of 100 — so they are not in conflict. The fundamentals and the tape are saying the same thing, which is the case in which either one alone would have been enough.

5 WHAT WOULD CHANGE OUR MIND falsifiable - check us next quarter

TRIGGER	WHERE IT STANDS NOW	WHAT IT WOULD MEAN
IS Score reaches 55 and holds two consecutive quarters	now 22.5	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 55 → 40 → 18 → 23	the direction matters more than the level
Technical vote share back above 50%	now 73%	price structure no longer broken
Institutional holder count rises two quarters running	peak 940 → now 799	fewer institutions willing to hold is our clearest warning

We publish these so the view can be shown to be wrong. If none of them move and our reading does, we owe you an explanation.

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This page is InsiderStreet's own reading, produced from the data in the rest of this document. It is not a price target and not investment advice. Analyst consensus and street price targets appear later under their own heading and are the street's numbers, not ours.

6 SMART MONEY CONFLUENCE

EDGE · disclosure sources

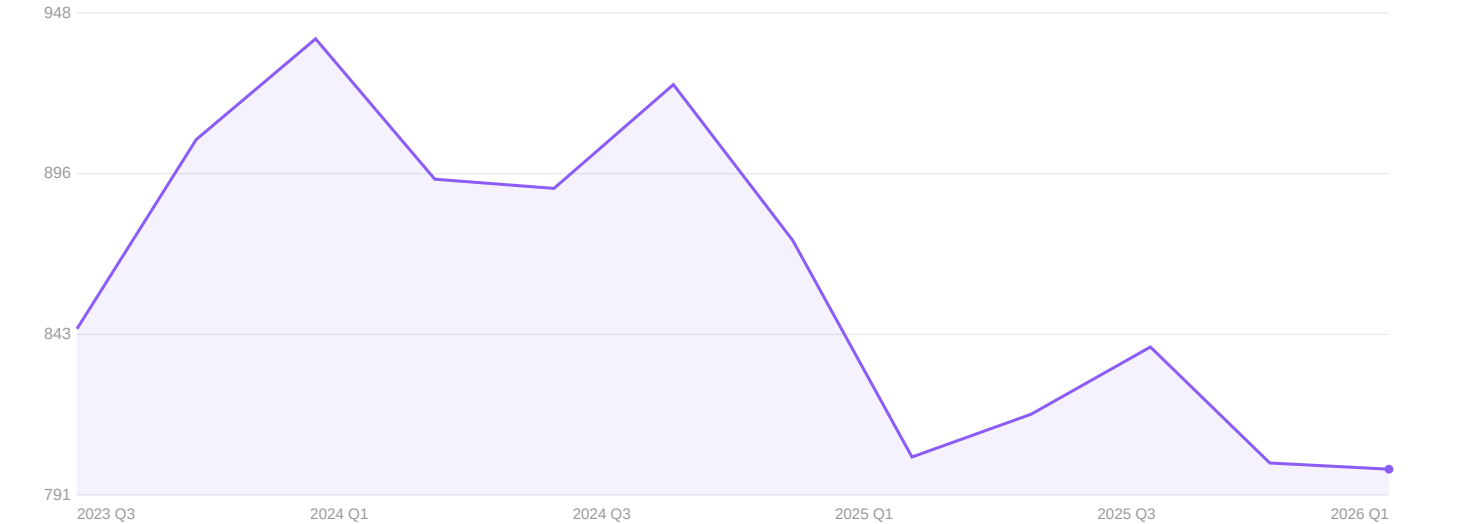
SITE CONVERGENCE SCORE 2 of 4 top 13% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 0 buys none disclosed	INSIDER BUYS (180D) 0 none disclosed
ETF FUNDS (30D) 882 up / 842 down net +40 funds	INSTITUTIONS ADDED (13F) -2 managers opening or increasing		

Congressional and insider figures are disclosed purchases in the trailing 180 days; ETF figures are COUNTS OF FUNDS whose holding changed in 30 days, not dollars. Coincidence of separate disclosures, not coordination. An absent source means nothing qualifying was disclosed in its window.

7 INSTITUTIONAL OWNERSHIP - 12-QUARTER TREND

13F · filed 45 days after quarter end

Institutions holding — 12 quarters



Peak 940 · latest 799 (-141 from peak).

QUARTER	HOLDERS	13F SHARES	VALUE	REPORTED OWN%
2026 Q2	799	283.9M	\$20.4B	109.4%
2026 Q1	801	262.5M	\$17.5B	101.2%
2025 Q4	839	223.9M	\$17.1B	86.3%
2025 Q3	817	217.7M	\$17.9B	83.9%
2025 Q2	803	220.4M	\$17.5B	85.0%
2025 Q1	874	225.3M	\$21.5B	86.8%
2024 Q4	925	225.2M	\$24.5B	86.8%
2024 Q3	891	229.5M	\$22.6B	88.5%
2024 Q2	894	230.4M	\$21.6B	88.8%
2024 Q1	940	233.2M	\$29.3B	89.9%
2023 Q4	907	229.7M	\$27.4B	88.5%
2023 Q3	845	229.5M	\$25.0B	88.5%

How to read ownership above 100%. A 13F reports the positions a manager has investment discretion over, and where two or more managers share discretion over the same block, each one reports it. Summed across filers, the total can therefore exceed the shares actually outstanding without anything being wrong. We publish the figure as filed rather than netting it down, and flag separately any quarter where the arithmetic is not merely high but impossible.

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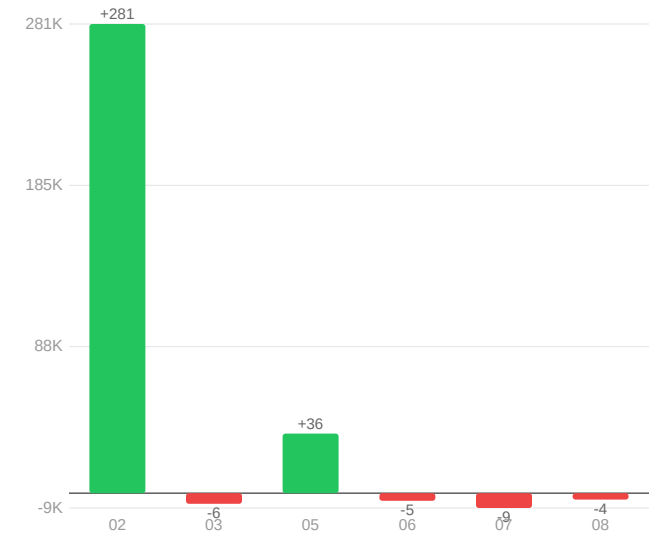
8 INSIDER ACTIVITY live Form 4 data

INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED
Cortopassi Robert M	President and COO	2026-08-08	TAX W/H	825	\$0.07M	87,026
Cortopassi Robert M	President and COO	2026-08-04	TAX W/H	2,955	\$0.26M	87,851
Bready Cameron M	director, Chief Executive Officer	2026-07-29	EXERCISE	9,703	\$0.72M	441,661
Bready Cameron M	director, Chief Executive Officer	2026-07-29	TAX W/H	8,871	\$0.78M	432,790
Bready Cameron M	director, Chief Executive Officer	2026-07-29	EXERCISE	9,703	\$0.72M	0
Steele-Belkin Dara L.	Chief Legal Officer	2026-06-01	TAX W/H	2,254	\$0.17M	46,527
Bready Cameron M	director, Chief Executive Officer	2026-06-01	TAX W/H	2,297	\$0.17M	431,958
Osnoss Joseph	director	2026-05-01	A-Award	3,179	—	10,902

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY EDGE

6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT
M — Exercises (paired A/D)	1	9,703	\$0.7M	None — mechanics
F — Tax withholding	16	43,512	\$3.5M	None — compensation
P — Open-market purchases	0	0	\$0	Counted — none occurred

Monthly Net Insider Flow (000 shares)



Net of acquisitions minus dispositions, all Form 4 types.

Signal Summary

SIGNAL Comp-Plan Activity Only	OPEN-MARKET SELLS \$0.0M 0 txns / 6 mo	OPEN-MARKET BUYS \$0.0M 0 txns / 6 mo	CLUSTER None active 3+ insiders / 21 days
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10 FORM 144 PLANNED-SALE PIPELINE live EDGAR data

FILED	FILER	SHARES REGISTERED	EST. PROCEEDS
2026-07-08	Robert H.B. Baldwin Jr. Trust	3,800	\$0.3M
2026-02-20	David Lawrence Green	1,818	\$0.1M
2026-02-19	Green David Lawrence	5,993	\$0.5M
2026-02-19	Green David Lawrence	9,243	\$0.7M
Trailing 12 mo	9 filings	40,711	\$3M

11 13D / 13G STAKES COND

FILED	FORM	REPORTING PERSON	% OF CLASS	SHARES
2026-04-29	SCHEDULE 13G	Vanguard Capital Management	6.17%	17.0M sh
2026-03-26	SCHEDULE 13G/A	The Vanguard Group	—	exit/reporting change
2026-01-12	SCHEDULE 13G	GTCR Investment XIV LLC	15.45%	43.3M sh

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12 CONGRESSIONAL TRADING				EDGE · STOCK Act	
MEMBER	CHAMBER	TRADE	SIZE BAND	TRADED	DISCLOSED
Gilbert Cisneros	House	SELL	\$1,001 - \$15,000	2026-05-15	2026-06-09
Gilbert Cisneros	House	SELL	\$1,001 - \$15,000	2026-05-15	2026-06-09
Gilbert Ray Cisneros	House	SELL	\$1,001 - \$15,000	2026-05-14	2026-06-09
HOUSE 12-MO 19 trades 9 purchases		SENATE 12-MO 0 trades None purchases		COVERAGE STOCK Act filings 30-45 day disclosure lag	

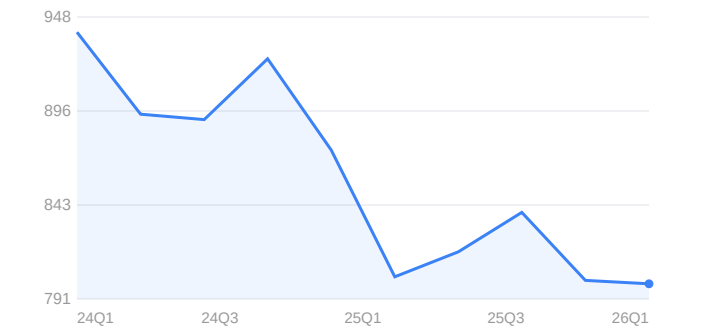
13 INSTITUTIONAL OWNERSHIP & 13F FLOW				live 13F data	
13F FILERS (LAST COMPLETE Q) 801		13F SHARES 263M 101.2% of shares out		NEW / CLOSED 103 / 123 positions, QoQ	
PUT/CALL (13F) 0.83 option positions		FREE FLOAT 83.0% 220M sh		INCREASED / REDUCED 342 / 246 positions, QoQ	

2.8 · Largest Reporting 13F Managers

MANAGER	SHARES	VALUE
Assenagon Asset Management S.A.	182,162	\$15M
Schaper Benz & Wise Investment Cou	73,025	\$6M
Sound Income Strategies, Llc	72,744	\$6M
Fjarde Ap-Fonden /Fourth Swedish N	69,529	\$6M
Mn Services Vermogensbeheer B.V.	68,307	\$6M
Nichols & Pratt Advisers Llp /Ma	66,303	\$5M

EDGAR 13F holdings as of 2026-09-30; filer values normalized to dollars.

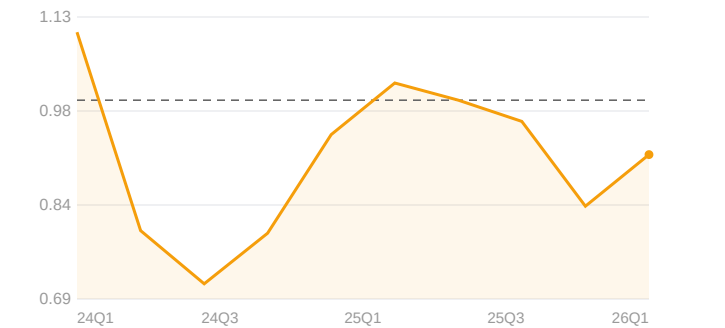
13F Filers Holding GPN — quarterly



2.9 · Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.0%	\$686M
VTI	0.0%	\$686M
VTSAX	0.0%	\$686M
VSMPX	0.0%	\$686M
VFIAX	0.0%	\$477M
VFINX	0.0%	\$477M

Institutional Put/Call — quarterly



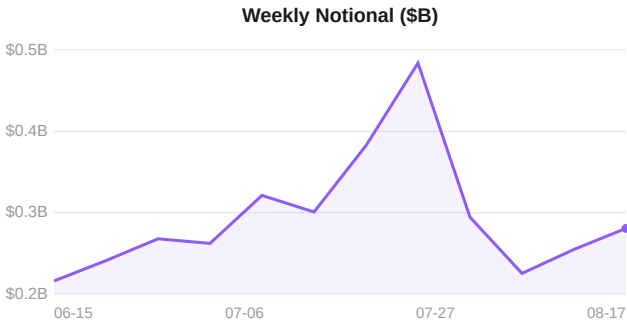
14 SHORT VOLUME — DAILY, 60 SESSIONS				EDGE · live FINRA feed	
		LATEST SESSION 59.5% 2026-10-15		20-DAY AVG 65.1% 50-day 65.0%	
		TREND Rising 20d vs 50d		BY MARKET CENTER Q: 59% · N: 73% · B: 68% latest session	

Daily short-sale volume as % of volume reported in FINRA's short-sale file — a flow measure, not short interest; dashed = 50-day average.

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15 DARK POOL ACTIVITY

EDGE · live ATS data

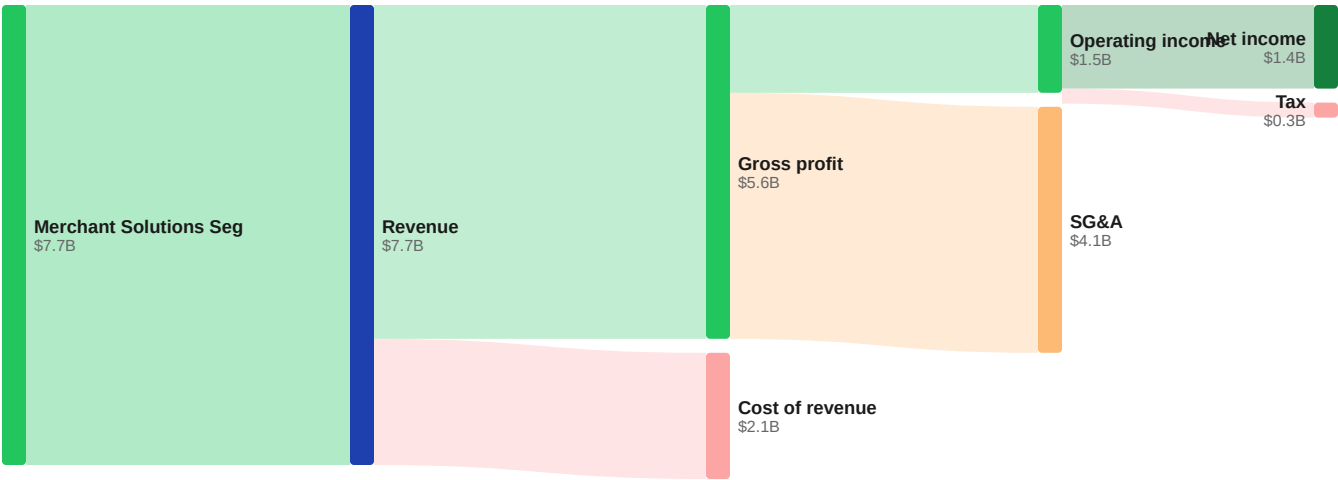


Where GPN Trades in the Dark

ATS VENUE (4-WK)	SHARES	AVG TRADE
Incr Intelligent Cross Llc	3.9M	58 sh
Ubsa Ubs Ats	3.1M	65 sh
Ebxl Level Ats	2.6M	42 sh
Sgmt Sigma X2	2.2M	53 sh
Mstx Ms Trajectory Cross (Ats-1)	1.8M	52 sh
Mlix Instinct X	1.6M	82 sh

16 REVENUE FLOW — FY2025

live segmentation + income data



Where a dollar of Global Payments Inc. revenue goes. All values FY2025 filings, live.

17 GEOGRAPHIC REVENUE

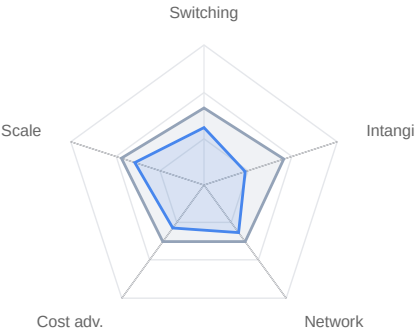
live segmentation

REGION	REVENUE	SHARE
Merchant Solutions	\$6.1B	100%

18 MOAT & COMPETITIVE POSITION

LIVE MODEL · 40/100 NONE

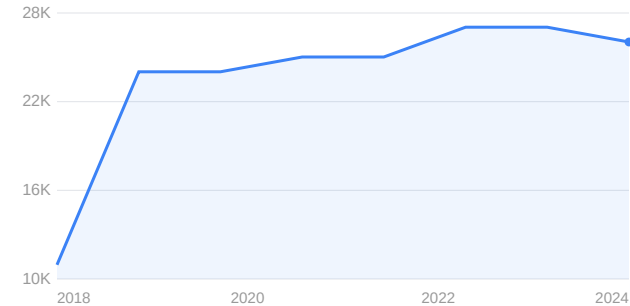
Moat score 40/100 — None; primary source Efficient Scale.



■ GPN (live moat model) ■ Peer median: AFRM · SYF · SOFI · ALLY · PYPL
Component scores from the live moat model. Peer median illustrative.

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3.8 · Employees (SEC filings)



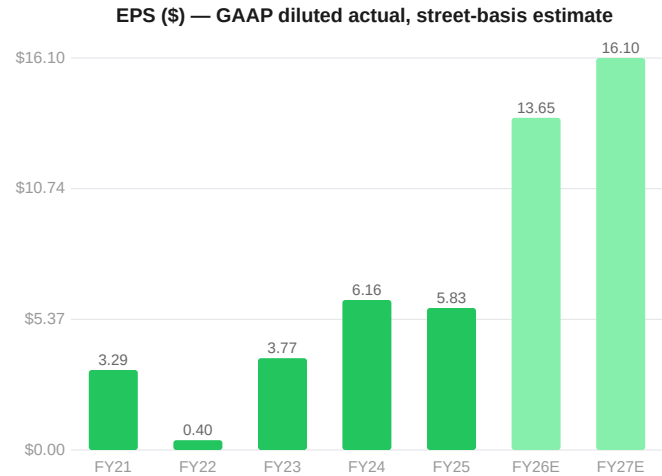
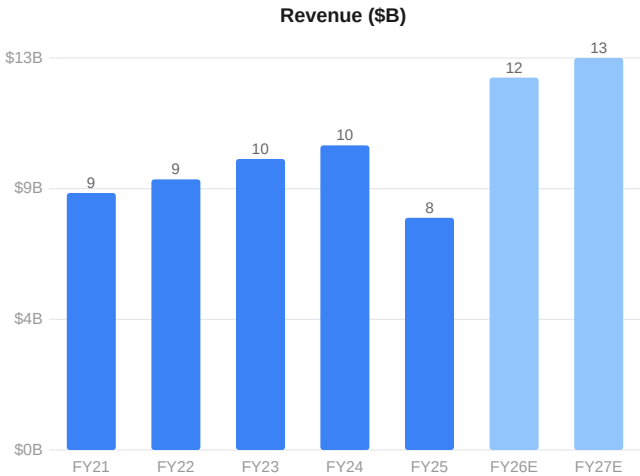
19 CORPORATE INFORMATION — KEY OFFICERS

26,000 employees

OFFICER	TITLE
Cameron Bready	Chief Executive Officer & Director
Robert Cortopassi	President & Chief Operating Officer
Joshua J. Whipple	Senior EVP & CFO
Ryan Loy	Chief Technology Officer

20 REVENUE & EPS — HISTORY AND ESTIMATES

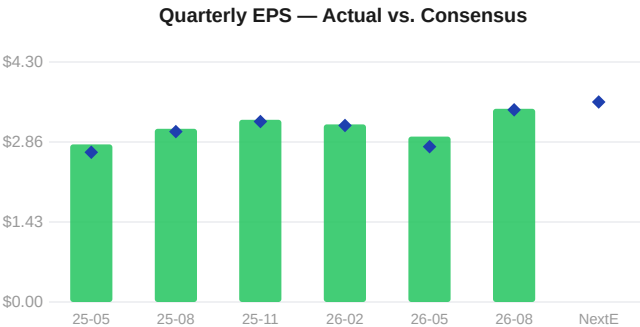
live consensus



Actual bars are GAAP diluted EPS from the filed income statement; the lighter forward bars are street-basis consensus. The two are different measures and are not comparable quarter to quarter.

21 ESTIMATE VS. ACTUAL & SURPRISES

live data



BEATS (>2%) 2 of 6 recent quarters	AVG SURPRISE +2.6%	NEXT REPORT 2026-11-03	INCOME QUALITY -1.76 OCF ÷ net income
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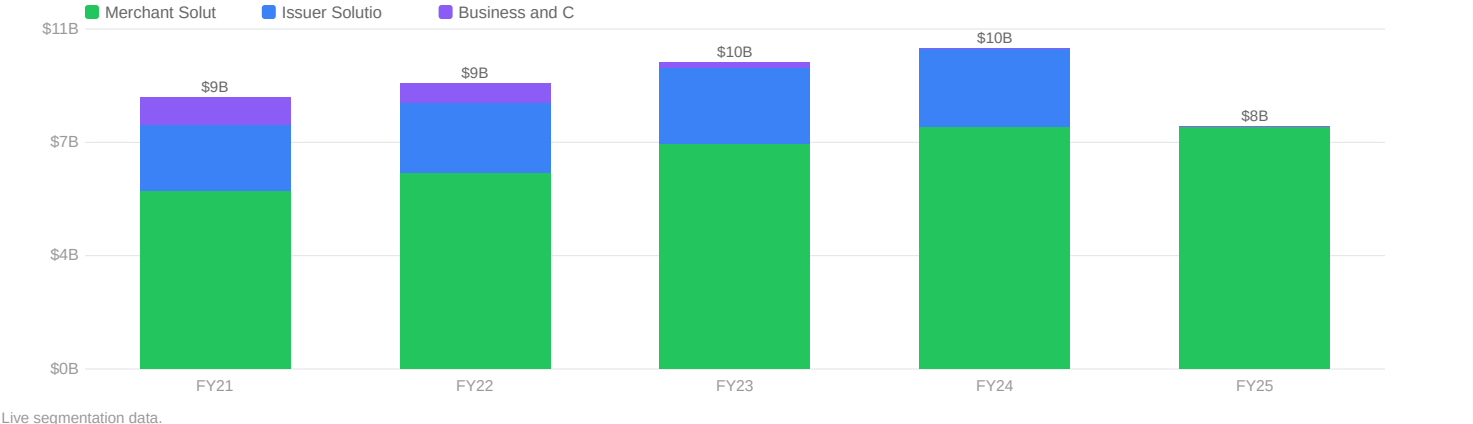
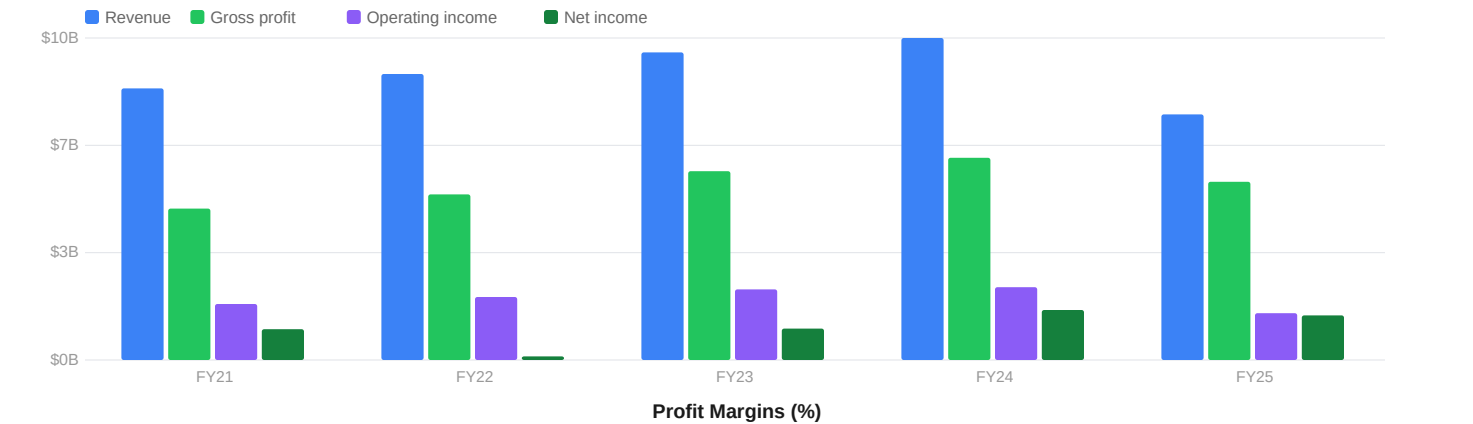
22 REPORTED VS. CONSENSUS — FULL HISTORY0 quarters · live data

BEAT RATE —% 0 of 0 quarters	CURRENT STREAK 0 longest 0	AVG EPS SURPRISE —% median —%	SURPRISE TREND — last 4 vs prior 4
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PERIOD	EPS EST.	EPS ACTUAL	EPS SURPRISE	REV EST. (\$M)	REV ACTUAL (\$M)	REV SURPRISE
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Announcement dates to . Consensus as it stood at each report. Revenue surprise shown where both estimate and actual are filed. A beat record is history, not a forecast.

INCOME TRENDS — 5 YEARlive financials



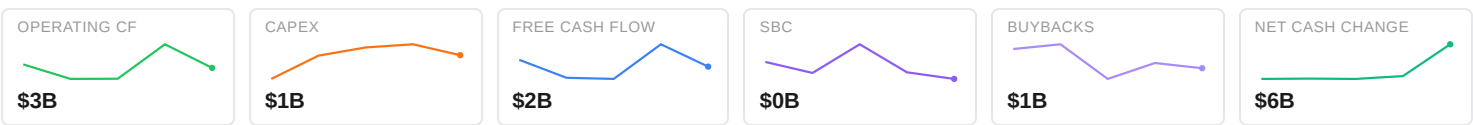
YOY GROWTH	FY21	FY22	FY23	FY24	FY25
Revenue	+14.8%	+5.3%	+7.6%	+4.7%	-23.7%
Gross profit	+25.9%	+9.4%	+14.0%	+7.1%	-11.9%
Operating income	+44.6%	+12.6%	+11.9%	+3.3%	-35.6%
Net income	+65.2%	-88.5%	+784.6%	+59.2%	-10.8%

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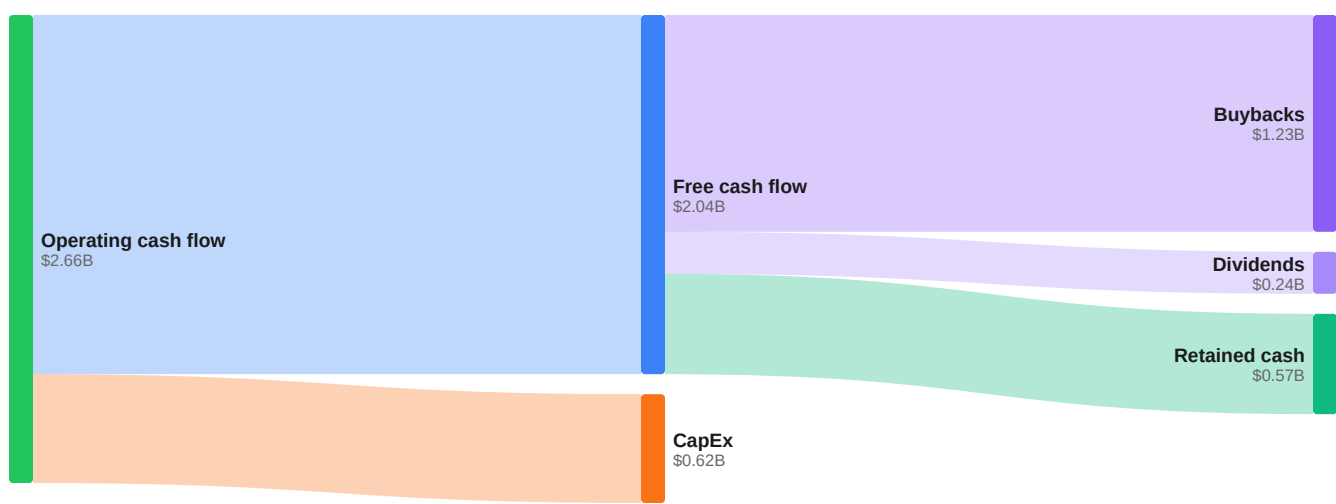
23 INCOME STATEMENT — FULL live financials

\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	8.5	9.0	9.7	10.1	7.7	
Cost of revenue	3.8	3.8	3.7	3.8	2.1	
Gross profit	4.8	5.2	5.9	6.3	5.6	
R&D expense	0.0	0.0	0.0	0.0	0.0	
SG&A expense	3.0	3.2	3.7	4.1	4.1	
Operating income	1.8	2.0	2.2	2.3	1.5	
EBITDA	3.2	2.4	3.7	4.5	3.4	
D&A	1.9	1.8	1.9	2.0	1.4	
Pretax income	1.2	0.3	1.2	1.9	1.4	
Income tax	0.2	0.2	0.2	0.3	0.3	
Net income	1.0	0.1	1.0	1.6	1.4	
Diluted EPS (\$)	3.29	0.40	3.77	6.16	5.83	
Diluted shares (M)	294	276	262	255	240	

CASH FLOW TRENDS live data



WHERE THE CASH WENT — FY2025 cash Sankey, live data



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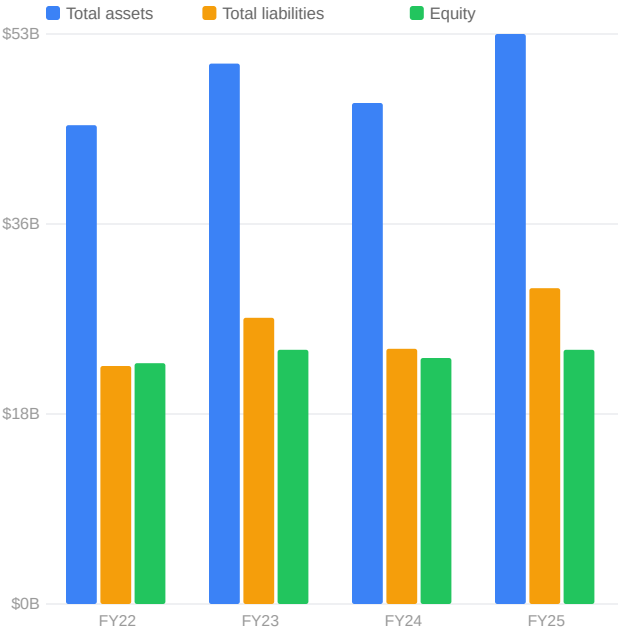
Balance Sheet — Full

\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	2.0	2.1	2.5	8.3	
ST investments	0.0	0.0	0.0	0.0	
Receivables (net)	1.0	1.1	1.1	0.8	
Total current assets	6.3	8.1	6.0	12.6	
PP&E (net)	1.8	2.2	2.3	1.5	
Goodwill + intangibles	33.0	36.9	35.2	21.3	
Total assets	44.8	50.6	46.9	53.3	
Accounts payable	0.2	0.3	0.3	2.7	
Short-term debt	2.0	1.7	1.6	2.3	
Deferred revenue	0.2	0.2	1.2	0.0	
Total current liabilities	6.9	8.1	6.3	7.5	
Long-term debt	12.3	15.7	15.2	19.5	
Total liabilities	22.3	26.8	23.9	29.6	
Shareholders' equity	22.5	23.8	23.0	23.8	

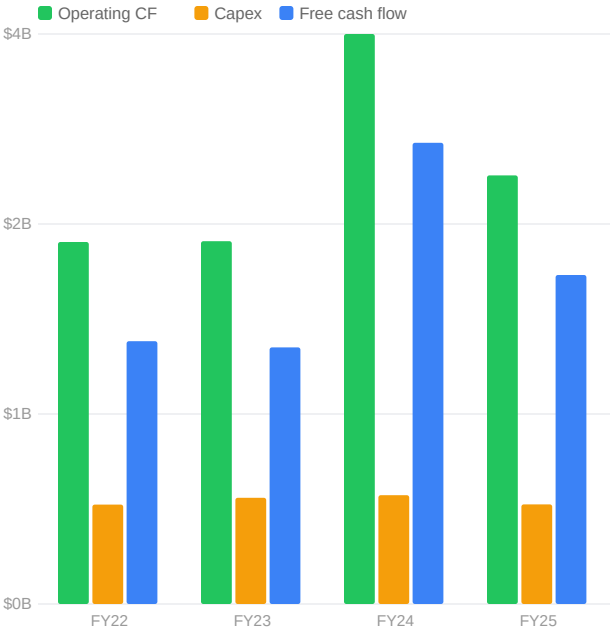
Cash Flow Statement — Full

\$B	FY22	FY23	FY24	FY25	
Net income	0.1	1.0	1.6	1.5	
D&A	1.7	1.8	1.9	1.4	
Stock-based compensation	0.2	0.2	0.2	0.2	
Working capital change	(0.7)	(0.7)	0.2	(0.3)	
Operating cash flow	2.2	2.2	3.5	2.7	
Capital expenditures	(0.6)	(0.7)	(0.7)	(0.6)	
Investing cash flow	(0.7)	(4.4)	(0.2)	(0.2)	
Buybacks	(3.0)	(0.5)	(1.6)	(1.2)	
Dividends paid	(0.3)	(0.3)	(0.3)	(0.2)	
Debt issuance / (repay)	2.2	2.8	(0.5)	4.8	
Financing cash flow	(1.4)	2.1	(2.8)	3.7	
Free cash flow	1.6	1.6	2.9	2.0	

Balance Sheet Structure (\$B)



Cash Generation vs Capex (\$B)



Left: what the balance sheet is made of — the gap between the assets bar and the liabilities bar is book equity. Right: whether the capex bar is covered by the operating-cash bar; where it is not, the difference was funded externally and free cash flow goes negative.

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24 EXPANDED RATIO ANALYSIS (I)							live ratio engine · profitability · valuation
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	3.6%	0.5%	4.4%	6.9%	6.2%	-4%	
ROA	2.2%	0.2%	2.1%	3.2%	2.8%	-1.5%	
ROIC	4.2%	2.6%	5.0%	5.0%	4.1%	1.9%	
Gross margin	55.7%	57.9%	61.4%	62.8%	72.6%	63.9%	
Operating margin	20.6%	22.0%	22.9%	22.6%	19.1%	11.9%	
Net margin	11.3%	1.2%	10.2%	15.5%	18.2%	-9.4%	
EBITDA margin	37.9%	27.0%	38.7%	44.7%	44.7%	38.3%	
FCF margin	26.8%	18.1%	16.5%	32.1%	24.6%	—	
VALUATION							
P/E	38.89	229.98	32.93	17.76	13.28	-21.5	
P/B	1.46	1.15	1.41	1.25	0.81	0.9	
P/S	4.40	2.86	3.36	3.13	2.25	2.17	
P/FCF	16.41	15.75	20.42	9.76	9.12	26.9	
EV/EBITDA	15.12	15.62	12.78	10.07	8.78	10.0	
EV/Revenue	5.59	4.23	4.95	4.73	3.88	3.8	
Earnings yield	2.6%	0.4%	3.0%	5.6%	7.5%	-4.40%	
FCF yield	6.1%	6.4%	4.9%	10.2%	11.0%	3.72%	
EXPANDED RATIO ANALYSIS (II)							leverage · solvency
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	1.06	0.92	0.99	0.97	1.69	0.82	
Quick ratio	1.06	0.92	0.99	0.97	1.69	0.82	
Debt / equity	0.47	0.64	0.76	0.75	0.95	0.97	
Debt / assets	26.7%	31.9%	34.4%	35.9%	40.9%	35.3%	
Net debt / EBITDA	3.21	5.06	4.09	3.41	3.69	4.35	
Interest coverage	4.01	1.45	2.78	3.81	3.33	—	

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EXPANDED RATIO ANALYSIS (III)							efficiency · growth · per-share · scores
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
EFFICIENCY							
Asset turnover	0.19	0.20	0.20	0.18	0.17	0.16	
Receivables turnover	9.80	9.23	9.11	8.09	8.87	2.0	
DSO (days)	37	40	40	45	41	186	
DPO (days)	19	24	25	39	215	368	
Cash conversion cycle	18	16	15	6	-173	-182	
GROWTH (YoY)							
Revenue growth	14.8%	5.3%	7.6%	-7.8%	-7.1%	—	
Net income growth	65.2%	-88.5%	784.6%	59.2%	-10.8%	—	
EPS growth	72.1%	-87.5%	801.0%	65.1%	-6.5%	—	
FCF growth	21.8%	-28.8%	-2.3%	79.7%	-28.7%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	3.35	0.42	3.78	6.24	5.83	-3.68	
Book value / share	88.84	83.86	88.09	88.50	95.30	92.40	
Revenue / share	29.55	33.75	36.98	35.37	34.45	39.30	
FCF / share	7.93	6.12	6.09	11.35	8.49	3.17	
Cash / share	6.86	7.51	8.00	10.08	34.71	20.85	
SHAREHOLDER RETURN & SCORES							
Buyback yield	6.7%	11.4%	1.4%	5.8%	4.1%	6.05%	
Altman Z-Score	1.55	1.01	1.13	1.19	0.93	0.6	
Piotroski F-Score	8	6	8	6	6	2/9	
Beneish M-Score	-2.53	-2.72	-2.49	-2.73	-3.00	0.45	

25 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	2 / 9	Weak		
Altman Z-Score	0.6	Distress (<1.81)	Distress	
Income quality	-1.76	Accrual-heavy	OCF ÷ net income	
Beneish M-Score	0.45	Elevated	vs -2.22 threshold	

26 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		-1.35	Revenue stability	0.70
Interest burden		0.48	Earnings stability	0.07
Operating margin		14.6%	Earnings persistence	0.20
Asset turnover		0.18×	Revenue CAGR 3y	3.2%
Financial leverage		2.45×	EPS CAGR 3y	—
= ROE		-4%	FCF CAGR 3y	-19.7%

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SHAREHOLDER RETURN PROFILE live

BUYBACK YIELD 6.05%	DIVIDEND YIELD 1.20%	TOTAL SHAREHOLDER RETURN 7.29% cash yield	SBC / REVENUE 0.9% dilution pressure
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27 MULTIPLE HISTORY — FY SNAPSHOTS + TTM live ratio engine



28 PEER COMPARISON live peer engine

COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
AFRM	\$22.0B	13.0	45%	—	+29.8%	6/9	+7.2%
SYF	\$24.0B	7.5	21%	18.9%	-2.4%	7/9	+5.3%
SOFI	\$18.8B	28.5	7%	10.0%	+34.2%	5/9	-45.3%
ALLY	\$11.5B	8.8	10%	10.1%	+2.0%	7/9	-1.2%
PYPL	\$48.5B	10.6	24%	12.7%	+5.7%	6/9	—
FCFS	\$9.3B	24.5	17%	8.7%	+21.6%	7/9	—
OMF	\$6.4B	8.4	23%	9.4%	+7.0%	7/9	—
CACC	\$5.6B	11.7	32%	23.1%	+3.8%	9/9	—

1-yr returns computed from adjusted price history; peers without a tracked series show —.

29 ANALYST CONSENSUS & ESTIMATES live consensus

Buy

63 Analysts

Str Sell (0)

Sell (4)

Hold (22)

Buy (37)

Str Buy (0)

MEAN TARGET (QTR)	TARGET VS. PRICE	NEXT REPORT
\$103.82 17 targets	+24.1% last-quarter mean	2026-11-03 street \$3.58

CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$12.36B	\$12.41B / \$12.33B	\$13.65	\$13.70 / \$13.53	22
FY2027	\$13.01B	\$13.15B / \$12.90B	\$16.10	\$16.96 / \$15.66	23
FY2028	\$13.64B	\$13.99B / \$12.71B	\$18.82	\$30.58 / \$7.54	13

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30 STREET TARGETS & THIRD-PARTY RATING

live targets + composite

Street Price Target — Trajectory

WINDOW	AVG TARGET	VS. PRICE	# TARGETS
Last Month	\$126.00	+50.6%	2
Last Quarter	\$103.82	+24.1%	17
Last Year	\$95.43	+14.1%	37
All Time	\$131.99	+57.8%	95

Rolling mean of published targets vs. last close \$83.67. Aggregated from StreetInsider, Benzinga.

Third-Party Composite Rating

B-

DCF4/5ROE1/5ROA1/5DEBT/EQ3/5P/E1/5P/B4/5

Independent quant composite as of 2026-10-16; components scored 1–5 (5 best). Shown for contrast with the InsiderStreet Score — methodologies differ.

31 PRICE PERFORMANCE — INDEXED, 12 MO

live prices · benchmark + sector + peer set

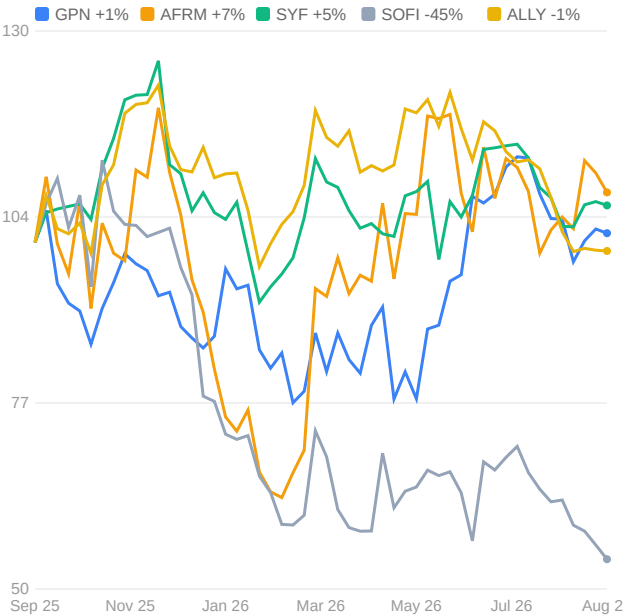
GPN +1.3% vs S&P 500 +15.9% — spread -14.6pp



Sector — XLF +7.2%



Peer Set — indexed to 100



All series indexed to 100 at the start of the window, adjusted closes.

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TECHNICAL CHART — 6-MONTH DAILY CANDLES, INDICATORS ON

site chart, print edition



Candlesticks with SMA 20/50 overlay, Bollinger (20,20) band, volume, and Wilder RSI(14) — computed from live daily OHLCV.

MOVING AVERAGE RIBBON & TREND

site technicals-tab chart, live indicator history



MOVING AVERAGE	VALUE	DISTANCE	% DISTANCE	SIGNAL
SMA 20	\$82.85	+0.82	+0.99%	Above
SMA 50	\$87.14	-3.47	-3.98%	Below
SMA 200	\$76.16	+7.51	+9.86%	Above
EMA 9	\$82.61	+1.06	+1.28%	Above
EMA 21	\$83.43	+0.24	+0.29%	Above
EMA 50	\$84.13	-0.46	-0.55%	Below
EMA 200	\$79.94	+3.73	+4.67%	Above

Series and readings from the nightly technical-indicator history — identical data to the site's ribbon chart. Supertrend segments colored by direction.

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32 TECHNICAL POWER SCORE

EDGE · site engine · 48/100 composite

TECHNICAL VERDICT

NEUTRAL

Power Score -5

12 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%

Momentum 25%

Volume 20%

Volatility 10%

Patterns 15%

44

70

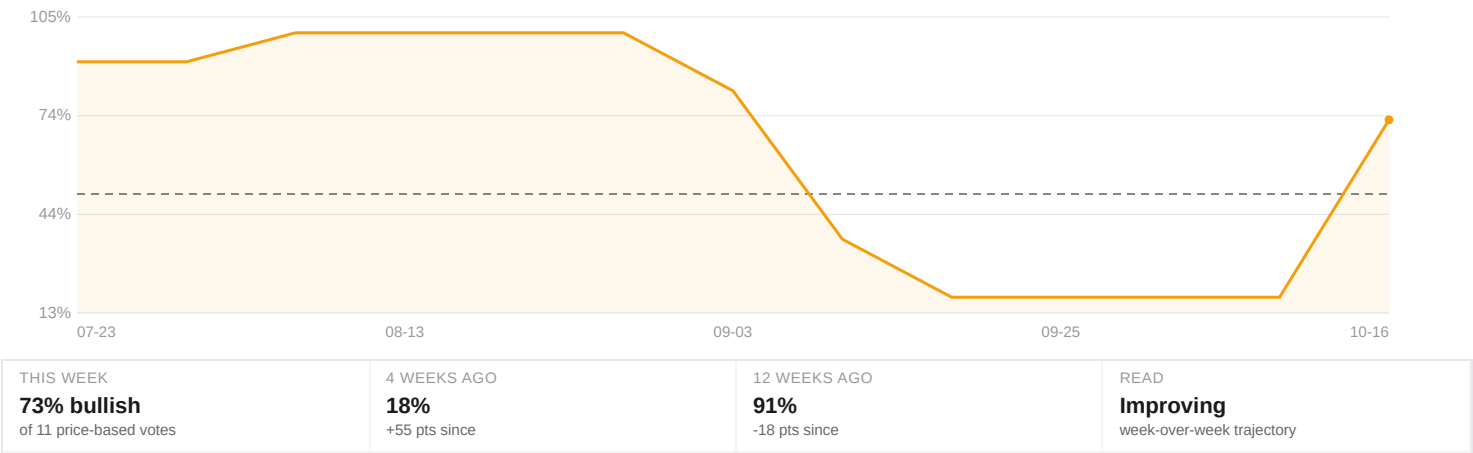
31

33

50

NEUTRAL — BUT WHICH WAY IS IT TRENDING?

vote share recomputed weekly, 13 weeks



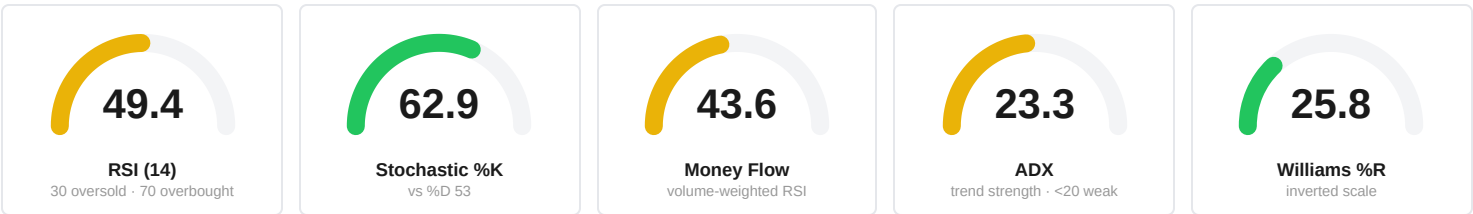
INDICATOR VOTE GRID

12 bull / 10 bear

Price vs SMA 20	\$82.85	Price vs SMA 50	\$87.14	Price vs SMA 200	\$76.16
EMA 9/21 Cross	82.6/83.4	SMA 50/200	Golden	ADX Direction	ADX 23
Supertrend	\$87	Parabolic SAR	\$80	SMA Slope	-0.070
RSI	49.4	Stochastic K/D	63/53	StochRSI K/D	84/78
Williams %R	-26	CCI	50	TSI vs Signal	-12.7
CMO	-1.3	ROC	6.75%	OBV Signal	Distrib
Chaikin MF	-0.070	MFI	44	Force Index	0M
Elder Ray Bull	2.24				

INDICATOR GAUGES

site technicals-tab style



33 KEY LEVELS & VOLATILITY

live indicator table

LEVEL	VALUE	LEVEL	VALUE
Pivot / R1 / R2	\$83.31 / \$85.31 / \$86.44	S1 / S2	\$82.18 / \$80.18
Bollinger (20,2)	\$78.98 – \$86.72	Squeeze	Off
52-wk range	\$60.76 – \$95.61	Off 52-wk high	-12.5%
ATR (14)	\$2.47 (3.0%)	Historical vol	31.0%

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34 SEASONALITY — 20-YEAR AVERAGES											live model · win rates shown
+0.2% Jan 70%	+0.2% Feb 50%	-0.9% Mar 62%	+1.0% Apr 60%	+1.7% May 55%	-1.3% Jun 35%	+1.1% Jul 60%	+2.1% Aug 50%	-0.2% Sep 40%	+1.9% Oct 60%	+0.9% Nov 55%	+2.4% Dec 65%

Sample: 20 years — treat short histories as suggestive, not statistical.

35 RISK INDICATORS			computed from live price history
COMPUTED FROM LIVE WEEKLY PRICES			
Weekly volatility (σ , 1y)	GPN	5.70%	S&P 500
Best / worst week (1y)		+12.9% / -14.5%	—
Max drawdown (5y, monthly)		-67.9%	—
1-week VaR (95%)		-9.9%	—
Beta (5y)		0.79	1.00

36

EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine

GPN EQUITY WEATHER (LIVE)

RAINY · -21

Trend

-26

Momentum

+28

Volume

-43

Volatility

-60

Breadth

-23

MARKET REGIME (2026-10-16)

NEUTRAL

VIX

19.99

Normal

DOW THEORY

Confirmed

Bearish

SPY / QQQ TSI

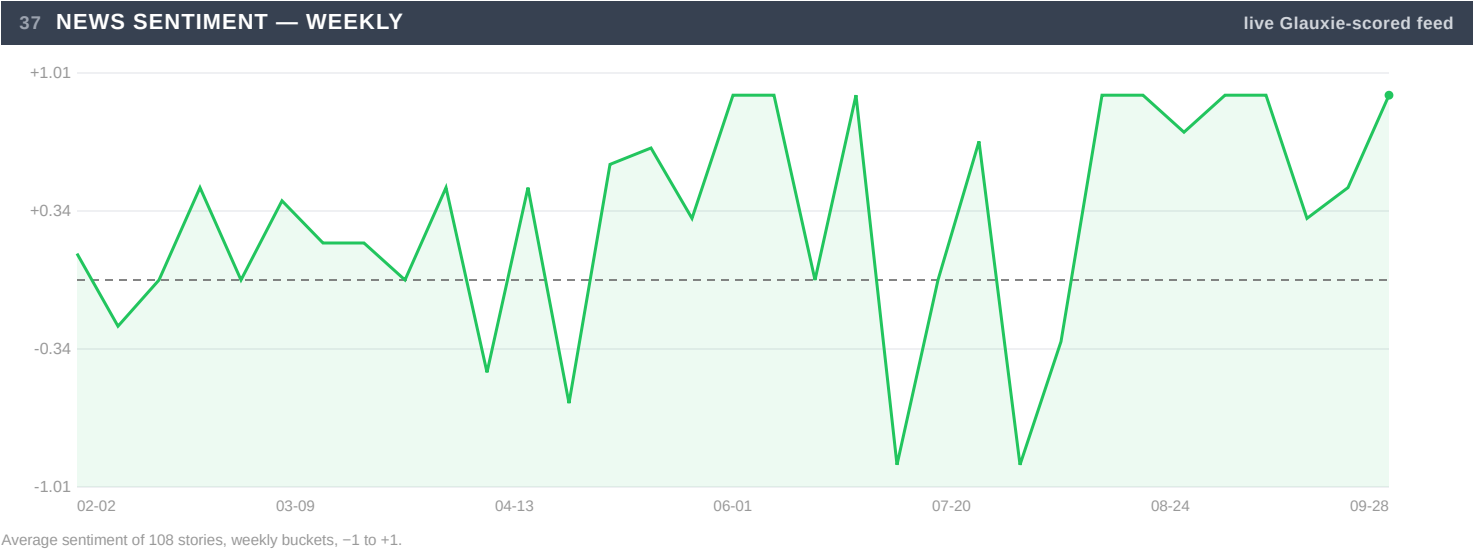
7.2 / 4.7

trend strength

SECTOR STRENGTH

46/100

breadth average



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38 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Rainy

OVERALL	TREND	MOMENTUM	VOLUME
-20.8	-26.4	+28.0	-43.0
-0.1 vs industry	+1.4 vs industry	+40.0 vs industry	-18.0 vs industry

READING	GPN	FINANCIAL - CREDIT SERVICES N=681	FINANCIAL SERVICES N=24,134	ALL US SYMBOLS N=70,435
Overall	-20.8	-20.7	-16.3	-20.5
Trend	-26.4	-27.8	-12.5	-21.3
Momentum	+28.0	-12.0	-4.4	-15.8
Volume	-43.0	-25.0	+0.0	-3.8

Trend, momentum and volume are computed per company. Volatility and breadth are market-regime values shared by every symbol in the universe, so they are reported once under Market Regime rather than compared here - a company cannot differ from its sector on a constant.

39 EXECUTIVE COMPENSATION

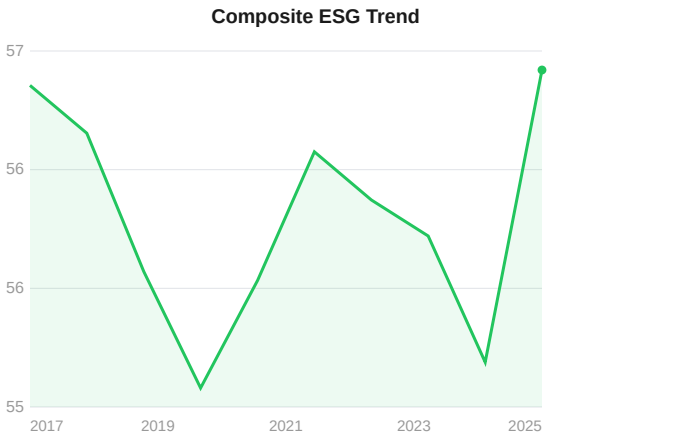
live proxy data · FY2024

EXECUTIVE	TOTAL COMP	STRUCTURE
Cameron M. Bready Chief Executive Officer	\$17.2M	73% equity+incentive
Robert Cortopassi President and Chief Operat	\$6.6M	69% equity+incentive
Joshua J. Whipple Chief Financial Officer	\$6.4M	69% equity+incentive
David L. Green Chief Administrative Officer	\$5.0M	67% equity+incentive
Shannon Johnston Former Chief Information Of	\$2.9M	66% equity+incentive

40 ESG ASSESSMENT

live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	48
Social	54
Governance	68
Composite ESG	57



41 8-K MATERIAL EVENTS

live EDGAR feed

FILED	8-K CONTENTS	ITEMS
2026-08-05	Earnings Release; Exhibits	2.02,9.01
2026-05-07	Other Events	8.01
2026-05-06	Earnings Release; Exhibits	2.02,9.01
2026-05-04	Shareholder Vote	5.07
2026-03-12	Entry into Material Definitive Agreement; Creation of Direct Financial	1.01,2.03,8.01,9.01
2026-03-11	Entry into Material Definitive Agreement; Financial Statements and Exh	1.01,9.01
2026-03-05	Other Events; Financial Statements and Exhibits	8.01,9.01
2026-02-19	Other Events	8.01

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42 METHODOLOGY

Methodology. Every figure originates in InsiderStreet's production data layer and is computed deterministically by the same engines that power insiderstreet.ai. This factsheet contains no model-written text. Sections without underlying data are omitted rather than estimated.

43 DISCLOSURES

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44 DATA PROVENANCE FOR THIS REPORT sources · coverage · method

DATA DOMAIN	SOURCE	COVERAGE FOR THIS REPORT
Price & volume	market_db.historical_prices	52 rows
Fundamentals	income_statements_annual	6 rows · 2020 to 2025
Reported vs consensus	fact/earnings_calendar	24 rows · 2020-10-29 to 2026-08-05
Analyst estimates	dim/forward_estimates	3 rows · 2026-12-31 to 2028-12-31
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	103 rows · 2000 to 2026
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-05-01 to 2026-08-08
Proposed sales (Form 144)	edgar/form144	1 record
Beneficial ownership (13D/G)	edgar/13dg	3 rows · 2026-01-12 to 2026-04-29
Short-sale volume (FINRA)	edgar/short_volume_daily	60 rows · 2026-07-23 to 2026-10-15
Dark pool (ATS, tier 1)	edgar/darkpool_weekly	12 rows · 2026-06-15 to 2026-08-31
ETF & fund holding	etf_holdings_changelog (30d)	1 record
Peer set	stock_peers_dynamic	8 rows
Industry medians	industry_medians	1 record
Congressional trades	congress_db (House + Senate)	1 record
ESG	fact/esg_disclosures	1 record

Method. Every figure in this factsheet is looked up from a named field computed in code. It contains no model-written text.

Not covered. Short interest as a percent of float and days-to-cover are not in this data set — the short-sale figures above are FINRA volume, a flow, and cannot support squeeze or covering analysis. Options positioning and intraday data are also absent. 13F ownership is filed 45 days after quarter end and congressional trades are disclosed on a lag, so both describe a past position, not a current one.