Western Union Co.

WU

NYSE; other; SIC 7389, Services-Business Services, NEC; CIK 0001365135

C/D

on the C/D boundary of 315 graded peers in other

rank 193 of 315; percentile 61.1; sampling error 2.7 points; lower is stronger

A B C D E

C/D, the tortoise



Scoreboard

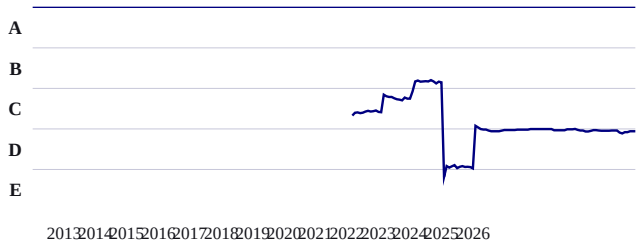
Profitability	C	percentile 55.7
Solvency	C	percentile 45.9
Growth and financing	C	percentile 54.8
Reliability	0.94 AUC	filers with over $2.67B assets; 95% interval 0.88 to 0.97; 61 events, 2020 to 2025
Peer failure rate	0.52% a year	Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	over $2.67B assets	total assets $8.3B
Standard universe	inside	revenue above $1M and assets above $10M
Warnings	none triggered	not computable: distress
Inputs computable	9 of 13	
Graded from	filings received through Feb 20, 2026	276 days before the rescan; latest periodic filing 10-Q received Nov 4, 2026
Last close	$5.92	2026-11-20; market equity $1.8B; no price enters the letter

Share price, twelve months to the rescan



Split-adjusted close. Each lollipop is a rescan and carries the letter held then.

Letter at every rescan, 2012 to 2026



Sector percentile at each rescan, stronger toward the top; facts filed by each date only.

Business, in the company's words

opening of Item 1 of the 10-K received Feb 20, 2026

The Western Union Company (the "Company," "Western Union," "we," "our," or "us") is a leader in cross-border, cross-currency money movement, payments, and digital financial services, empowering consumers, businesses, financial institutions, and governments with fast, reliable, and convenient ways to send money and make payments around the world. Our goal is to offer accessible financial services that help people and communities prosper. The Western Union brand is globally recognized and represents speed, reliability, trust, and convenience.

The thirteen inputs

lower percentile is stronger; sleeves and inputs within a sleeve carry equal weight

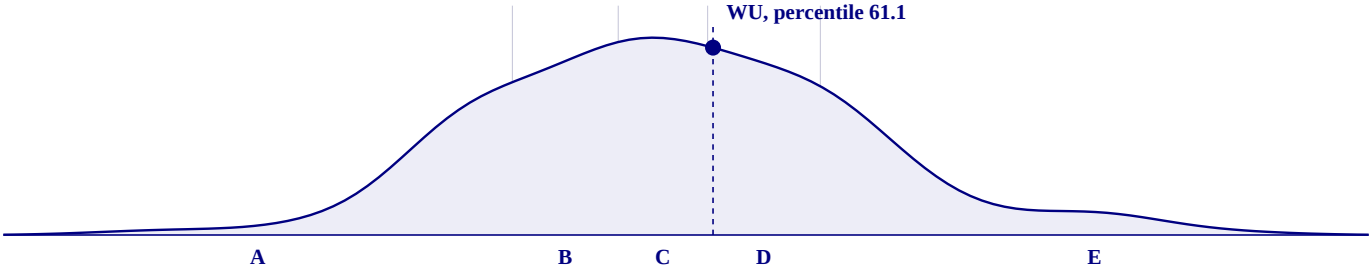
Input	Value	Peer median	Percentile, 0 to 100	Pct	Peers	Period end
Profitability, sleeve percentile 55.7						
Gross profitability	16.0%	26.7%		69.7	265	2025-12-31
Return on invested capital	23.9%	10.0%		15.1	147	2025-12-31
Accruals ratio	(0.5%)	(5.7%)		83.6	458	2025-12-31

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Gross margin stability, five years	2.3 pts	2.2 pts	54.6	195	2025-12-31
Solvency, sleeve percentile 45.9					
Altman Z double-prime	not computable	2.06			
one or more required annual facts are missing					
Net debt to EBITDA	2.08x	2.37x	45.9	173	2025-12-31
Interest coverage	not computable	2.93x			
one or more required annual facts are missing					
Current ratio	not computable	1.33x			
one or more required annual facts are missing					
Growth and financing, sleeve percentile 54.8					
Revenue growth, three-year compound	(3.0%)	4.9%	75.7	376	2025-12-31
Free cash flow growth, three-year compound	(2.8%)	8.7%	65.6	213	2025-12-31
Reinvestment rate	not computable	13.3%			
one or more required annual facts are missing					
Asset growth, three years	(0.8%)	4.1%	71.6	402	2025-12-31
Net share issuance, one year	(7.2%)	(0.5%)	6.2	354	2026-02-13

Among 315 peers

other; letters are fifths of this list



Composite score of every graded peer, smoothed; vertical rules are the letter band edges; stronger to the left.

Rank	Company	Percentile	Letter	Warnings
188	TrueBlue, Inc. (TBI)	59.6	C/D	short runway, fortress balance sheet
189	International Seaways, Inc. (INSW)	59.9	C/D	
190	Xponential Fitness, Inc. (XPOF)	60.2	C/D	
191	Concrete Pumping Holdings, Inc. (BBCP)	60.5	C/D	
192	Full House Resorts Inc. (FLL)	60.8	C/D	
193	Western Union Co. (WU)	61.1	C/D	
194	Izea Worldwide, Inc. (IZEA)	61.5	C/D	fortress balance sheet
195	Dorian LPG Ltd. (LPG)	61.8	C/D	
196	TransUnion (TRU)	62.1	C/D	
197	United Parcel Service Inc. (UPS)	62.4	C/D	
198	Caesars Entertainment, Inc. (CZR)	62.7	D	

What the price implies

at the 2026-11-20 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(28.9%)	0.4%	24
Distance from 52-week high	(42.4%)	(28.8%)	32
EBIT to enterprise value	23.3%	4.6%	98
Free cash flow yield	27.3%	4.1%	96
Book value to price	0.48	0.39	58
Sales to price	2.10	0.75	79
Composite equity issuance, five years	(73.4%)	(9.5%)	0

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Relative strength against the sector, log excess return	(0.46)	(0.12)	24
Twelve-month failure probability, CHS model	not computable	0.04%	

Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score None of 9, period end 2025-12-31	
Return on assets above zero	pass
Operating cash flow above zero	pass
Return on assets improved	fail
Operating cash flow exceeds net income	pass
Long-term leverage fell	pass
Current ratio improved	fail
No new shares issued	pass
Gross margin improved	fail
Asset turnover improved	fail
Cash, filings, liquidity	
Cash and equivalents	$1.1B
Operating cash flow, four quarters	$456.6M
Months of runway	not finite
Days since last periodic filing	19 (10-Q received Nov 4, 2026)
Median daily dollar volume, 63 sessions	$51.8M

Sources

every fact behind the inputs; each row links to its filing index on sec.gov

#	Concept	XBRL tag	Value	Period end	Received	Form	Accession
1	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$3.9B	2025-12-31	2026-02-20	10-K	26-061340
2	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$2.6B	2025-12-31	2026-02-20	10-K	26-061340
3	assets	us-gaap:Assets	$8.3B	2025-12-31	2026-02-20	10-K	26-061340
4	operating income	us-gaap:OperatingIncomeLoss	$757.3M	2025-12-31	2026-02-20	10-K	26-061340
5	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$625.7M	2025-12-31	2026-02-20	10-K	26-061340
6	income tax	us-gaap:IncomeTaxExpenseBenefit	$126.1M	2025-12-31	2026-02-20	10-K	26-061340
7	total debt	us-gaap:LongTermDebt	$2.9B	2025-12-31	2026-02-20	10-K	26-061340
8	book equity	us-gaap:StockholdersEquityIncludingPortionAttributableT...	$957.8M	2025-12-31	2026-02-20	10-K	26-061340
9	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$1.2B	2025-12-31	2026-02-20	10-K	26-061340
10	total debt	us-gaap:LongTermDebt	$3.0B	2024-12-31	2025-02-20	10-K	25-024137
11	book equity	us-gaap:StockholdersEquityIncludingPortionAttributableT...	$968.9M	2024-12-31	2026-02-20	10-K	26-061340
12	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$1.5B	2024-12-31	2026-02-20	10-K	26-061340
13	net income	us-gaap:NetIncomeLoss	$499.6M	2025-12-31	2026-02-20	10-K	26-061340
14	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$543.7M	2025-12-31	2026-02-20	10-K	26-061340
15	assets	us-gaap:Assets	$8.4B	2024-12-31	2026-02-20	10-K	26-061340
16	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$4.0B	2024-12-31	2026-02-20	10-K	26-061340
17	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$2.6B	2024-12-31	2026-02-20	10-K	26-061340
18	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$4.2B	2023-12-31	2026-02-20	10-K	26-061340
19	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$2.7B	2023-12-31	2026-02-20	10-K	26-061340
20	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$4.3B	2022-12-31	2025-02-20	10-K	25-024137
21	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$2.6B	2022-12-31	2025-02-20	10-K	25-024137
22	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$4.9B	2021-12-31	2024-02-22	10-K	24-018751
23	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$2.9B	2021-12-31	2024-02-22	10-K	24-018751
24	depreciation amortization	us-gaap:Depreciation	$35.2M	2025-12-31	2026-02-20	10-K	26-061340
25	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$38.5M	2025-12-31	2026-02-20	10-K	26-061340
26	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$406.3M	2024-12-31	2026-02-20	10-K	26-061340
27	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$37.4M	2024-12-31	2026-02-20	10-K	26-061340
28	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$783.1M	2023-12-31	2026-02-20	10-K	26-061340
29	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$22.9M	2023-12-31	2026-02-20	10-K	26-061340

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30	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$581.6M	2022-12-31	2025-02-20	10-K	25-024137
31	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$31.9M	2022-12-31	2025-02-20	10-K	25-024137
32	assets	us-gaap:Assets	$8.2B	2023-12-31	2025-02-20	10-K	25-024137
33	assets	us-gaap:Assets	$8.5B	2022-12-31	2024-02-22	10-K	24-018751
34	shares outstanding	dei:EntityCommonStockSharesOutstanding	313,454,809	2026-02-13	2026-02-20	10-K	26-061340
35	shares outstanding	dei:EntityCommonStockSharesOutstanding	337,934,527	2025-02-14	2025-02-20	10-K	25-024137

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