The average retail merchant activation rate is

17 days (post boarding)

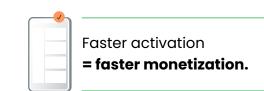
Integrated retail merchants, on average, activate in

39 days

That's a 22-day delay, and every day is a day of lost revenue.

TSG'S TECH ENABLEMENT ADVANTAGE

TSG helps clients close the activation gap by streamlining platform integrations, modernizing onboarding workflows, and optimizing implementation strategies.



What are activation rates by industry?

Click to Learn More

The Power of the ISV Merchant

in Annual Card Sales



Longer Lifespan = More Value

Merchants that leverage software-led payments generate an average of \$1.5M in annual card sales - 30% higher than similarly tiered merchants in other sales models.

ISV merchants stay active for a **median of** 43 months, compared to 37 months for others. That's 6 additional months of **revenue** opportunity per merchant.



These merchants are high-value targets. Getting them live faster means capturing more revenue sooner.

Monetizing the ISV Relationship

In referral arrangements, acquirers retain the majority of revenue, while ISVs receive only a small share. Because ISVs don't benefit meaningfully from payment adoption, they're less motivated to promote it.

The result?



>>>> Adoption rates are just **26%** under ISV referral arrangements.

ISO & PAYFAC PARTNERSHIPS

(50%+), they actively encourage their customers to adopt payments, driving adoption rates

When ISVs earn a larger revenue share

up to 47%.

investment from the acquirer and yield higher lifetime value, even if margins per transaction are thinner.

These models require less upfront



TSG's Role

incentives and accelerate adoption through tailored tech strategies.

TSG helps acquirers design smarter partnership models that align

Why Tech Enablement Matters

Accelerate Your Payments Technology TSG's Tech Enablement services combine payments expertise, analytics, and development

capabilities to strengthen the payments ecosystem. As a result:



Software Companies monetize payments

faster and increase profitability

Merchant acquirers streamline partner integration and merchant migration.



Enterprise Merchants optimize their

operations and consumer experience

Connect with us to discuss your technology challenges.

Meet TSG at Money20/20

Contact us













Build Your Tech Strategy with TSG

Contact us to start your Tech Enablement journey

