

TSG Big Data: Profitability of Merchants in the U.S.

This analysis looks at five merchant groups and their performance when looking at those with between \$50K - \$250K in annual dollar volume as well as those with an average ticket of between \$50 - \$150, and the combination of the two.

Tier \$50K-\$250K

Industry	Total Net Revenue %
<i>Average</i>	2.124%
Eating & Drinking Places	2.336%
Healthcare	2.334%
Business Services	2.202%
Retail	2.096%
Personal Services	1.906%

Average Ticket \$50-\$150

Industry	Total Net Revenue %
<i>Average</i>	0.824%
Healthcare	1.144%
Business Services	1.130%
Personal Services	1.092%
Eating & Drinking Places	0.915%
Retail	0.499%

Tier \$50K-\$250K & Avg. Ticket \$50-\$150

Industry	Total Net Revenue %
<i>Average</i>	2.139%
Healthcare	2.701%
Eating & Drinking Places	2.427%
Business Services	2.184%
Retail	2.178%
Personal Services	1.650%

Notes:

- All metrics are Dec'25 TTM
- Net Revenue = Gross Revenue + Other Income – Cost of the Transactions
- Net Revenue definition detail: sum of total bankcard, PIN debit, and OptBlue gross revenue plus sum of total monthly and annual legacy and emerging account fees and equipment related and other income less sum of total bankcard, PIN debit, and OptBlue cost of sales and other cost of sales (gateway fees, processor fees, sponsor bank fees)



TSG is a fast-growing analytics and consulting firm. The company serves the entire payments ecosystem, from fintech startups to Fortune 500 companies. The firm provides its clients with advisory services, research and analytics to help them plan and execute their strategic initiatives. Based in Omaha, a recognized payments industry hub, TSG is an established leader in this high-growth, ever-evolving space.

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20+ YEARS AVERAGE ASSOCIATE EXPERIENCE IN THE PAYMENTS INDUSTRY



1000+ CLIENTS ADVISED, INCLUDING MANY IN THE FORTUNE 500

~4M

CARD-ACCEPTING MERCHANTS IN TSG'S AIM ANALYTICS PLATFORM, DRIVING MILLIONS OF DOLLARS IN ROI FOR ITS USERS



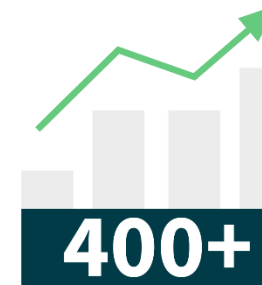
250+

COMPLETED PAYMENTS COMPANY EVALUATIONS; AS WELL AS ~30 BUY/SELL/INVESTMENT ADVERTISEMENTS



40+

OF THE TOP 50 MERCHANT ACQUIRERS SERVED, INCLUDING 9 OF THE TOP 10



COMPLETED MARKET INTELLIGENCE ANALYSES ON THE GLOBAL PAYMENTS LANDSCAPE, UNCOVERING HUNDREDS OF THOUSANDS OF DATA POINTS