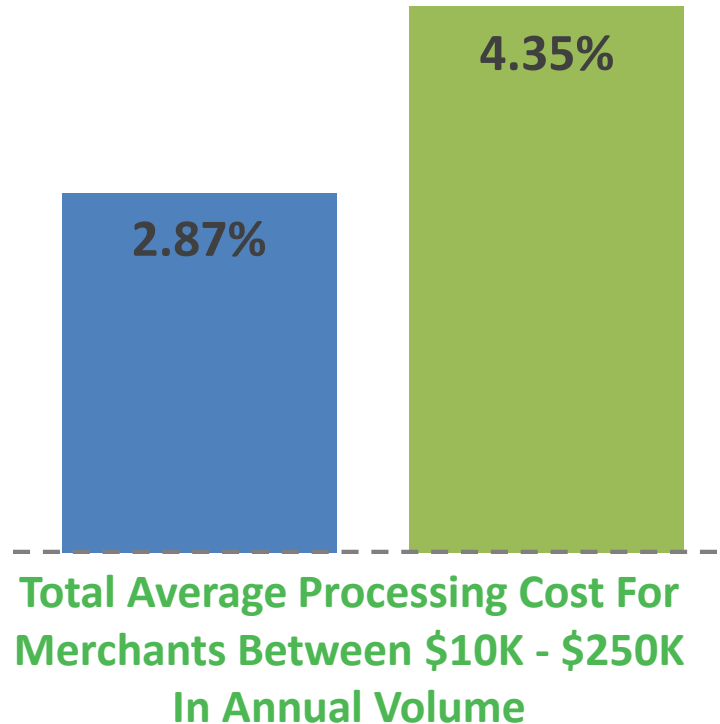


# TSG Big Data: Pricing of Merchants in the U.S.

*From analyzing complete payment transaction costs of 3.5M US Merchants representing \$823B in sales volume we found the following insights:*

- 1) The total average cost of payment processing for US businesses processing between \$10K and \$250K in annual volume is between **4.35% and 2.87%** when all payment processing related fees are accounted for (e.g., chargeback fees, PCI compliance fee, premium card fees, other account fees, etc.). And that doesn't account for costly hardware leases and software subscriptions.
- 2) For US businesses processing between \$10K and \$250K in sales per year, additional fees such as PCI compliance, annual account fees, chargeback fees etc. are on average **+28% to 60%** more than the quoted "discount rate"



**Note:**

- Metrics are Dec. '16 TTM

# About TSG

The Strawhecker Group (TSG) is a management consulting company focused on the electronic payments industry. TSG works with clients from all aspects of the industry, including merchant acquirers, card networks, investment firms, banks, technology companies, and major merchants. The Electronic Transactions Association named TSG as Business Partner of the Year in 2010.

Payments Strategy Consulting | Transaction Advisory | TSG Metrics

**1,000+**

PROJECTS COMPLETED  
IN THE LAST THREE  
YEARS



**40**

OF THE TOP 50  
ACQUIRERS  
SERVED



**23+ Years**

AVERAGE  
ASSOCIATE  
EXPERIENCE



**3.5+ Million**

U.S. MERCHANTS IN  
TSG'S ANALYTICS  
PLATFORM



**UP TO \$2B**

SIZE OF COMPANIES  
VALUED AND ASSESSED  
FOR BUYING/SELLING



Payments Experts. Powerful Data.  
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