

# \$344,000

is the average a U.S. merchant has in card processing volume, with an **average ticket of \$103.**

Within **SMB** specifically, the average merchant has **\$212,000** in average card processing volume, with an **average ticket of \$88.**



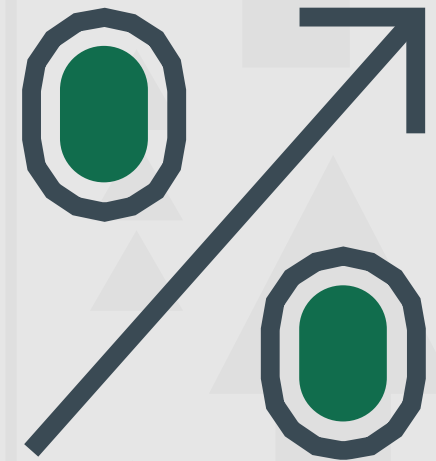
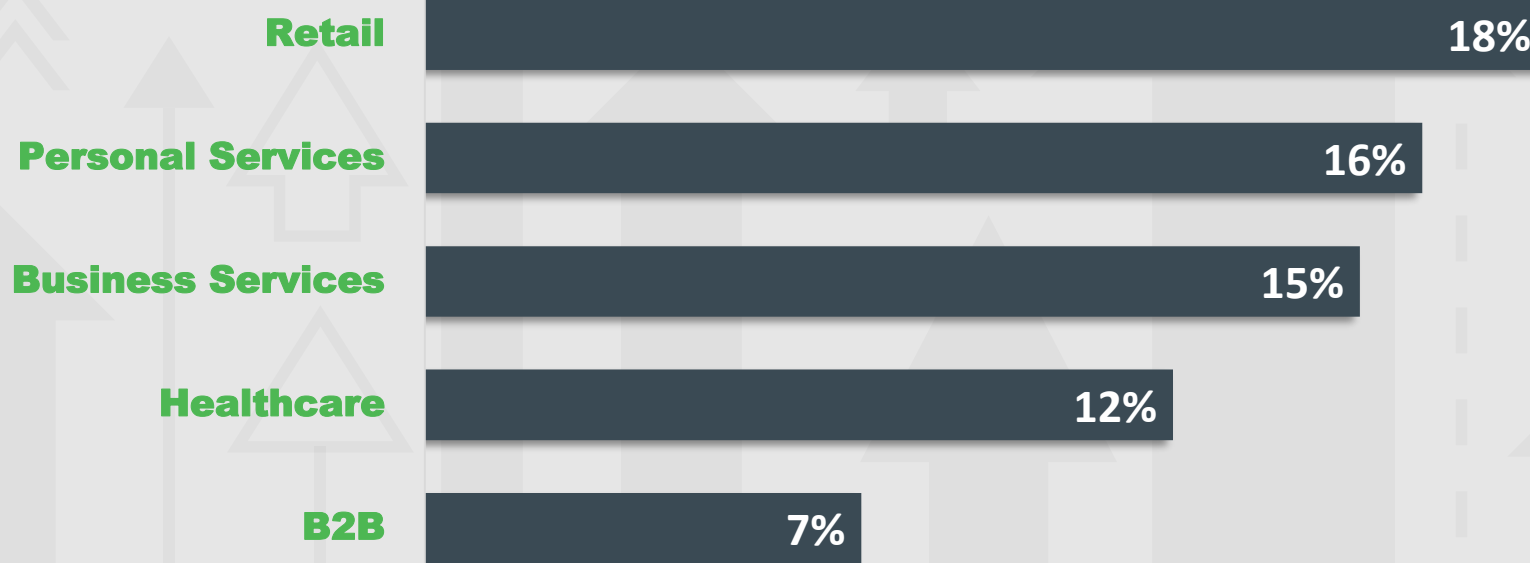
# 48 months

is the average merchant 'life' in the U.S.  
with a merchant acquiring provider

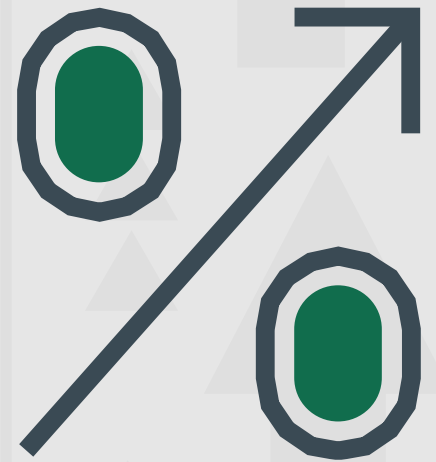


- Three years ago, merchants 'lived' for **44 months**
- Merchants with more than \$50M in annual volume 'live' for **98 months, or over 8 years**

# By merchant count share, the Top 5 U.S. merchant verticals within SMB are:



# By net revenue share, the Top 5 U.S. merchant verticals within SMB are:



# 2.284%

is the average effective rate in the U.S.



For the **SMB market**, the average effective rate is

# 2.713%

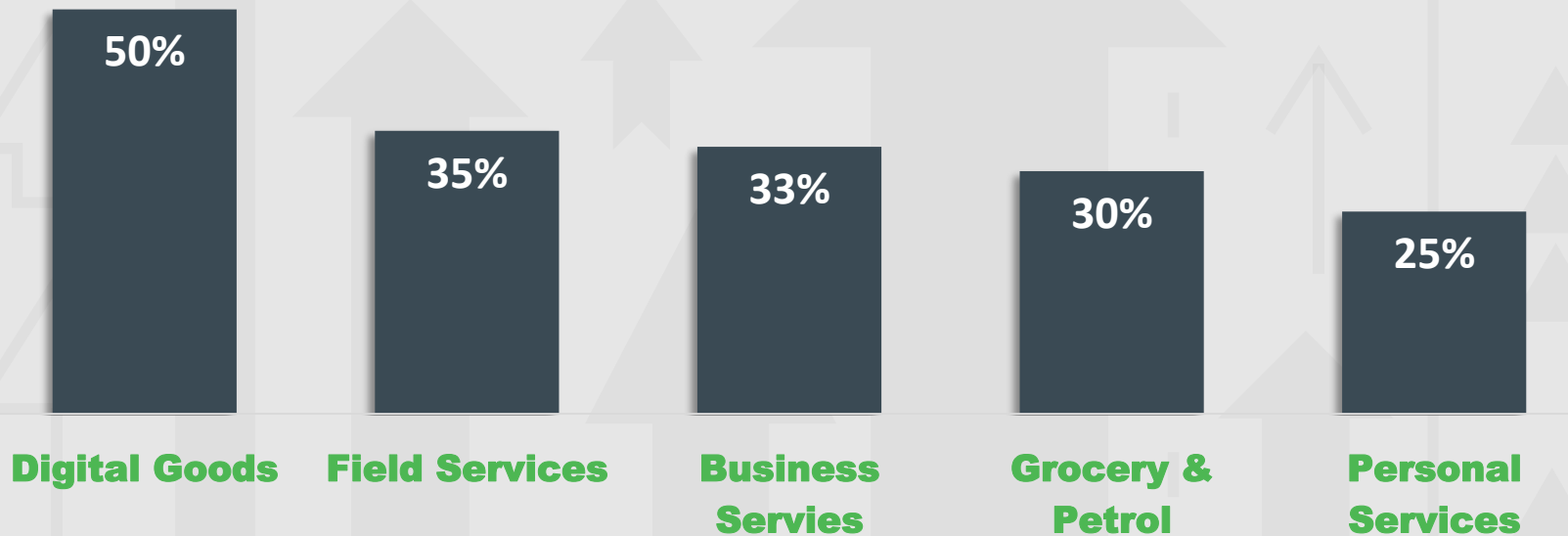
# NY, DC, UT

have the highest effective rate in the U.S. for retail merchants between **\$250-1M in annual volume**, while the lowest priced merchants are in **AL, LA, and MS**.



In terms of real dollars paid by the merchant for acceptance, the highest priced states are **almost double** that of the lowest

# The highest growth markets by “new accounts added” in the U.S. are:



# Bank Channel

Merchants sold via bank channel have the **longest average 'life'** of all sales channels, as well as larger average size, **processing over \$430,000 annually.**





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