



**Merchant  
Industry**

# Your EBITDA Exit Strategy



# Merchant Industry

Merchant Industry, established in 2007, is a leading nationwide credit card processing service provider. We excel in delivering best-in-class products and exceptional customer service to agents and their merchants.

**40,000+**

IN PROCESSING VOLUME

**\$250 MILLION**

IN SAVINGS PASSED TO MERCHANTS

**\$9.5 BILLION**

A YEAR IN PROCESSING VOLUME

**1,200+**

NEW MERCHANTS EACH MONTH

**3 HEADQUARTERS**

OFFICES IN NEW YORK, FLORIDA, & INDIA

**2,000+**

EQUIPMENT OPTIONS

**Inc.  
5000**

FEATURED IN 2025, 2024, & 2013

**4,063**

RANKED OVERALL

**332**

IN NY, NJ, & PA

**289**

IN NEW YORK

**277**

IN FINANCIAL SERVICE



# WHAT IS EBITDA?

EBITDA stands for **Earnings Before Interest, Taxes, Depreciation, and Amortization.**

- Used as a financial metric to measure a company's profitability and overall financial performance.
- Helps investors understand the cash flow generated by core operations.

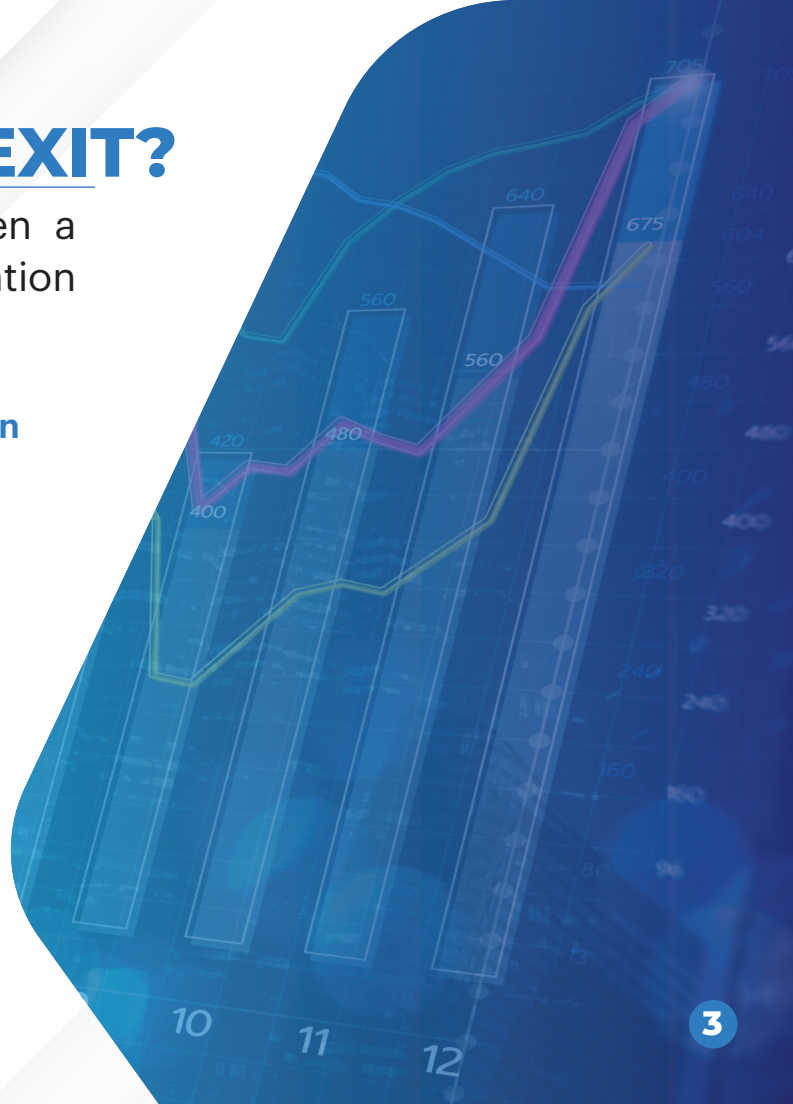
EARNINGS  
BEFORE  
INTEREST,  
TAXES,  
DEPRECIATION  
AMORTIZATION



# WHAT IS AN EBITDA EXIT?

An EBITDA Exit refers to the point when a business is sold or merged, with its valuation based on EBITDA.

- **The higher your EBITDA, the more attractive the business is to potential buyers, which can lead to a better financial outcome.**





A blue-tinted graphic on the left side of the slide features various financial data visualizations. At the top, a bar chart shows monthly data from May to December, with a line graph overlaid showing a peak in May and a dip in September. Below this, a circular gauge displays '60%'. At the bottom, a list of five items, each with a small line graph and numerical values, is shown. The values include +0.45, -0.23, -1.01, +0.02, and +2.58.

# GROW A CLEAN BOOK WITH MERCHANT INDUSTRY

A clean book is essential for maximizing your business valuation.

- **Merchant Industry supports agents in growing accounts with high retention rates, low attrition, and transparent records.**
- **Clean books enhance financial predictability, making your portfolio more attractive to potential buyers.**

# HOW PARTNERING WITH MERCHANT INDUSTRY INCREASES YOUR EXIT MULTIPLE

Partnering with Merchant Industry will boost your business's portfolio multiple.

**A typical Industry buyout is 12x - 30x.**

**At Merchant Industry you can exit with multiples of 66x - 78x.**

- Maximizes the return on your portfolio.
- Helps achieve a more rewarding exit when you're ready.
- Merchant Industry's dedicated team, advanced technology, and support empower agents to build a valuable and profitable portfolio.

# EBIDTA EXIT STRATEGY

OPTION 1		55%
Avg. MID	\$20,000	
Number of Monthly Deals	75	
Based on 120x	66	
Year	NUMBER OF DEALS	MONTHLY PROCESSING
Year 1	675*	\$13,500,000
Year 2	1,350*	\$27,000,000
Year 3	2,205*	\$40,500,000
Total After 3 Years	4,050	
Example		
Agent Monthly Residual	\$300,000	
If we sell for the following EBITDA	10	
Monthly Multiple	120	
Agent Option	55%	
Agent Multiple	66	
Agent Payout	\$19,800,000	
Typical Buy Out		
Multiple	36	
Residual Sale \$	\$10,800,000	
Extra Money	\$9,000,000	
Extra %	83.33%	

OPTION 2		60%
Avg. MID	\$20,000	
Number of Monthly Deals	85	
Based on 120x	72	
Year	NUMBER OF DEALS	MONTHLY PROCESSING
Year 1	765*	\$15,300,000
Year 2	1,530*	\$30,600,000
Year 3	2,295*	\$45,900,000
Total After 3 Years	4,590	
Monthly Multiple	120	
Agent Option	60%	
Agent Multiple	72	
Agent Payout	\$21,600,000	
Typical Buy Out		
Multiple	36	
Residual Sale \$	\$10,800,000	
Extra Money	\$10,800,000	
Extra %	100%	

OPTION 3		65%
Avg. MID	\$20,000	
Number of Monthly Deals	95	
Based on 120x	78	
Year	NUMBER OF DEALS	MONTHLY PROCESSING
Year 1	855*	\$17,100,000
Year 2	1,710*	\$34,200,000
Year 3	2,565*	\$51,300,000
Total After 3 Years	5,130	
Monthly Multiple	120	
Agent Option	65%	
Agent Multiple	78	
Agent Payout	\$23,400,000	
Typical Buy Out		
Multiple	36	
Residual Sale \$	\$10,800,000	
Extra Money	\$12,600,000	
Extra %	116.67%	

\*25% ATTRITION ACCOUNTED FOR.



# WHY CHOOSE MERCHANT INDUSTRY?

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- Proven track record of supporting agents in reaching top multiples when selling residual
- Access to exclusive training, resources, and tools to grow a clean and profitable book
- Join a community of successful agents who have achieved their financial exit goals with us.



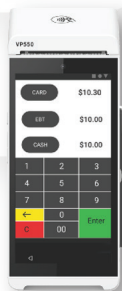
# **BECOME A PARTNER TODAY**

We give agents the freedom to grow their brand, control their team, and scale faster. From customizable CRM tools to industry-low pricing, flexible credit lines, and full transparency, we're built to support your growth whether you're just scaling up or planning a big exit.



**Scan the QR Code to Join Today!**  
or visit: [merchantindustry.com/partnership/iso-agents/](https://merchantindustry.com/partnership/iso-agents/)

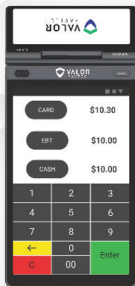
# RELIABLE. EFFICIENT. TRUSTED. MERCHANT INDUSTRY'S TOP TERMINALS!



## VP550

### The Complete Portable Solution

- Android 12, Cortex Quad-core A53, 2.0GHz
- 5.99" TFT Color LCD with capacitive multi-touch screen, Resolution of 1440 x 720 pixels with adjustable backlight & supports Electronic Signature
- 2GB RAM



## VP800

### The Ultimate All-In-One POS Solution

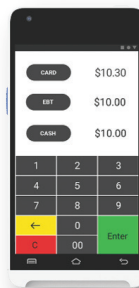
- Android 10.x, Octa-Core Cortex A53, 1.8GHz
- Main display: 8" portrait IPS display with a resolution of 800 x 1280 pixels | Customer display: 5" landscape IPS display, Resolution of 800 x 480 pixels
- 16GB Flash, 2GB RAM



## VL100 Pro

### The Economically Efficient POS Solution

- Android 10.x, Octa-Core Cortex A53, 1.8GHz
- Main display: 8" portrait IPS display with a resolution of 800 x 1280 pixels | Customer display: 5" landscape IPS display, Resolution of 800 x 480 pixels
- 16GB Flash, 2GB RAM



## VP 550E

### The Eco-Friendly POS Solution

- Android 12, Cortex Quad-core A53, 2.0GHz
- 5" TFT Color LCD with capacitive multi-touch screen, Resolution of 1280 x 720 pixels and supports Electronic Signature
- 16GB Flash, 2GB RAM



# OUR RELATIONSHIP MANAGERS



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