



**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 ISOs and their merchants.

**40,000+**

MERCHANTS

**\$250+ MILLION**

IN SAVINGS PASSED TO MERCHANTS

**\$9.5+ BILLION**

YEARLY VOLUME

**1,200+**

NEW MERCHANTS EACH MONTH

**3 HEADQUARTERS**

OFFICES IN NEW YORK, FLORIDA, & INDIA

**2,000+**

EQUIPMENT OPTIONS

**Inc.  
5000**

FEATURED IN 2024 & 2013

**2,057**

RANKED OVERALL

**193**

IN NY, NJ, & PA

**163**

IN NEW YORK

**118**

IN FINANCIAL SERVICE





# WHAT IS EBITDA?

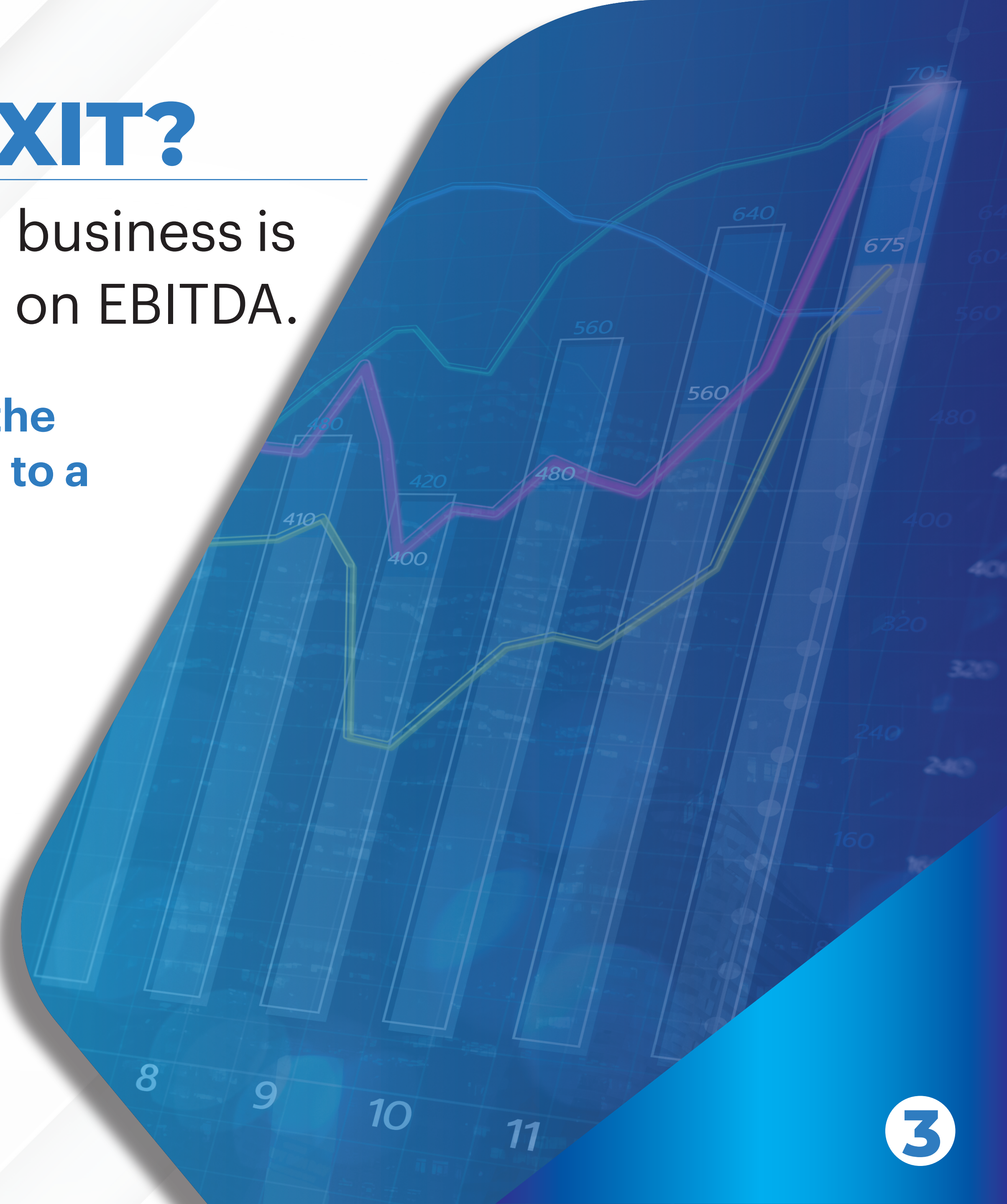
EBITDA stands for **Earnings Before Interest, Taxes, Depreciation, and Amortization.**

- 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.

# 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.





# GROW A CLEAN BOOK WITH MERCHANT INDUSTRY

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A clean book is essential for maximizing your business valuation.

- **Merchant Industry supports ISOs 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

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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 ISOs to build a valuable and profitable portfolio.

# EBIDTA EXIT OPTIONS

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		
ISO Monthly Residual	\$300,000	
If we sell for the following EBITDA	10	
Monthly Multiple	120	
ISO Option	55%	
ISO Multiple	66	
ISO 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	
ISO Option	60%	
ISO Multiple	72	
ISO 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	
ISO Option	65%	
ISO Multiple	78	
ISO 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 ISOs in reaching top multiples when selling residual portfolios.
- Access to exclusive training, resources, and tools to grow a clean and profitable book
- Join a community of successful ISOs who have achieved their financial exit goals with us.

# **JOIN OUR TRAININGS**

View all our upcoming training sessions for 2025 by scanning the QR code or visiting the link below.



## **Training topics include:**

- **White Label Opportunities**
- **Why M.I. is The Best for Cash Discounting, Dual Pricing, & Surcharging**
- **Credit Line Opportunities**
- **BIN-In-A-Box / Bin Level Pricing**

**Scan to view our 2025 Training Calendar  
or visit [merchantindustry.com/mitraining](https://merchantindustry.com/mitraining)**

# **CONTACT MERCHANT INDUSTRY TODAY!**



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**MerchantIndustry.com**

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