

A photograph of a couple in a swimming pool. The woman is on the left, wearing a blue bikini, and the man is on the right, wearing a grey tank top and blue swim trunks. They are leaning on the edge of the pool, looking out at the ocean. In the background, there are several palm trees and beach umbrellas on a sandy beach. The water is a clear blue.

# Merchant Industry

# Your EBIDTA 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

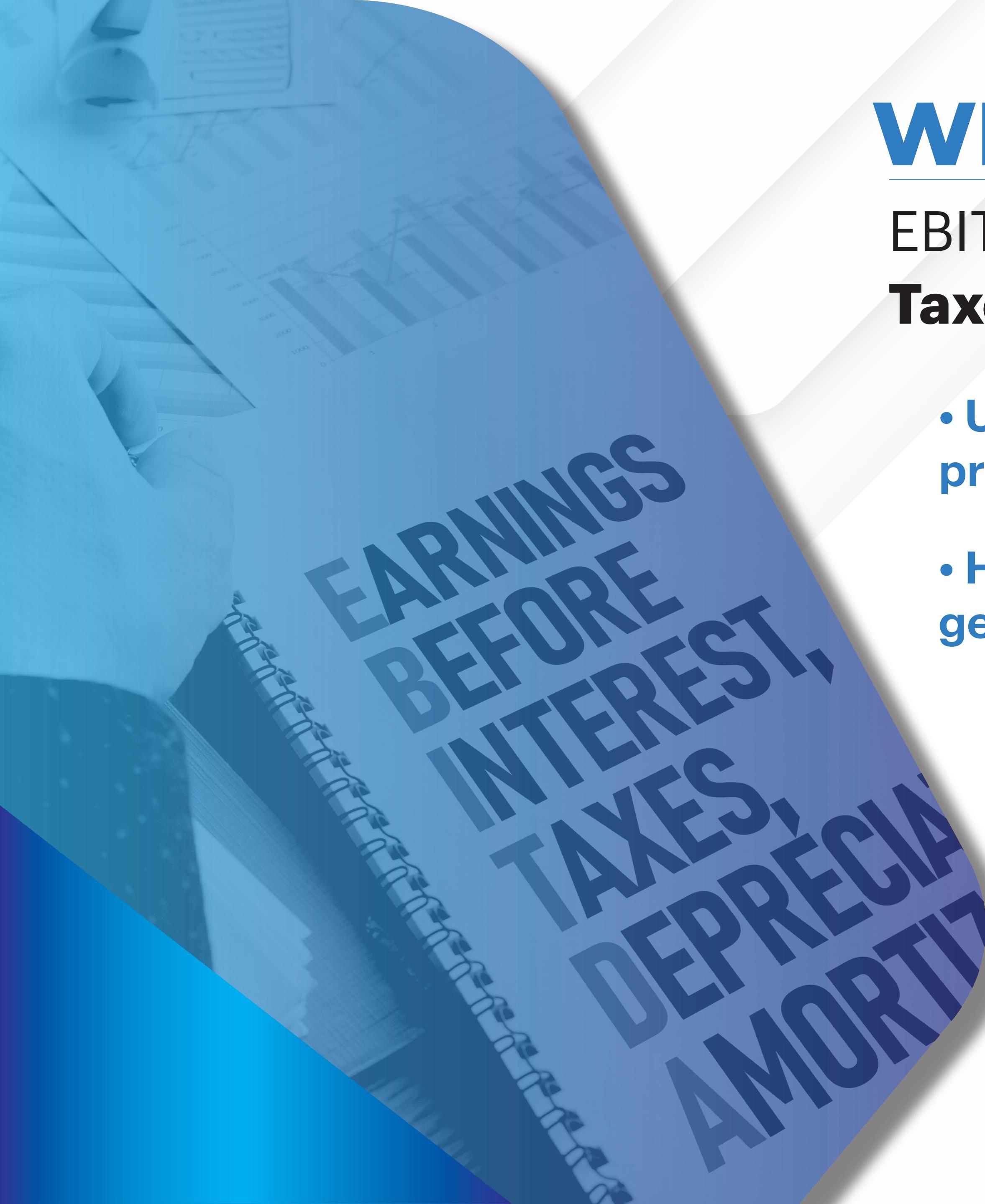


# WHAT IS EBITDA?

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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.**



# GROW A CLEAN BOOK WITH MERCHANT INDUSTRY

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
<b>Total After 3 Years</b>	<b>4,050</b>	
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
<b>Total After 3 Years</b>	<b>4,590</b>	
Example		
ISO Monthly Residual	\$300,000	
If we sell for the following EBITDA	10	
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
<b>Total After 3 Years</b>	<b>5,130</b>	
Example		
ISO Monthly Residual	\$300,000	
If we sell for the following EBITDA	10	
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](http://merchantindustry.com/mitraining)

# CONTACT MERCHANT INDUSTRY TODAY!



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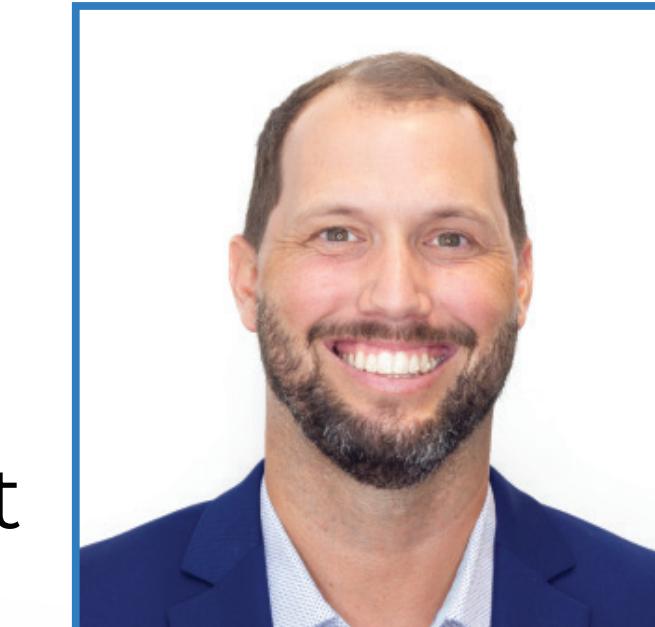


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