



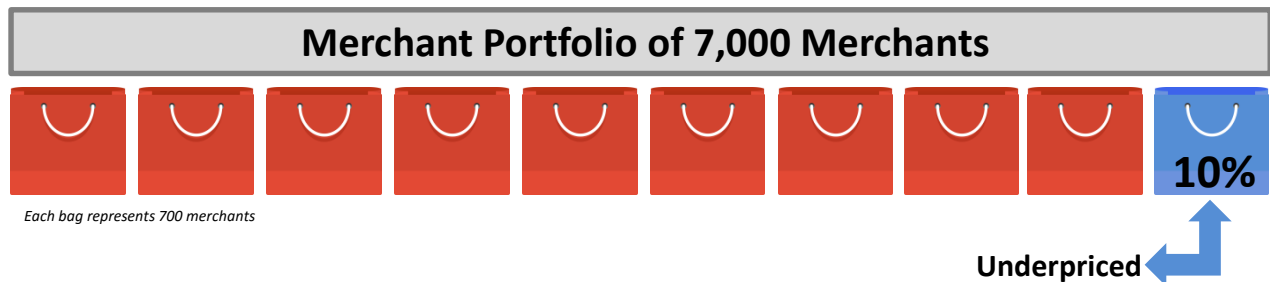
A Scientific Approach to Re-Pricing

Commentary by Jamie Savant, Co-Founder & Partner TSG

OMAHA, NE, August 06, 2014: The dog days of summer are upon us as the calendar turns to August. Owners of merchant portfolios are working to hit their numbers by the end of the year. Sales teams are busy trying to bring in new business. However, as an executive of any acquirer would attest, your biggest asset is your existing base portfolio. With that in mind - how can you drive more revenue into your portfolio without causing attrition issues?

TSG can review a portfolio and determine which merchants are underpriced or overpriced as compared to the market. In a vacuum, adopting a precise approach to re-pricing merchants is not easy. However, using merchant type, size, vintage, geography, and/or other dimensions to benchmark your portfolio provides vital insights and scientific precision to your decision making process.

For example, using its unique benchmarking capability, TSG recently reviewed a merchant portfolio with almost 7,000 merchants and identified almost 700 merchants that were underpriced. This led to almost half a million dollars in increased annual net revenue without bumping attrition.



When completing a scientific re-pricing project, it is important to consider that there are many different types of relationships acquirers have with their merchant-base. For example, questions to ask are what other products are being serviced (i.e. single location, chain POS, gateways) or how long has the merchant been processing? Once you have the detailed analysis of the revenue opportunity groups, this approach will suggest an annualized net revenue opportunity based on the size of the portfolio.

Benchmark your portfolio today and capture new revenue. [Contact TSG](#) and see how the [Merchant Pricing Advisory Team](#) can help.

About TSG

The Strawhecker Group (TSG) is a management consulting company focused on the payments industry. The company specializes in providing financial institutions, merchant acquirers, card associations, ISOs, processing companies, large merchants, and the investment community with advisory services to



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maximize their growth and profitability. TSG is also a resource of merchant acquiring industry research, benchmark studies and developing trends. For more information please visit www.TheStrawGroup.com.