

TSG eReports Subscription

2015

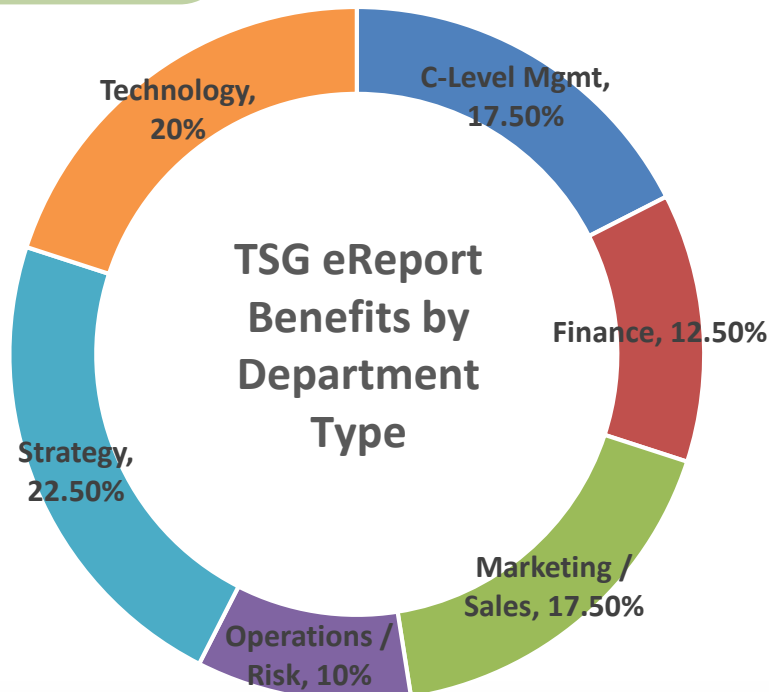
TSG's eReports Subscription Service contains a vast number of up-to-date industry reports, covering a wide breadth of topics. Becoming a subscriber provides you and your company with unparalleled primary data not available anywhere in the industry.

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TSG eReports Subscription

2015

All 2015 subscribers receive:

1. Third-Party Processing Pricing Benchmark Study
2. Directory of U.S. Merchant Acquirers
3. Gateway Analysis
4. Merchant Acquiring Industry Overview
5. Key Participants in the Payments Ecosystem
6. EMV In The U.S. – The Whole Story
7. Bitcoin and Virtual Currency: Hype or Necessity?

On average,
subscribers
receive a total of
13 reports
annually

Below is a representative sample of other reports previously published and provided to subscribers:

1. Global Retail eCommerce Market
2. Next Day Funding Survey
3. U.S. Payments Mix
4. Merchant Aggregation
5. Surcharging & Convenience Fee Guidelines
6. Emerging Payments, Millennials and the Omni-Channel Payments Environment
7. U.S. Sponsor Bank Market Overview
8. mPayments: Overview & Trends
9. mPayments: Product & Security Review
10. Alternative Payments Players
11. Merchant cash Advance Overview
12. Merchant Acquiring Value Added Services
13. SMB Merchant Survey: POS Feature/Functionality
14. Tablet POS: Merchant Insights & Company Research
15. Tablet & Card Reader POS Directory
16. ISO Telesales Study
17. Sales Force Business Model Analysis

“TSG is very much in touch with the needs and wants of the Merchant Acquiring industry. They have done a terrific job of packaging a series of in-depth and insightful reports that our Leadership Team has found very useful in both managing our business and making strategic decisions. TSG’s research, knowledge and expertise has been very valuable to TSYS.”

Susan Sheen, Group Executive, Chief Marketing Officer - TSYS Merchant Segment

All 2015 Subscribers Receive:

Third- Party Processing Pricing Benchmark Study (30 pages - [preview](#))

This report, is recognized as the largest Acquiring Processing Pricing Study of its kind in the industry comparing processing pricing by portfolio size. The report compares the processing pricing (line item and total cost per transaction) by portfolio size.

Directory of U.S. Merchant Acquirers ([preview](#))

TSG's Directory provides profiles on 210 ISO/Acquirers that include the country's top tier acquirers, along with supplemental ISOs and technology-centered acquirer's. Company profiles provide factual insights that include (as available) processor relationships, vertical specializations, dollar volume statistics, transaction counts, active merchant outlet totals, key management, corporate structures, business overviews, sponsor banks, and more.

Gateway Analysis (11 Pages - [preview](#))

TSG's Gateway Analysis provides a side-by-side look at leading gateway providers. This report offers a detailed look at leading U.S. gateway providers, their feature/functionality, and other useful details.

Merchant Acquiring Industry Overview (40 pages - [preview](#))

This report highlights the U.S. Merchant Acquiring marketplace focusing on several key topics. Industry growth in electronic payments is discussed on a global and U.S. based scale. Next, the report covers the market landscape explaining the typical transaction flow, acquiring value chain and business models, the changing ecosystem, effects of Durbin, and much more.

Key Participants in the Payments Ecosystem (58 Pages - [preview](#))

This report is a guide to understanding third-party processors, acquirers, gateways, and new technology players. The latter half of the report provides readers with a detailed look at several internal and external forces impacting the merchant acquiring industry.

EMV In The U.S. –The Whole Story (86 pages - [preview](#))

This 86-page report is a guide to help understand what EMV is, who is impacted by the EMV migration and how the shift to EMV will impact the payments environment. The report points out how EMV is much more than a fraud prevention tool, and showcases how EMV could lay down a new foundation for the U.S. payment ecosystem.

Bitcoin and Virtual Currency: Hype or Necessity (43 pages - [preview](#))

Despite an explosion in media coverage, virtual currencies such as Bitcoin are misunderstood. So what is it? This report reviews the mechanics of the currency and offers some thoughts on its characteristics and future applications.

Representative Example of Other TSG Published eReports

Global Retail eCommerce Market (44 Pages - [preview](#))

This 44-page report is a guide to understanding trends in the global eCommerce market. The first section is a briefing on the global eCommerce industry, while the latter half of the report provides a unique glimpse into 20 geographies across the planet and provides details on each country's retail eCommerce statistics, major payment players for that particular geography as well as insights into the country's payment and technology infrastructure.

Next Day Funding Survey (12 Pages - [preview](#))

TSG has noted increasing interest in the topic of so called "next day merchant funding" among industry participants. However, there seems to be confusion over a standard definition of what this service means, along with differing requirements that may impact the actual availability of this service to merchants. This report offers a detailed look at leading U.S. third-party processors and merchant acquirers and how each supports next day settlement funding.

U.S. Payments Mix (Spreadsheet - [preview](#))

Sourced from TSG's database of U.S. merchants, this report provides the volume mix of credit and debit payments in the U.S market, itemized by industry type. Listed is the percentage mix of credit card, signature debit, PIN debit, and "other" payment methods for each industry type. In addition, the total average ticket and sample size (merchant total) for each industry is provided.

Merchant Aggregation (70 pages - [preview](#))

This report is a guide to understanding aggregation, the opportunity available, and how ISOs may participate. The report compares and contrasts the rules and policies of the four major card brands regarding merchant aggregation. Particular attention is paid to how ISOs may participate in relation to the brands, their processor and the sponsoring acquirer institution.

Surcharging & Convenience Fee Guidelines(25 pages - [preview](#))

This report provides background information on the litigation that brought surcharging into effect, and a delivers clear look at the conditions, limitations, and policies that impact the ability to surcharge. Card network policies are compared and the surcharge fees that Visa and MasterCard allow for major merchant categories are listed.

Emerging Payments, Millennials and the Omni-Channel Payments Environment (75 pages - [preview](#))

This report is a guide to understanding how the shopper's multi-channel journey is crafting the evolution of the retail and payments environment. The first section of the report is a briefing on current payments trends and emerging payments trends, while the second half of the report takes a deeper look into the omni-channel payments environment and identifies the implications of this new environment for payment players.

U.S. Sponsor Bank Market Overview (27 pages - [preview](#))

This report offers expert insight and exclusive data on the merchant acquiring sponsorship landscape. This report will help current sponsor banks understand the market and optimize their acquiring sponsorship program. Banks that are considering creating their own sponsorship program will also find this report to be an excellent starting point. Merchant acquirers will also find value in this report as they evaluate their current sponsor relationships.

Representative Example of Other TSG Published eReports

mPayments: Overview & Trends (30 pages - [preview](#))

This report focuses on the current status of mPayments, particularly the breakdown between mWallets and mMerchants, the drivers and barriers behind merchant and consumer adoption. Consumer and merchant trends are analyzed to determine the mobile readiness in the U.S.

mPayments: Product & Security Review (25 pages - [preview](#))

This report provides a mobile payments product overview, the impact and influences on consumers and merchants, a look at current merchant hardware technologies and consumer applications, and a look at other industry participants such as telecoms and loyalty/prepaid. The report is concluded with information pertaining to mobile payments security regarding current threats and safeguards.

Alternative Payments Players (40 pages - [preview](#))

This report provides a detailed look at 28 companies that provide a variety of products and services that enable electronic payments. These companies fall within several categories including: card brands, mobile wallets, card readers and apps, P2P & eCommerce, and prepaid. Company profiles provide a wealth of facts and figures such as product overviews, partnerships, recent news, technology, recent developments and other relevant statistics.

Merchant Cash Advance Overview (21 pages - [preview](#))

This 21 page report provides an overview of the value-adding service known as merchant cash advance and includes an explanation of the service, the benefits it provides to both merchants and funders, and a look at leading funding providers and the landscape they are a part of. The report also gives insights into eight acquirers/ISOs that have deployed a successful MCA program and the reasons behind their success.

Merchant Acquiring Value Added Services (34 pages - [preview](#))

This report offers merchant acquirers a comprehensive look at payroll services, an offering that deepens connections to merchant customers, is applicable to all vertical markets, and creates a new revenue source. The report also covers other value-adding products that merchant acquirers may offer.

SMB Merchant Survey: POS Feature/Functionality (50 pages - [preview](#))

This report features valuable insights from real small business owners, covering information on their POS systems and surrounding aspects. TSG's in-depth data on 49 POS features includes information on which features respondents have available, which features are actually used, and the level of importance/favorability each feature holds

Tablet POS: Merchant Insights & Company Research (50 pages - [preview](#))

This report is a robust offering of quantitative and qualitative insights from the U.S. SMB marketplace. Merchants with under \$2 million in sales were presented a Tablet-POS concept in an effort to gauge the level of interest and values associated with the potential use of a tablet point-of-sale system. The report also includes market research on tablet POS providers and their offerings.

Representative Example of Other TSG Published eReports

Tablet & Card Reader POS Directory (56 pages - [preview](#))

This market research report covers 52 tablet and smartphone point of sale products in the market and includes established companies as well as emerging players. Information provided (as available) for each company/product includes: HQ city, market share, number of customers/users, employee count, estimated annual sales, merchant verticals served, pricing, status of EMV capability, and product images.

ISO Telesales Study (30 pages - [preview](#))

TSG's ISO telesales Study contains survey data from five ISOs, varying in size to learn about tele-sales force utilization practices, performance data, responsibilities, compensation structures/amounts and tele-sales software tools.

Sales Force Business Model Analysis (35 pages - [preview](#))

TSG's Appointment Setting Analysis contains survey data from five ISOs varying in size to gain insight on appointment setter responsibilities and quotas, compensation, system tool feature/functionality and sales rep research based upon those receiving appointment leads.