MERGERSCORP

Canadian Merchant Services & Payment Processing Intermediary



PRINTED ON: *November 3, 2026, 9:27 PM (EST)* **PUBLISHED ON:** *November 1, 2026, 5:11 PM (EST)* **UPDATED ON:** *November 1, 2026, 5:11 AM (EST)*

MERGERSCORP

Canadian Merchant Services & Payment Processing Intermediary

A Canadian merchant services business with this profile is **highly viable and marketable**, though its appeal concentrates in specific buyer tiers rather than broad-market institutional private equity.

Key Strengths Supporting Viability:

- **Exceptional Cash Flow Conversion:** A 58% adjusted EBITDA margin on net revenue reflects a lean, asset-light operating model with low fixed overhead and minimal capex.
- **High Predictability:** 98% recurring revenue reduces cash flow volatility, making post-acquisition integration or debt service straightforward.
- **Diversified Processing Rails:** Partnering across multiple processors mitigates single-counterparty de-platforming risk, a common deal-breaker for small ISOs (Independent Sales Organizations).
- **Clean Balance Sheet:** Zero existing debt simplifies transaction mechanics and enables accretive financial engineering for buyers utilizing senior leverage.

Primary Friction Points to Address:

- **Scale vs. Buyer Mandates:** Sub-$1M EBITDA falls below the threshold for mid-market private equity platforms without an existing rollup vehicle already in place.
- **Merchant Concentration Risk:** An average net revenue of ~$5,160 per merchant across ~250 merchants is healthy, but acquirers will scrutinize whether the top 10–20 merchants account for a disproportionate share of margin.
- **Agent Residual Stickiness:** Buyers will require visibility into whether the referral network is contractually locked or tied personally to the current owner.

TARGET PRICE
$ 3,500,000

GROSS REVENUE
$ 1,290,000

EBITDA
$ 750,000

BUSINESS TYPE
Financial Services

COUNTRY
Canada

BUSINESS ID
L#20261213

MERGERSCORP M&A INTERNATIONAL IS A GLOBAL BRAND OPERATED BY MERGERSUS INC.A US CORPORATION WITH REGISTERED OFFICE AT 40TH WALL STREET, SUITE #2725, NEW YORK, NEW YORK 10005, UNITED STATES OF AMERICA.

The information contained herein does not constitute an offer to sell or a solicitation of an offer or a recommendation to purchase securities under the securities laws of any jurisdiction, including the United States Securities Act of 1933, as amended, or any US state securities laws, or a solicitation to enter into any other transaction

The projected financial information contained in the Memorandum is based on judgmental estimates and assumptions made by the management of the target Company, about circumstances and events that have not yet taken place. Accordingly, there can be no assurance that the projected results will be attained. In particular, but without prejudice to the generality of the foregoing, no representation or warranty whatsoever is given in relation to the reasonableness or achievability of the projections contained in the Memorandum or in relation to the bases and assumptions underlying such projections and you must satisfy yourself in relation to the reasonableness, achievability and accuracy thereof.

By delivering this Memorandum, neither MergersUS Inc., nor its authorized agents are making any recommendations regarding the acquisition or strategies outlined herein. Interested parties shall exercise independent judgment in, and have sole responsibility for, determining whether an acquisition of the Company is suitable for them, and neither MergersUS Inc, nor its authorized agents have responsibility to, and will not, monitor the condition of interested parties to determine that an acquisition is or remains suitable for them. Among other things, suitability of an acquisition will depend upon an interested party's investment and business plans and financial situation.

This document is prepared for information purposes only. It is made available on the express understanding that it will be used for the sole purpose of assisting the recipients to decide whether they wish to proceed with a further investigation of the Proposed Transaction.

The recipients realize and agree that this document is not intended to form the basis of any investment decision or any other appraisal or decision regarding the Proposed Transaction, and does not constitute the basis for the contract which may be concluded in relation to the Proposed Transaction.

All information contained in this document may subsequently be updated and adjusted. MergersUS Inc. has not independently verified any of the information contained herein or on which this document is based. Neither the Company, nor its management or shareholders, nor MergersUS Inc. , nor any of their respective directors, partners, officers, employees or affiliates make any representation or warranty (express or implied) or accept or will accept any responsibility or liability regarding or in relation to the accuracy or completeness of the information contained in this document or any other written or oral information made available to any interested party or its advisers. Any liability in respect of any such information or any inaccuracy in or omission from the document is expressly disclaimed.

MERGERSCORP

© 2026 MergersCorp M&A International. All rights reserved.

© 2026 MergersCorp M&A International. MergersCorp™ M&A International is the collective brand name of independent affiliates of MergersCorp M&A International. For more details on the nature of our affiliation, please visit us on our website https://www.mergerscorp.com/disclaimer. MergersCorp M&A International is not a registered broker-dealer under the U.S. securities laws. MergersCorp M&A International does not offer or sell securities or provide investment advice or underwriting services. The articles or publications contained in this presentation are not intended to provide specific business or investment advice. The author or MergersCorp M&A International shall not be liable for any errors or omissions, or for any loss suffered by any person or organization acting or refraining from acting as a result of the content of this website. It is recommended that specific independent advice be sought before making any business or investment decision.

MERGERSCORP

WWW.MERGERSCORP.COM