PCBancard – Top Merchant Industries

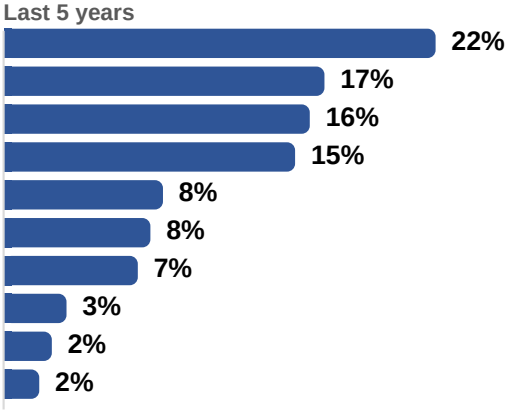
Share of merchants closed by industry · Last 5 years (October 2021 – present)

22%	17%	16%	15%
Restaurants, bars & food	Auto services	Retail & convenience	Home & trade services

Four industries account for **70%** of all merchants closed in the last five years.

Dual pricing / cash discount: 72% of merchants closed in the last five years are on dual pricing or cash discount (PPS CD). By year: 2022: 69% · 2023: 77% · 2024: 75% · 2025: 76% · 2026: 66% (2026 through October).

Share of merchants by industry



	Last 5 years	2026 so far	On dual pricing
Restaurants, bars & food	22%	18%	88%
Auto (repair, tires, body, sales, towing)	17%	20%	75%
Retail & convenience	16%	14%	58%
Home & trade services	15%	12%	71%
Health, medical & wellness	8%	10%	61%
Professional & business services	8%	9%	67%
Schools, clubs, government & nonprofits	7%	10%	75%
Beauty & personal care	3%	3%	73%
Hospitality & entertainment	2%	1%	57%
Pet services & animal care	2%	2%	76%

Restaurants by type

Share of the 22% that are restaurants, bars & food

American, diners & family dining	18%
Mexican & Latin	18%
Bars, pubs & sports bars	15%
Quick service (burgers, subs, wings)	11%
Pizza & Italian	11%
Coffee, bakery & desserts	10%
BBQ, Southern, Cajun & Caribbean	5%
Catering, meats & specialty food	4%
Asian	3%
Seafood	2%
Mediterranean & Middle Eastern	2%

Auto by type

Share of the 17% that are auto businesses

General auto repair & service	43%
Dealers & powersports (cars, motorcycles, trailers)	16%
Tires, wheels & alignment	12%
Body, collision & paint	9%
Transmission, engine & specialty	6%
Quick lube, car wash & detailing	5%
Parts & accessories	5%
Towing & roadside	5%

What stands out

• **Restaurants are the #1 industry.** Within restaurants, American diners/family dining and Mexican & Latin lead (about 36% combined), followed by bars and quick service.

• **Auto is #2 and gaining** (17% over five years, 20% in 2026 vs. 18% for restaurants). Independent repair shops are the core, 43% of auto deals; adding tire, body, transmission and quick-lube shops, 75% are service businesses. Dealerships (including multi-rooftop groups) are the second-largest auto segment.

• **Retail and home services form a strong second tier,** together 31% of merchants.

• **Health & wellness and community accounts are rising.** Chiropractic, dental, eye care, county offices, chambers and nonprofits went from 15% over five years to 21% in 2026.

Source: PCBancard Merchant Application Status log. Each business is counted once. Industries are assigned from the business name; merchants whose industry could not be determined from the name are excluded from the percentages.