MERCHANT ADVISORY GROUP®

2026 Annual Report



- Collaborate with members and partners to amplify voices, foster dialogue, and drive transformative industry change.
- Learn from leading industry experts and leverage exclusive education to advance your business.
- Connect with your merchant peers and gather insights that help you solve payments problems.

MISSION

Driving positive change and innovation in the payments industry, serving merchants' interests globally through collaboration, education, and advocacy.

VISION

An improved and equitable payments ecosystem.



JOHN DRECHNY
Chief Executive Officer

The Merchant Advisory Group is the singular voice for merchants in an evolving payments landscape where your perspective shapes our industry's future.

Your engagement connects you with peers and amplifies your voice in shaping a more equitable payments ecosystem. The MAG is where merchant interests reach the highest levels of industry decision-making. From special interest groups to payments conferences, we serve as representatives of the merchant perspective.

When merchants unite under MAG's mission, we shape the future together.
Join us in building tomorrow's payments landscape today.

Info@MerchantAdvisoryGroup.org | MerchantAdvisoryGroup.org | Stay Informed:

Engagement Opportunities

4
EVENTS

5
MEET-UPS

13
WEBINARS

25
COMMUNITIES



UNITED STATES

Conferences deliver payments education and high-value networking with peers

Regional Meet-Ups bring merchants together locally to tackle timely payments topics

Monthly webinars feature industry experts on the payments issues shaping strategy

Launched SIGs Reimagined, expanding sessions by 35% and engaging 1,600+ participants

INTERNATIONAL

Summits connect global merchants with unmatched access, peer insights, and regulatory updates

Regional Meet-Ups spark peer-to-peer learning on payments optimisation across markets

Hosted three international webinars on global payments trends and regulation

Hosted the International Payments Knowledge Network to connect global merchant expertise

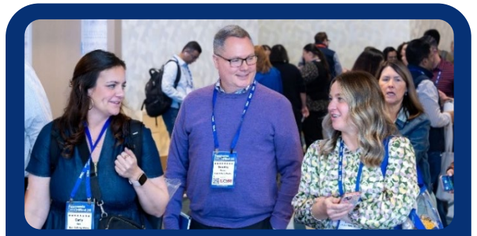


Spotify

"As a global eCommerce merchant, MAG Payments Summit - London enables valuable knowledge sharing on recent commerce and regulatory developments. It's a fantastic opportunity to network with industry peers and share insights on opportunities and problem spaces. The MAG team puts merchants at the forefront of their agendas. Working alongside MAG and other merchants enables us to supercharge how we identify and respond to key global trends." **- Kirsten Lockyer, Spotify AB, Associate Director, Payments**

MAG Key Achievements

MERCHANT ADVISORY GROUP®

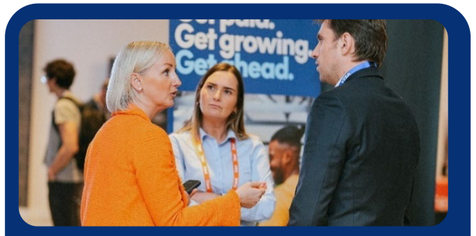


MEMBERSHIP ↑

230+ Merchants

All Access and Digital Access

MAG members are leading merchants in General Retail, Digital Goods & Services, Professional Services, Travel & Entertainment, Mobility & Transportation, Grocery & Restaurant, Fuel & Convenience, and many more.



SPONSORSHIP ↑

120+ Sponsors

Offering Global, U.S., Tech Forum, and International Options

MAG's comprehensive sponsorship program provides business partners unparalleled access to engage in dynamic dialogue with diverse merchant members and key decision makers.

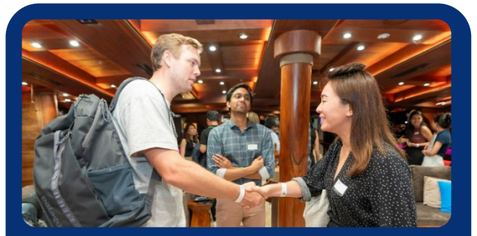


EDUCATION ↑

10 New Courses

100+ resources, live and archived webinars, and access to eLearning

MAG Learning Center will offer new courses in U.S., European, and global payments, free for all merchant members and Tier 1 sponsors. All sponsor tiers also receive MP101 and select microlearning courses.



INTERNATIONAL ↑

26 Countries Reached

172 Engagements with Unique Merchant Brands

MAG is launching membership in Europe and APAC, expanding the merchant voice across three regions to foster peer collaboration, payments education, and merchant relationships.



TECHNOLOGY ↑

26 Tech Forum Sessions

Highest Tech Forum attendance since program introduction 1,240+

MAG offers the payments tech community an opportunity for ongoing networking, learning, and engagement through participation in MAG committees, communities, webinars, and in-person events.

194 Merchant Companies
participated in our U.S. in-person events

172 Merchant Companies
participated in our International in-person events



AT&T

"The Merchant Advisory Group's educational resources are invaluable for anyone new to the payments industry, offering a comprehensive introduction to payments terminology. Their training programs, especially the 100- and 200-series, have become an integral part of our new hire onboarding process." **- Stephanie Cicco, AT&T**

Industry Influence

ADVOCACY



MAG contributed thought leadership, comments, and amicus briefs on these issues.

Federal Reserve

- Reserve Bank Payment Account Prototype
- Policy on Payment System Risk and the Guidelines for Account and Services Requests

U.K.

- Bank of England on the Design of the Future Retail Payments Infrastructure
- HM Treasury on Modernizing Payment Services Regulation

U.S. Court of Appeals

- Corner Post, Inc. v. Board of Governors of the Federal Reserve System: The Eighth Circuit upheld vacating the Fed's 21-cent debit fee cap; MAG filed a supporting amicus brief.
- Linney's Pizza, LLC v. Board of Governors of the Federal Reserve System

COLLABORATION



Stakeholder engagement:

- Launched Chargeback Modernization and Agentic Commerce Working Groups
- Relaunched Debit Working Group
- Led input sessions with the card brands, allowing merchants to share feedback on key issues directly
- Provided quarterly technology engagement reports

Published reference guides:

- Chargeback Modernization White Paper
- Agentic Commerce Merchant Position Paper
- Agentic Commerce Market Intelligence Report

Wakefern FOOD CORP.®

"The MAG does a great job of listening to the concerns of the merchant community and working with all the players involved in a positive way to help make the space better for all. The MAG has very good dialogue with the card brands, issuing banks, and vendor community." **– Ken Grogan, Wakefern**

MAG in the Media

19 Speaking Engagements

9 Earned Media