



Fiserv Small Business Index[®]

Monthly Overview | March 2025

Small Business Sales Spring Forward on Services and Restaurant Spending

Key Takeaways:

- **The Fiserv Small Business Index accelerated in March. Sales growth increased by +5.5% year over year (YoY) and +1.8% month over month (MoM).** Sales growth increased by +5.5% year over year (YoY) and +1.8% month over month (MoM). Transactions (foot traffic) followed a similar trajectory, accelerating as well to +6.7% YoY and +2.3% MoM. Adjusting for inflation, consumer spending grew +3.0% YoY and by +1.5% over February.
- **Restaurants benefitted from a MoM surge of +2.7%, while transactions significantly rose by 7.9% YoY and 1.8% MoM.** This ongoing inverse relationship between sales and foot traffic (transactions) signals how consumers are seeking value and are making budget-conscious choices when dining away from home.
- **Consumers pulled back from Retail and Wholesale Goods (0.0% MoM, +3.8% YoY) in March, and shifted focus to Services (+2.6% MoM, +6.2% YoY).** Last month, we clearly saw how uncertainty with regard to impending tariffs on imported goods induced consumers to spend on larger-ticket items, presumably before higher prices kicked in. This demand shift into February helped to trigger the slowdown in Goods that we see now.
- **While Discretionary spending certainly benefitted from a seasonal demand boost (+1.7% MoM, +2.9% YoY), consumers still ended up investing more overall in essential nondiscretionary areas (+2.0% MoM, +8.2% YoY).** Seasonal demands encouraged a month-over-month boost in spending in areas like Arts & Entertainment (+4.0%) and Accommodation (+3.8%); both of these areas are flat to declining year over year. Spending on essentials like Insurance (+7.1% MoM, +8.9%YoY) and Transportation/Warehousing (+4.4% MoM, +9.3% YoY) demonstrate near- and long-term investments at higher rates, compared to discretionary spending.

Overall Fiserv Small Business Index Summary: 5.5% YoY Growth, 44 States Up

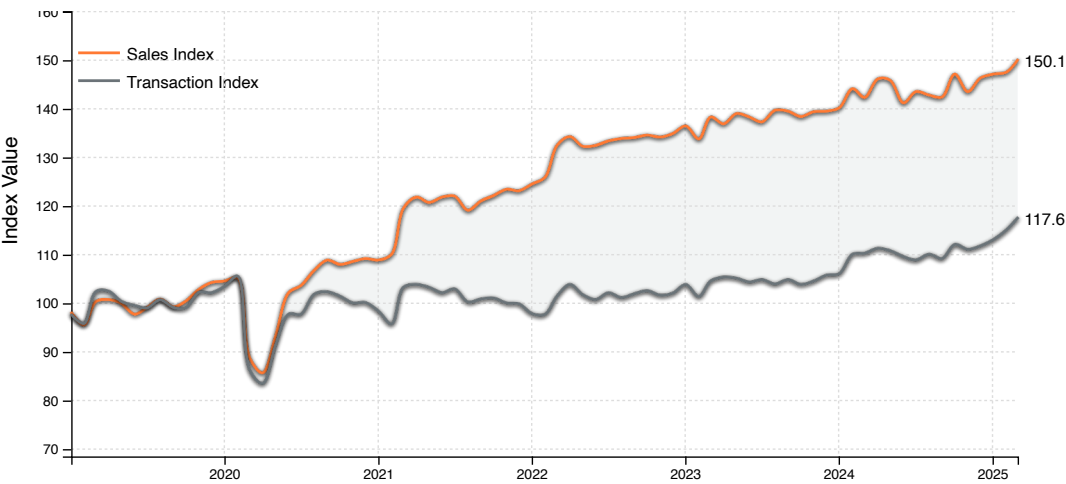
FSBI Sales 150.1, FSBI Transactions 117.6; YoY Sales 5.5%, Transactions 6.7%.

States.

A significant number of states and sectors contributed to this upward movement. Specifically, 44 states and 28 sectors reported positive performance in March 2025. This widespread growth underscores the strong health of the small business sector, reflecting increased consumer engagement and spending. The consistent rise in both the sales and transaction indices suggests that small businesses are experiencing a period of healthy expansion, driven by a strong consumer base and diverse sectoral growth.

In March 2025, the Fiserv Small Business Sales Index and the Fiserv Small Business Transaction Index showcased notable growth. The Fiserv Small Business Sales Index reached 150.1, marking a month-over-month (MoM) increase of 1.8% and a year-over-year (YoY) rise of 5.5%. Similarly, the Fiserv Small Business Transaction Index climbed to 117.6, with a MoM growth of 2.3% and a YoY expansion of 6.7% (see Figure 1 and 2). This data indicates a positive trend in both sales and transactions for small businesses across the United

Figure 1: Fiserv Small Business Index - Sales vs Transaction Index



Note: The Fiserv Small Business Growth Index is a 3-digit score that represents the performance of the small businesses in US. The Index aligns with the definitions used by U.S. Small Business Administration (SBA) and is calibrated to the U.S. Census distribution to ensure proper balance and representation. The Index is calculated against a base Index of average of 2019 with the numbers to allow for an intuitive percent increase over that base measure. Small businesses are organized based on the 2022 North American Industry Classification System (NAICS) at the 2- and 3-digit levels. The index is published 1st week of each month. The Index can be decomposed and reviewed at Industry and geographic levels; however, the index bears no power to be able to reverse-engineer the Fiserv business coverage or Fiserv merchants' performance.

Figure 2: Fiserv Small Business Index - Sales versus Transaction Index – Past 12 months

Metric	Apr 24	May 24	Jun 24	Jul 24	Aug 24	Sep 24	Oct 24	Nov 24	Dec 24	Jan 25	Feb 25	Mar 25
Sales Index	146	146	141	143	143	142	147	143	146	147	147	150
Transaction Index	111	111	110	109	110	109	112	111	112	113	115	118
Sales Index-MoM	2.6%	-0.2%	-3.2%	1.7%	-0.6%	-0.3%	3.3%	-2.4%	2.0%	0.6%	0.2%	1.8%
Sales Index-YoY	6.7%	4.9%	2.1%	4.5%	2.2%	2.1%	6.3%	2.9%	4.9%	4.9%	2.3%	5.5%
Transaction Index-MoM	0.8%	-0.4%	-1.1%	-0.7%	1.1%	-0.8%	2.6%	-0.9%	0.6%	1.2%	1.7%	2.3%
Transaction Index-YoY	5.6%	5.3%	5.0%	3.9%	5.9%	4.1%	7.9%	6.2%	5.7%	6.6%	4.6%	6.7%

Note: The Fiserv Small Business Growth Index is a 3-digit score that represents the performance of the small businesses in US. Transaction Index is created on transaction volume on same data frame. The above narration is based on the seasonally adjusted values to account for regular variations in the data. YoY stands year-over-year & MoM stands for month-over-month.

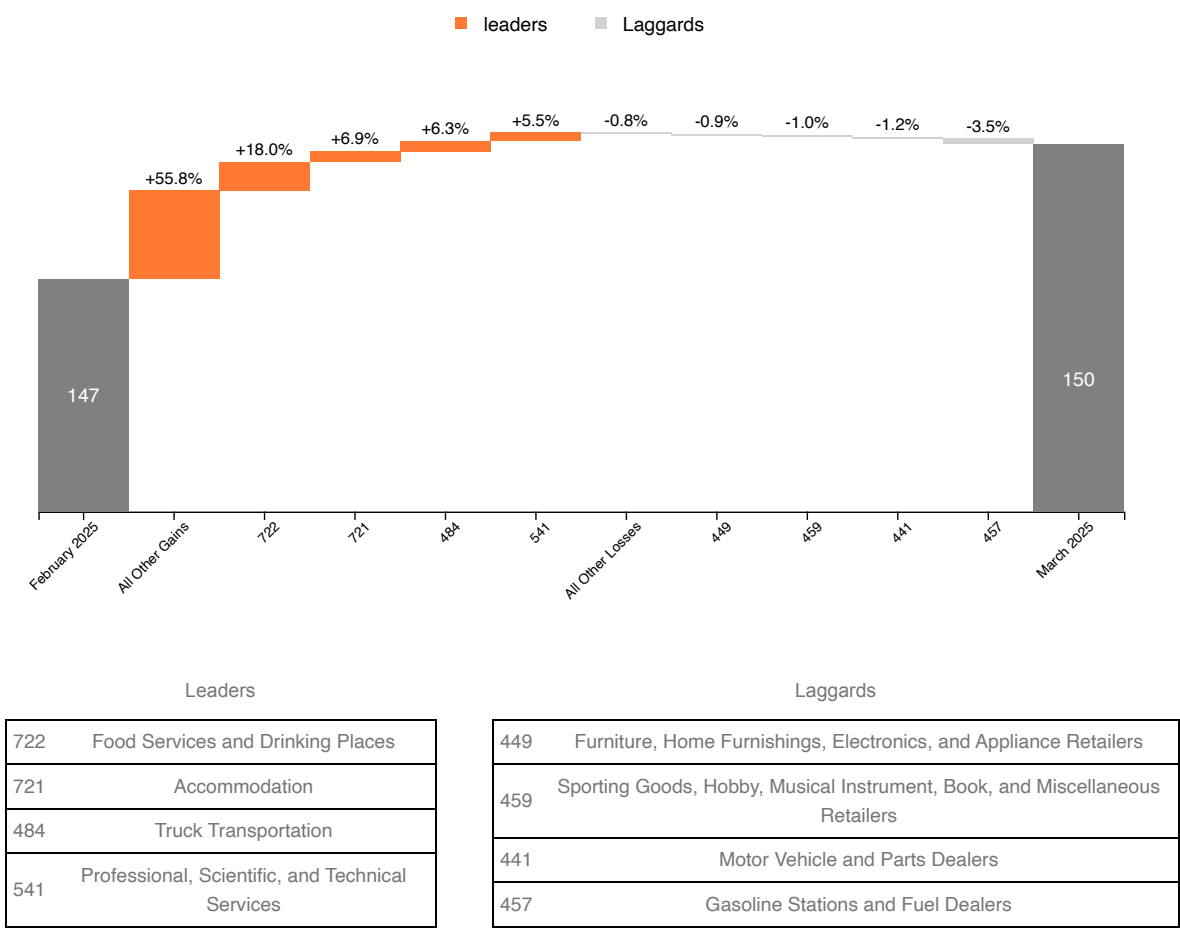
Growth Drivers in Fiserv Small Business Index

Truck Transportation, Professional Services show notable YoY growth.

In March 2025, the Fiserv Small Business Index highlighted diverse growth drivers across various industries. The Food Services and Drinking Places industry, despite a slight YoY sales dip of -0.6%, saw a strong MoM sales increase of 2.7%, with transactions surging by 7.9% YoY and 1.8% MoM. The Accommodation industry also contributed to growth, with a modest YoY sales decrease of -0.1% but a notable MoM sales jump of 3.8%. Truck Transportation showcased significant momentum with an 11.4% YoY and a 4.5% MoM sales increase, alongside a 14.4% YoY and 5.6% MoM rise in transactions. The Professional, Scientific, and Technical Services industry saw an impressive 11.5% YoY and 1.4% MoM sales growth.

Retail sectors showed mixed results; Furniture, Home Furnishings, Electronics, and Appliance Retailers experienced a 6.7% YoY sales increase but a -1.4% MoM sales decline, with transactions decreasing by -2.8% YoY but improving by 1.2% MoM. Sporting Goods, Hobby, Musical Instrument, Book, and Miscellaneous Retailers saw a 3.9% YoY sales increase and a 2.1% MoM rise in transactions, despite a -1.0% MoM sales dip. Motor Vehicle and Parts Dealers reported a 4.1% YoY sales increase but a -1.1% MoM sales decrease, with a slight 1.1% YoY transaction increase (see Figure 3). Conversely, Gasoline Stations and Fuel Dealers faced challenges, with sales down by -3.0% YoY and -2.1% MoM, indicating a varied landscape of growth and contraction across the small business sector.

Figure 3: Fiserv Small Business Index - Contribution to the index



Note: The Fiserv Small Business Growth Index is a 3-digit score that represents the performance of the small businesses in US. The Index aligns with the definitions used by U.S. Small Business Administration (SBA) and is calibrated to the U.S. Census distribution to ensure proper balance and representation.

Key Subsectors in Fiserv Small Business Index

Professional services FSBI up 11.5% YoY, FSTI up 3.9% YoY.

In March 2025, the Fiserv Small Business Sales Index and Fiserv Small Business Transaction Index showcased varied performances across different sectors. The Professional, Scientific, and Technical Services sector stood out with an impressive YoY increase in the Fiserv Small Business Sales Index by 11.5% and in the Fiserv Small Business Transaction Index by 3.9%. This sector also saw a MoM increase in the Fiserv Small Business Sales Index by 1.4% and in the Fiserv Small Business Transaction Index by 2.7% (see Figure 4 and 5).

Ambulatory Health Care Services also showed strong growth with an 8.7% YoY increase in the Fiserv Small Business Sales Index and an 8.4% YoY increase in the Fiserv Small Business Transaction Index. On the other hand, the Gasoline Stations and Fuel Dealers sector experienced a decline, with a -3.0% YoY decrease in the Fiserv Small Business Sales Index and a +1.8% YoY increase in the Fiserv Small Business Transaction Index.

These trends highlight the diverse impacts on different sectors, with Professional, Scientific, and Technical Services leading in growth, while Gasoline Stations and Fuel Dealers face challenges.

Figure 4: Fiserv Small Business Index YoY% - Key subsectors based on small business sales

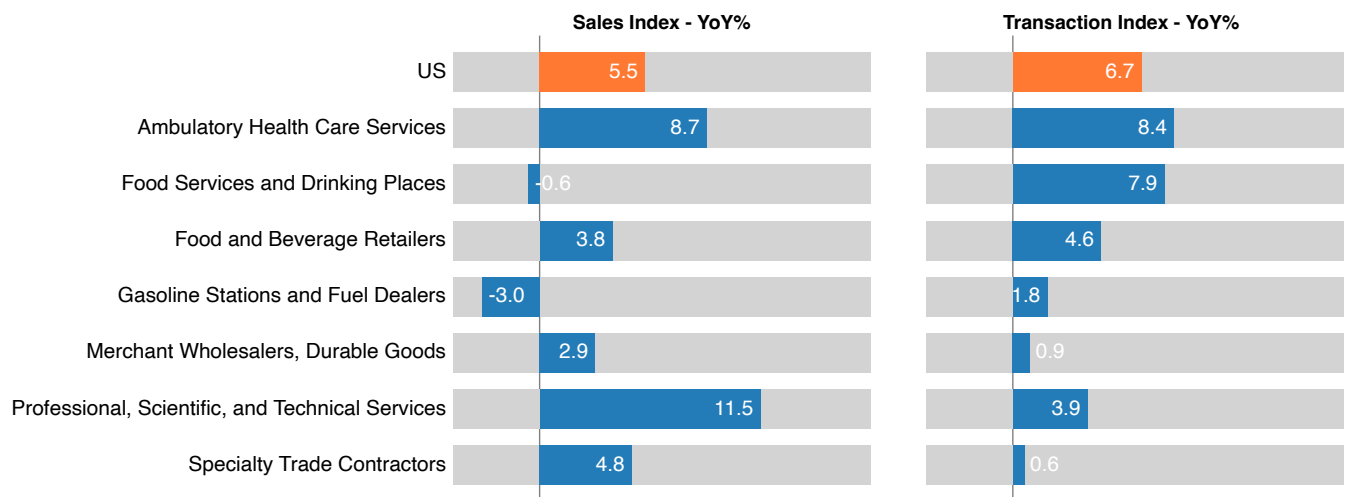
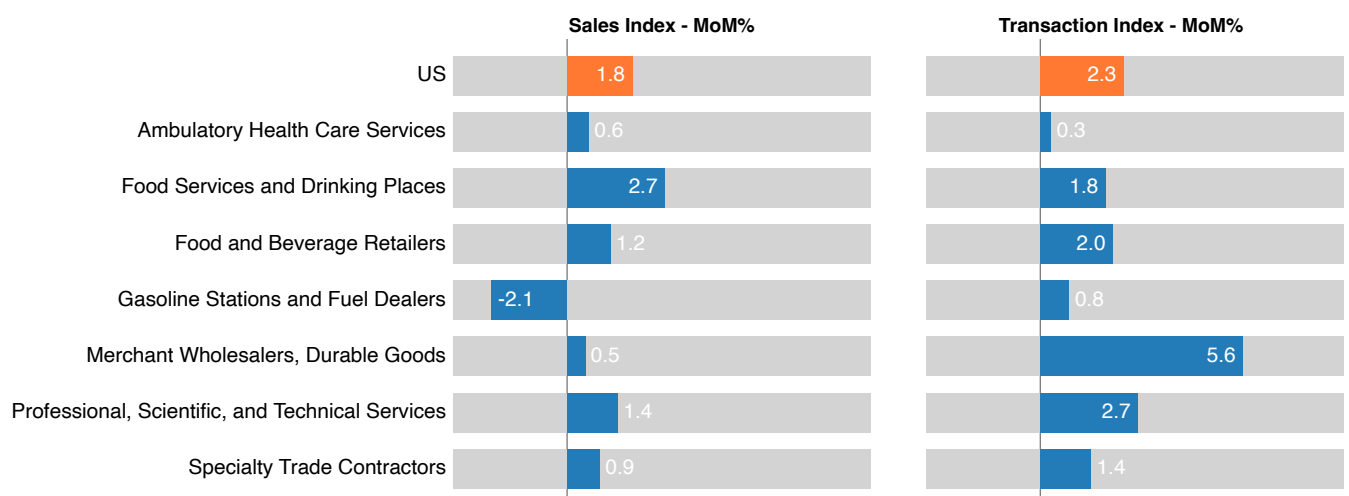


Figure 5: Fiserv Small Business Index MoM% - Key subsectors based on small business sales



Note: The Fiserv Small Business Growth Index is a 3-digit score that represents the performance of the small businesses in US. The Index aligns with the definitions used by U.S. Small Business Administration (SBA) and is calibrated to the U.S. Census distribution to ensure proper balance and representation. It is based on the 2022 North American Industry Classification System (NAICS) at the 2- and 3-digit levels, with the ability to view at the national level, or drill down into all 50 states. The above narration is based on the seasonally adjusted values.

Key States in Fiserv Small Business Index

Illinois leads YoY% in FSBI and Transaction Index, strong growth shown.

In March 2025, the Fiserv Small Business Sales Index and Fiserv Small Business Transaction Index showcased notable performances across various states. The YoY growth in the Fiserv Small Business Sales Index was most impressive in Illinois, marking an 8.2% increase, followed by Florida with a 6.8% rise. California and Texas also showed strong YoY growth at 6.2% and 4.2%, respectively, while New York observed a modest increase of 0.4%. In terms of the Fiserv Small Business Transaction Index YoY growth, Illinois led with a significant 10.4% increase, Florida at 7.9%, California at 7.2%, Texas at 6.4%, and New York at 4.3%. The MoM growth in the Fiserv Small Business Sales Index was highest in Illinois at 5.7%, indicating a strong short-term growth, whereas Texas experienced a slight decline of -0.5%. The Fiserv Small Business Transaction Index MoM growth saw the highest increase in California at 3.8%. Across the nation, 44 states and 28 sectors reported positive performance in March 2025, reflecting a healthy and growing environment for small businesses (see Figure 6 and 7).

Figure 6: Fiserv Small Business Index YoY% - Key states based on small business sales

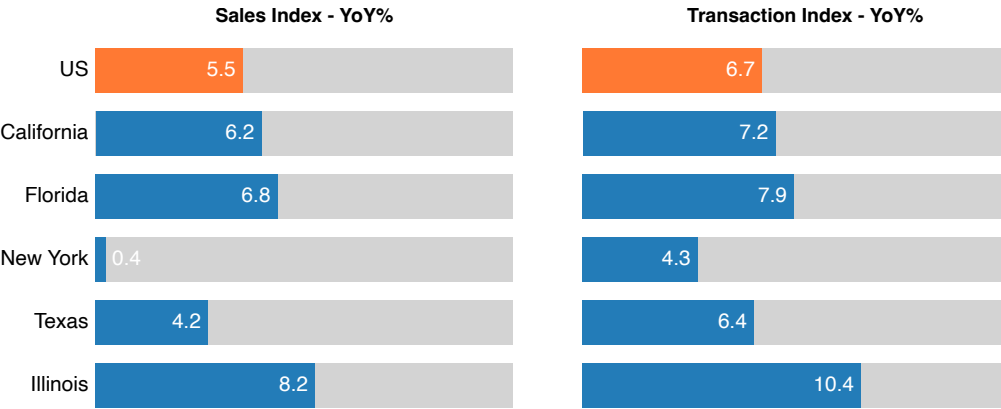
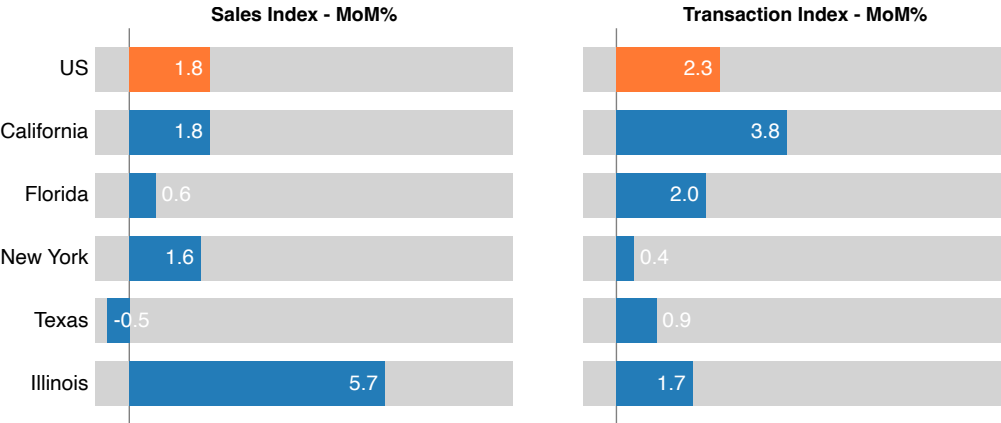


Figure 7: Fiserv Small Business Index MoM% - Key states based on small business sales



Note: The Fiserv Small Business Growth Index is a 3-digit score that represents the performance of the small businesses in US. The Index aligns with the definitions used by U.S. Small Business Administration (SBA) and is calibrated to the U.S. Census distribution to ensure proper balance and representation. It is based on the 2022 North American Industry Classification System (NAICS) at the 2- and 3-digit levels, with the ability to view at the national level, or drill down into all 50 states. The above narration is based on the seasonally adjusted values to account for regular variations in the data. The top 5 is selected based on sales contribution.

Key MSA's in Fiserv Small Business Index

LA leads with 5.5% YoY FSBI; Miami gains 6.2% YoY FSBI.

In March 2025, the Fiserv Small Business Sales Index and Fiserv Small Business Transaction Index showcased varied performances across major metropolitan areas. Los Angeles-Long Beach-Anaheim, CA, led with a notable increase in the Fiserv Small Business Sales Index by 5.5% YoY and a surge in the Fiserv Small Business Transaction Index by 13.0% YoY. Miami-Fort Lauderdale-Pompano Beach, FL, also showed strong growth with the Fiserv Small Business Sales Index rising by 6.2% YoY and the Fiserv Small Business Transaction Index increasing by 8.5% YoY. Conversely, New York-Newark-Jersey City, NY-NJ-PA, experienced a decline in the Fiserv Small Business Sales Index by -3.5% YoY, despite a slight increase in the Fiserv Small Business Transaction Index by 1.1% YoY. Dallas-Fort Worth-Arlington, TX, saw a marginal decrease in the Fiserv Small Business Sales Index by -0.1% YoY and a slight decrease in the Fiserv Small Business Transaction Index by -0.1% MoM. Chicago-Naperville-Elgin, IL-IN-WI, observed growth in the Fiserv Small Business Sales Index by 2.9% YoY and an increase in the Fiserv Small Business Transaction Index by 4.6% YoY (see Figure 8 and 9). These figures reflect the diverse economic landscapes and consumer behaviors across these regions.

Figure 8: Fiserv Small Business Index YoY% - Key MSAs based on small business sales

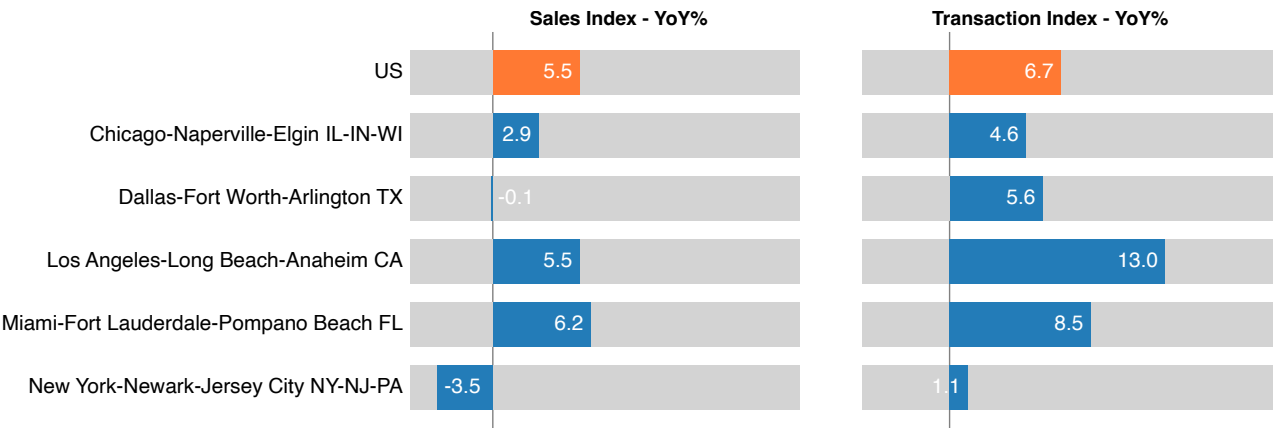
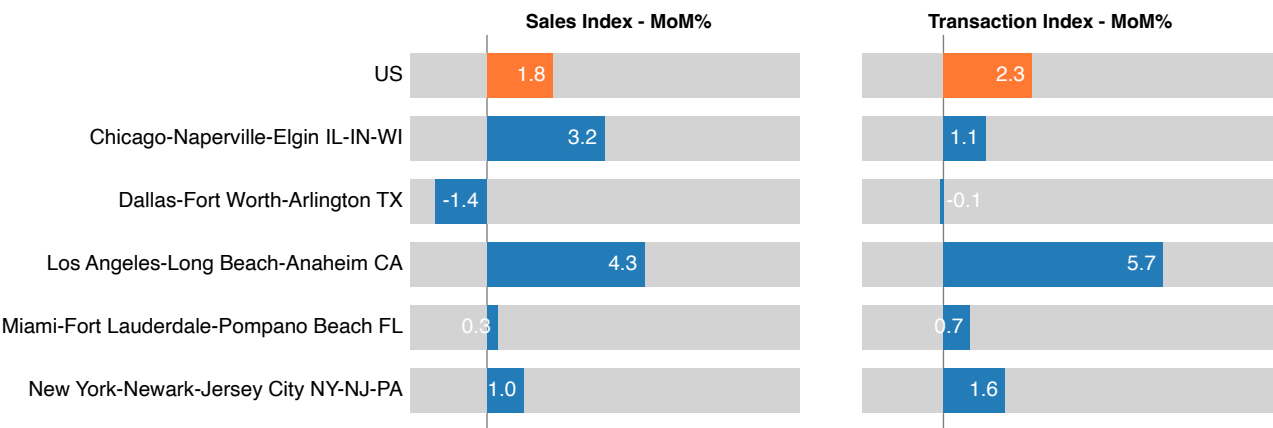


Figure 9: Fiserv Small Business Index MoM% - Key MSAs based on small business sales



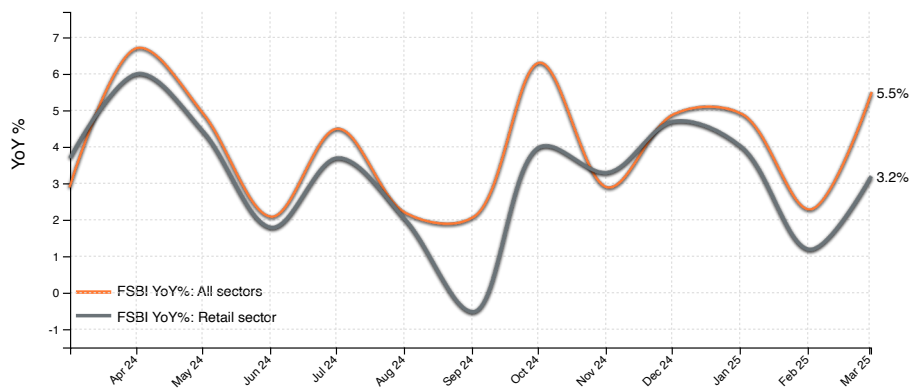
Note: The Fiserv Small Business Growth Index is a 3-digit score that represents the performance of the small businesses in US. The Index aligns with the definitions used by U.S. Small Business Administration (SBA) and is calibrated to the U.S. Census distribution to ensure proper balance and representation. It is based on the 2022 North American Industry Classification System (NAICS) at the 2- and 3-digit levels, with the ability to view at the national level, or drill down into all 50 states. The above narration is based on the seasonally adjusted values to account for regular variations in the data. The top 5 is selected based on sales contribution. A metropolitan statistical area (MSA) is a geographical region with a relatively high population density at its core and loose economic ties throughout the region.

Retail Sector Experiences 3.2% YoY Growth in Fiserv Small Business Index

Retail FSBI -0.1% MoM,
3.2% YoY; Transaction
Index 3.6% YoY.

In March 2025, the Fiserv Small Business Sales Index for the Retail sector showed a slight decrease MoM by -0.1%, while the YoY growth was more positive at 3.2% (see Figure 10 and 11). The Fiserv Small Business Transaction Index followed a similar trend with a MoM increase of 1.8% and a YoY growth of 3.6%. This indicates a steady growth in transactions compared to the same period last year, reflecting a consistent demand within the retail sector. The data also reveals that 32 states experienced positive performance in the retail sector for March 2025, showcasing a widespread positive impact across the country. This performance is part of a wider trend where the retail sector has been showing resilience and gradual growth, contributing significantly to the overall small business landscape.

Figure 10: Fiserv Small Business Index YoY% - All sectors versus Retail sector



Note: The Retail NAICS are: Motor Vehicle and Parts Dealers(NAICS: 441), Building Material and Garden Equipment and Supplies Dealers(NAICS: 444), Food and Beverage Retailers(NAICS: 445), Furniture, Home Furnishings, Electronics, Appliance Retailers(NAICS: 449), General Merchandise Retailers(NAICS: 455), Health and Personal Care Retailers(NAICS: 456), Gasoline Stations and Fuel Dealers(NAICS: 457), Clothing, Clothing Accessories, Shoe, and Jewelry Retailers(NAICS: 458), Sporting Goods, Hobby, Musical Instrument, Book, and Miscellaneous Retailers(NAICS: 459)

Figure 11: Retail Performance in March 2025

Rank	NAICS Level 3 Retail Category – Ranked on Sales Volume	Sales Index	Index Point Chg.	Sales % Chg. MoM	Sales % Chg. YoY
1	Food and Beverage Retailers	151	1.8	1.2%	3.8%
2	Gasoline Stations and Fuel Dealers	132	-2.8	-2.1%	-3.0%
3	Motor Vehicle and Parts Dealers	132	-1.5	-1.1%	4.1%
4	Building Material and Garden Equipment and Supplies Dealers	165	2.7	1.6%	6.1%
5	Sporting Goods, Hobby, Musical Instrument, Book, and Miscellaneous Retailers	125	-1.3	-1.0%	3.9%
6	Clothing, Clothing Accessories, Shoe, and Jewelry Retailers	116	0.5	0.4%	3.7%
7	Furniture, Home Furnishings, Electronics, and Appliance Retailers	126	-1.8	-1.4%	6.7%
8	General Merchandise Retailers	196	3.7	1.9%	11.4%
9	Health and Personal Care Retailers	127	0.9	0.7%	-0.3%
	Total Retail	139	-0.2	-0.1%	3.2%
	Total Small Business	150	2.7	1.8%	5.5%

Note: The Retail NAICS are: Motor Vehicle and Parts Dealers(NAICS: 441), Building Material and Garden Equipment and Supplies Dealers(NAICS: 444), Food and Beverage Retailers(NAICS: 445), Furniture, Home Furnishings, Electronics, Appliance Retailers(NAICS: 449), General Merchandise Retailers(NAICS: 455), Health and Personal Care Retailers(NAICS: 456), Gasoline Stations and Fuel Dealers(NAICS: 457), Clothing, Clothing Accessories, Shoe, and Jewelry Retailers(NAICS: 458), Sporting Goods, Hobby, Musical Instrument, Book, and Miscellaneous Retailers(NAICS: 459)

Restaurant Spotlight: Fiserv Small Business Index Reveals 7.9% YoY Growth in Transactions

Food Services sector FSBI 127.2, Transaction Index YoY% 7.9.

In March 2025, the Fiserv Small Business Sales Index for Food Services and Drinking Places sector stood at 127.2, marking a slight decrease of -0.6% YoY, yet showing a positive movement of 2.7% MoM. The Fiserv Small Business Transaction Index in this sector also reflected growth, registering at 103.9 with a notable increase of 1.8% MoM and a strong 7.9% YoY (see Figure 12 and 13). This trend indicates a more dynamic month compared to the previous year, with transactions outpacing sales in terms of growth. The sector's performance is a critical component of the wider small business landscape, highlighting the evolving consumer spending habits within the food services and drinking places category.

Figure 12: Fiserv Small Business Index YoY% - All sectors versus Restaurant sector

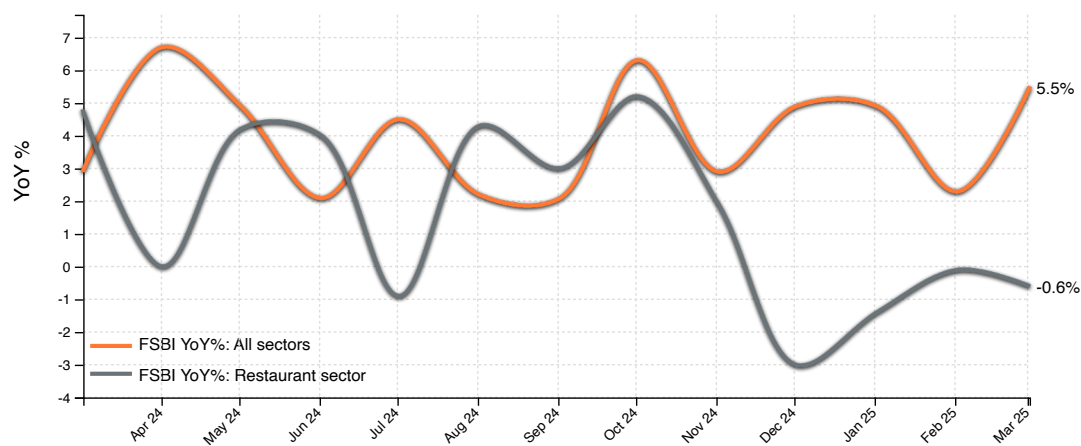
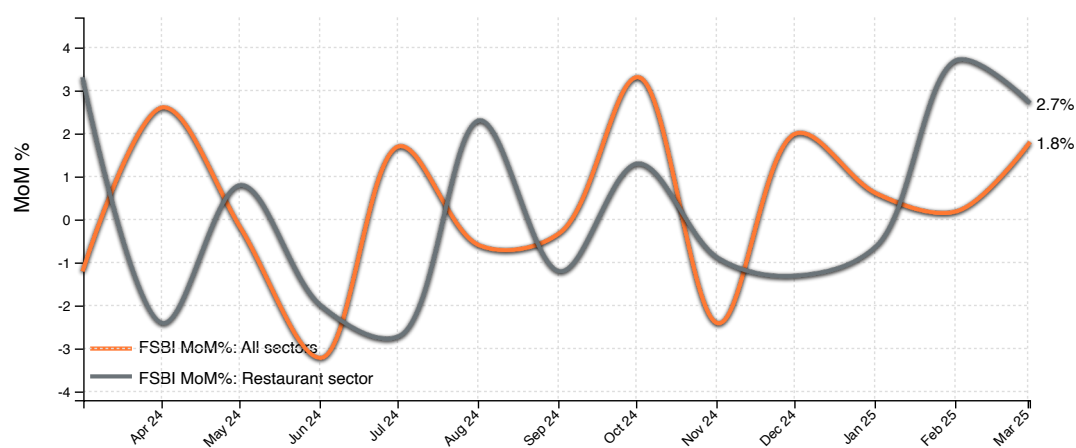


Figure 13: Fiserv Small Business Index MoM% - All sectors versus Restaurant sector



Note: The Fiserv Small Business Growth Index is a 3-digit score that represents the performance of the small businesses in US. The Index aligns with the definitions used by U.S. Small Business Administration (SBA) and is calibrated to the U.S. Census distribution to ensure proper balance and representation. This image describes the sales performance among small business in the U.S. restaurant sector. The MCC that form the Restaurants Sectors are Eating Places and Restaurants (MCC code: 5812), Quick Payment Service-Fast Food Restaurants (MCC code: 5814), Drinking Places (Alcoholic Beverages) - Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques (MCC code: 5813), Caterers - Prepare & Delivery (MCC code: 5811)

Food and Beverage Retailers: 3.8% YoY Growth in Fiserv Small Business Index

FSBI 151.4,
Food/Beverage YoY 3.8%;
Transactions YoY 4.6%.

In March 2025, the Fiserv Small Business Sales Index for Food and Beverage Retailers stood at 151.4, showing a YoY increase of 3.8% and a MoM increase of 1.2% (see Figure 14 and 15). The Fiserv Small Business Transaction Index was at 131.4, with a YoY increase of 4.6% and a MoM increase of 2.0%. This indicates a positive trend in both sales and transactions for the sector. Across the US, 37 states showed a positive performance for this sector in March 2025, reflecting a widespread improvement. This performance is part of a consistent trend observed over the past months, demonstrating the resilience and growing consumer engagement within the Food and Beverage Retailers sector.

Figure 14: Fiserv Small Business Index YoY% - All sectors versus Grocery sector

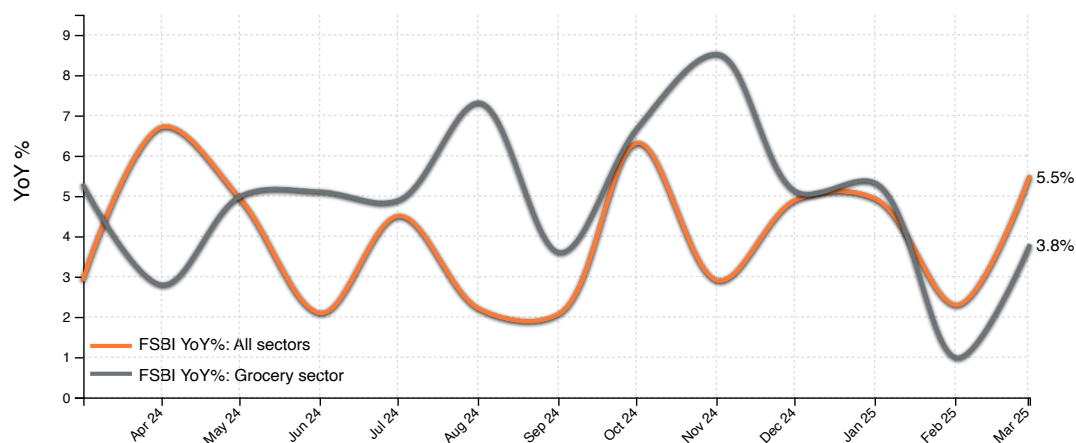
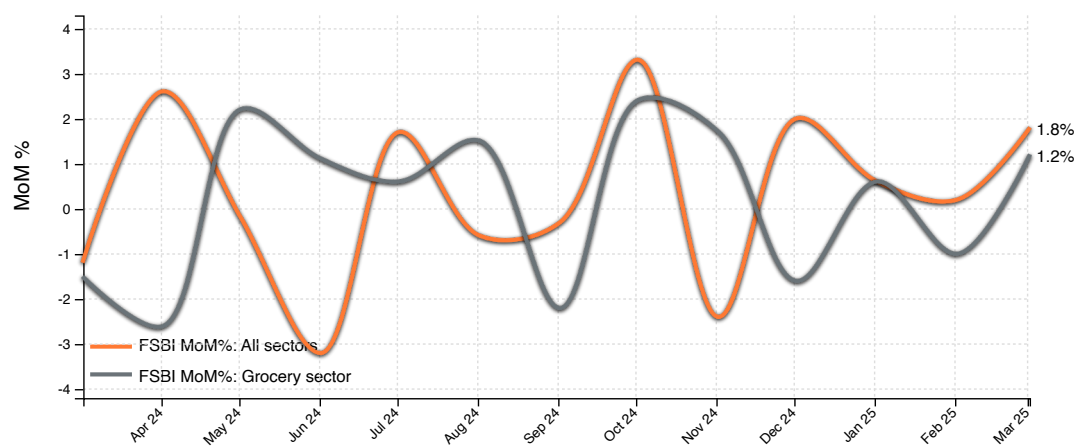


Figure 15: Fiserv Small Business Index MoM% - All sectors versus Grocery sector



Note: This image describes the sales performance among small business in the U.S. Grocery sector. The NAICS that form the Grocery Sectors are Beer, Wine, and Liquor Retailers (NAICS: 445320), Supermarkets and Other Grocery Retailers (except Convenience Retailers) (NAICS: 445110), Food and Beverage Retailers (NAICS: 445), Meat Retailers (NAICS: 445240), Confectionery and Nut Retailers (NAICS: 445292), All Other Specialty Food Retailers (NAICS: 445298), Beer, Wine, and Liquor Retailers (NAICS: 445320)

Healthcare Spotlight: Ambulatory Services Show 8.7% YoY Growth in Fiserv Small Business Index

Ambulatory Health Care:
FSBI YoY 8.7%,
Transactions YoY 8.4%.

In March 2025, the Ambulatory Health Care Services sector witnessed a notable performance in the Fiserv Small Business Sales Index and Fiserv Small Business Transaction Index. The Fiserv Small Business Sales Index saw a YoY increase of 8.7% and a MoM rise of 0.6%. Similarly, the Fiserv Small Business Transaction Index experienced an 8.4% YoY growth and a 0.3% MoM increase (see Figure 16 and 17). This sector's positive momentum is reflected in the performance across states, with 30 states showing positive performance for this specific NAICS code in March 2025. The trend of YoY growth in both the Fiserv Small Business Sales Index and Fiserv Small Business Transaction Index has been consistent, indicating a strong and growing sector. This growth is attributed to the Ambulatory Health Care Services sector, highlighting its significant contribution to the small business landscape.

Figure 16: Fiserv Small Business Index YoY% - All sectors versus Ambulatory Healthcare sector

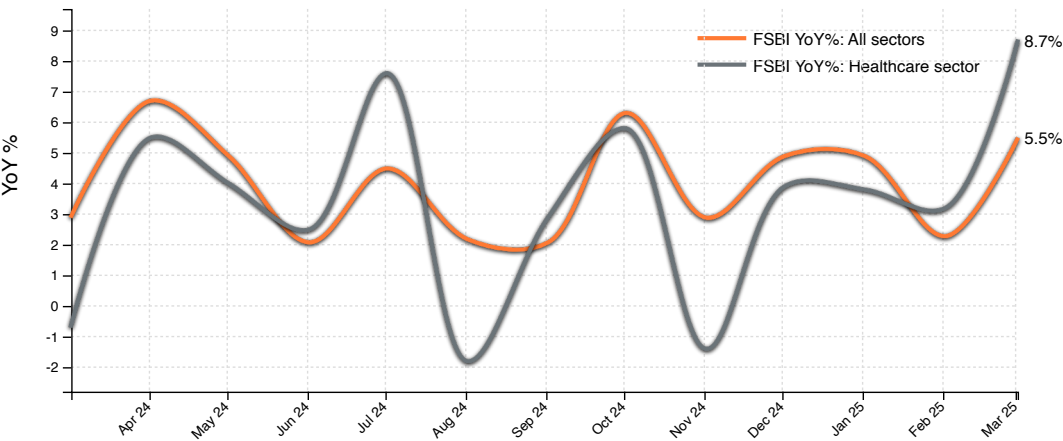
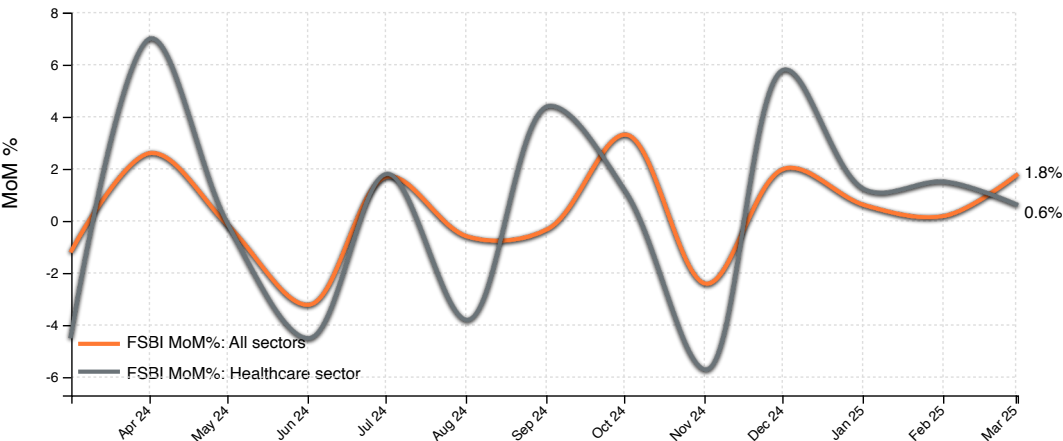


Figure 17: Fiserv Small Business Index MoM% - All sectors versus Ambulatory Healthcare sector



Note: This image describes the sales performance among small business in the U.S. Health sector. The NAICS that form the Healthcare sector are Pharmacies and Drug Retailers(456110), All Other Health and Personal Care Retailers(NAICS: 456199), Cosmetics, Beauty Supplies, and Perfume Retailers(NAICS: 456120), Optical Goods Retailers(NAICS: 456130)

Discretionary and Non-Discretionary in Fiserv Small Business Index

Discretionary FSBI 140.8,
YoY 2.9%; Non-
Discretionary FSBI 160.4,
YoY 8.2%.

In March 2025, the Fiserv Small Business Sales Index and Fiserv Small Business Transaction Index showed notable trends in both discretionary and non-discretionary sectors. The Fiserv Small Business Sales Index for discretionary businesses increased to 140.8, marking a YoY growth of 2.9%. This growth trend has been consistent for the past three months, indicating a steady rise in consumer spending on discretionary items. Similarly, the non-discretionary sector saw a significant YoY increase, with the Fiserv Small Business Sales Index reaching 160.4, a YoY growth of 8.2%. This suggests a stronger consumer commitment to essential goods and services (see Figure 18 and 19). The Fiserv Small Business Transaction Index also reflected positive movements. For discretionary businesses, the index rose to 112.4, a YoY increase of 7.6%. Non-discretionary transactions grew to 131.2, showing a YoY rise of 4.6%. These figures highlight a growing consumer engagement across both sectors, with a more pronounced emphasis on non-discretionary spending.

Figure 18: Fiserv Small Business Index YoY% - Discretionary and Non-Discretionary

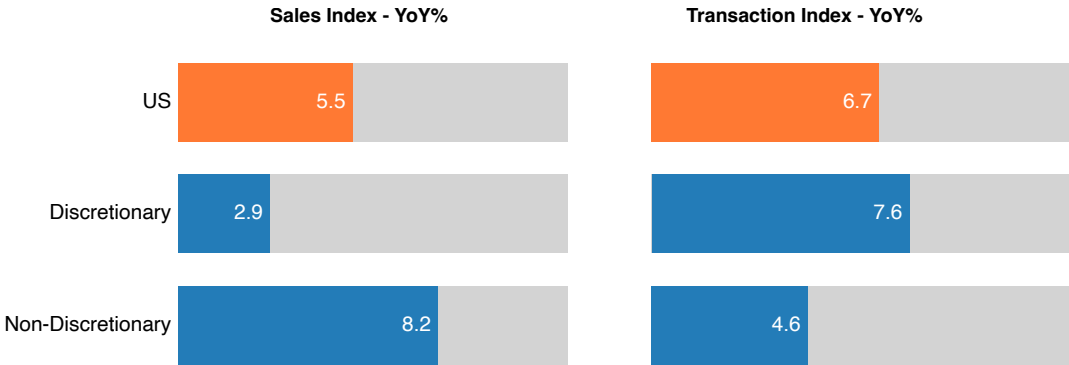
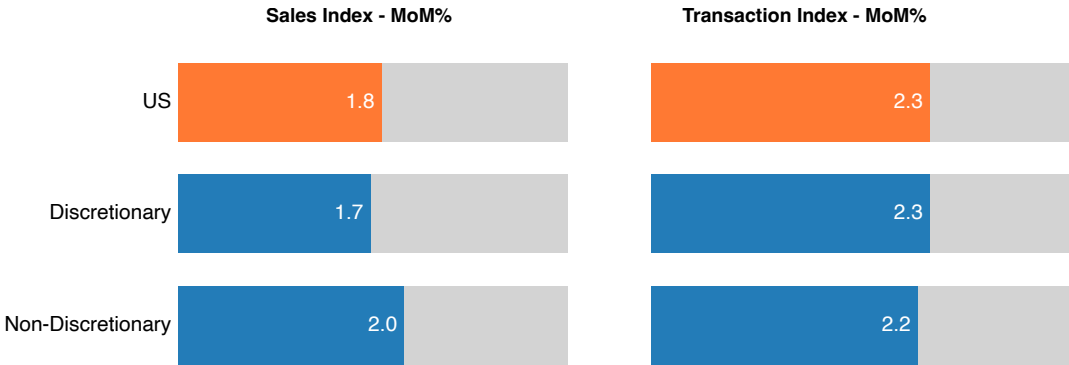


Figure 19: Fiserv Small Business Index MoM% - Discretionary and Non-Discretionary



Note: Discretionary and Non-Discretionary are determined based on the [2022 North American Industry Classification System \(NAICS\)](#) at the 3-digit level. The industries categorized as discretionary include the following NAICS codes: 311, 336, 423, 424, 441, 444, 449, 455, 458, 459, 711, 713, 721, 722, 811, 812 and 813. Industries classified as non-discretionary are represented by the following NAICS codes: 221, 238, 445, 456, 457, 484, 485, 488, 519, 524, 531, 532, 541, 561, 611, 621 and 622.

Goods and Services Spending in Fiserv Small Business Index

Goods FSBI YoY 3.8%,
Services FSBI YoY 6.2%;
Transaction YoY Services
7.9%.

In March 2025, the Fiserv Small Business Sales Index and Fiserv Small Business Transaction Index for Goods and Services industries showed notable trends. The Fiserv Small Business Sales Index for Goods recorded a YoY increase of 3.8%, maintaining a steady growth trend observed over the past months. Similarly, the Services sector experienced a YoY increase of 6.2% in the Fiserv Small Business Sales Index, indicating a stronger growth compared to Goods. The Fiserv Small Business Transaction Index for Goods saw a YoY rise of 3.7%, while Services outpaced this with a 7.9% YoY increase, highlighting a more significant expansion in transactions within the Services sector (see Figure 20 and 21).

The MoM changes were minimal, with the Goods sector showing no change in the Fiserv Small Business Sales Index and a 1.9% increase in the Transaction Index. Services, on the other hand, saw a 2.6% MoM increase in the Sales Index and 2.4% MoM increase in Transaction Index, suggesting a more dynamic MoM activity in the Services sector compared to Goods. This data underscores the ongoing growth and resilience of small businesses across both Goods and Services industries, with Services showing a particularly strong performance.

Figure 20: Fiserv Small Business Index YoY% - Goods and Services

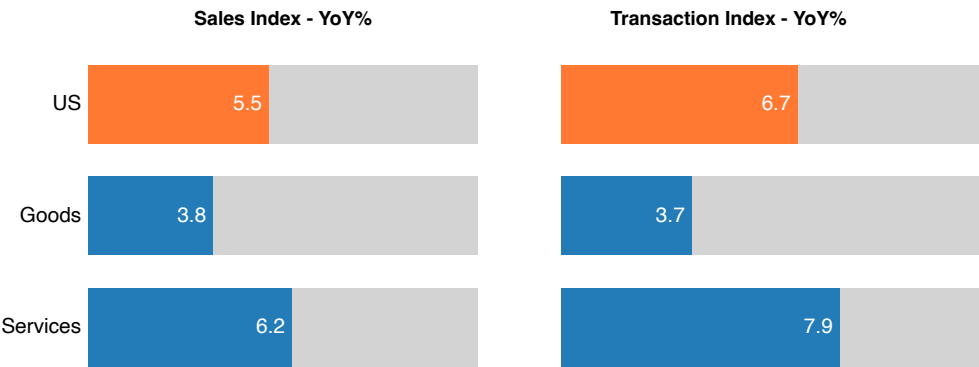
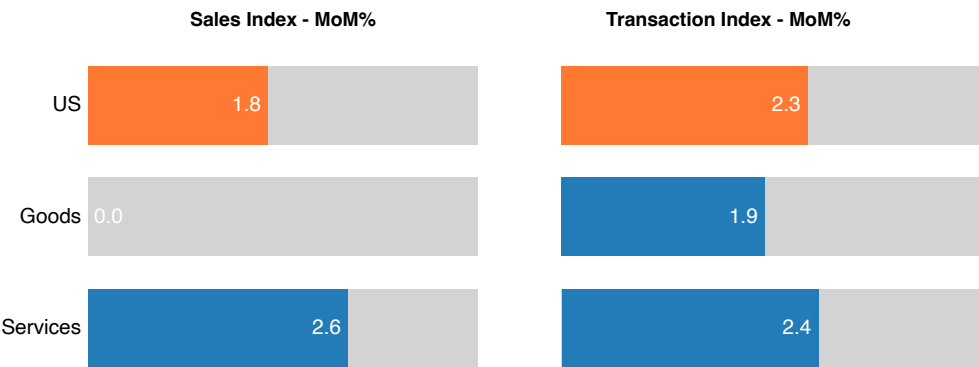


Figure 21: Fiserv Small Business Index MoM% - Goods and Services



Note: Goods and services are determined based on the [2022 North American Industry Classification System \(NAICS\)](#) at the 3-digit level. The industries categorized as goods include the following NAICS codes: 423, 424, 441, 444, 445, 449, 455, 456, 457, 458 and 459. Industries classified as services are represented by the following NAICS codes: 221, 238, 311, 336, 484, 485, 488, 519, 524, 531, 532, 541, 561, 611, 621, 622, 711, 713, 721, 722, 811, 812 and 813.

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