Executive Summary

Performance Overview

date

01/01/2026 31/12/2026

Region

All

Channel

All

Merchant...

All

9.70bn
Net Sales YTD

1.67%
vs Plan (YTD - % change)

2.97bn
Net Margin YTD

1.25%
Net Margin vs Plan %

320
Active Merchants YTD

89.42%
YTD YoY % change

19.57bn
Forecasted Year-End Sales

88.76%
YTD YoY % change

5.98bn
Forecasted Year-End Margin

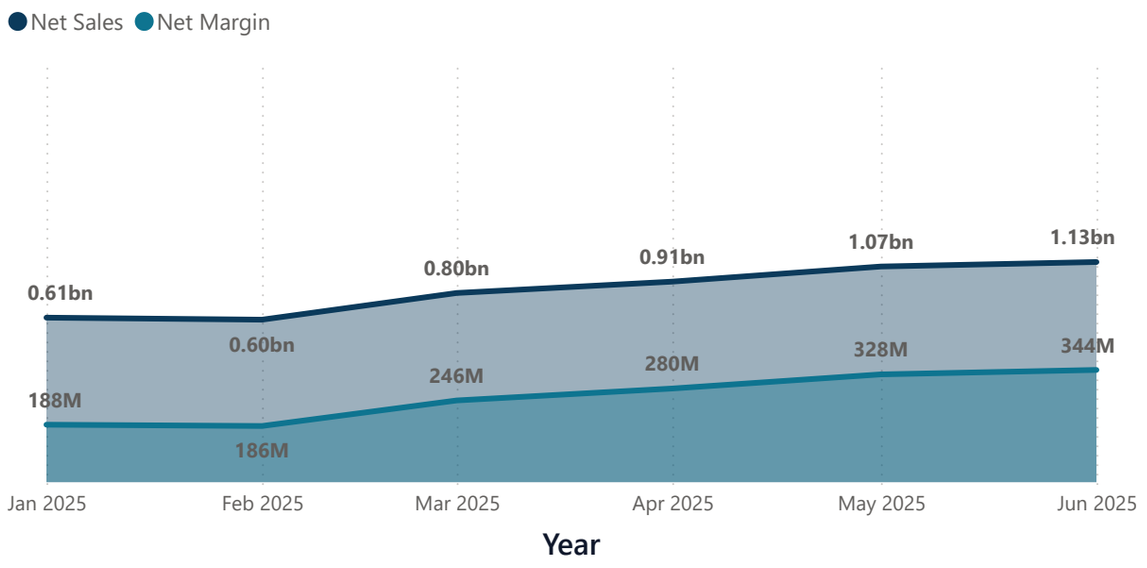
1.74%
Refund Rate YTD %

Sales and margin are growing YoY and YTD performance is above plan.
What Improved

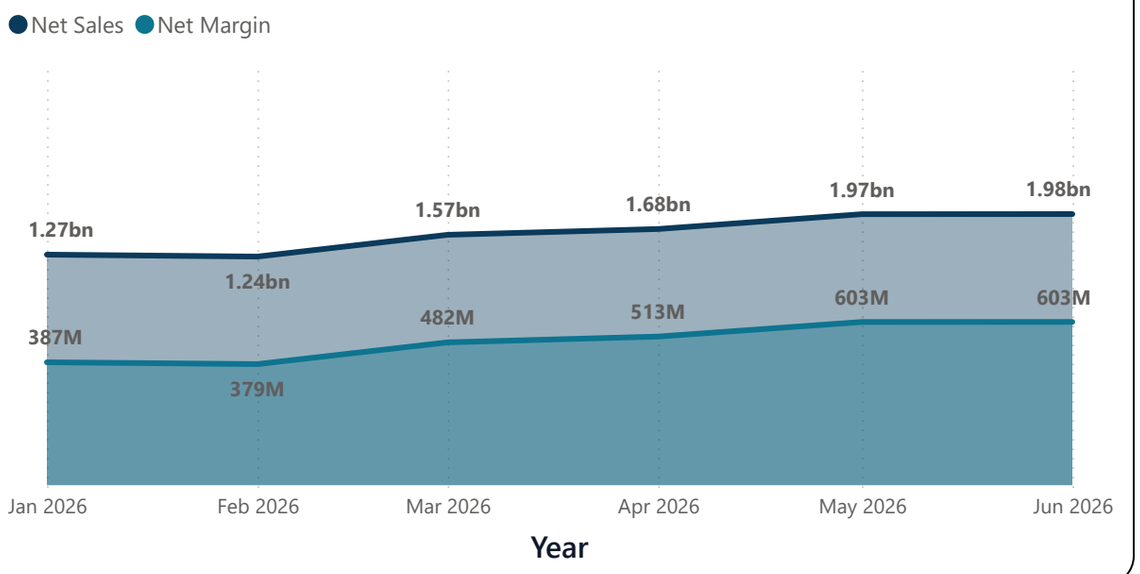
No major deterioration detected.
What Worsened

No immediate action required.
Where Action Is Needed

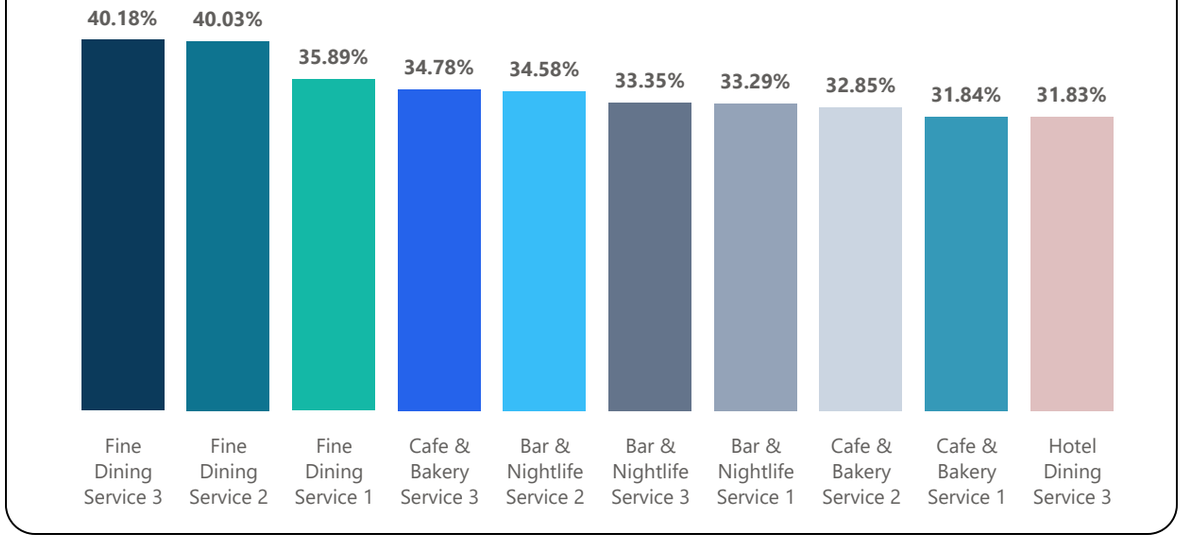
Net Sales, Net Margin and Margin % Trend 2025 YTD



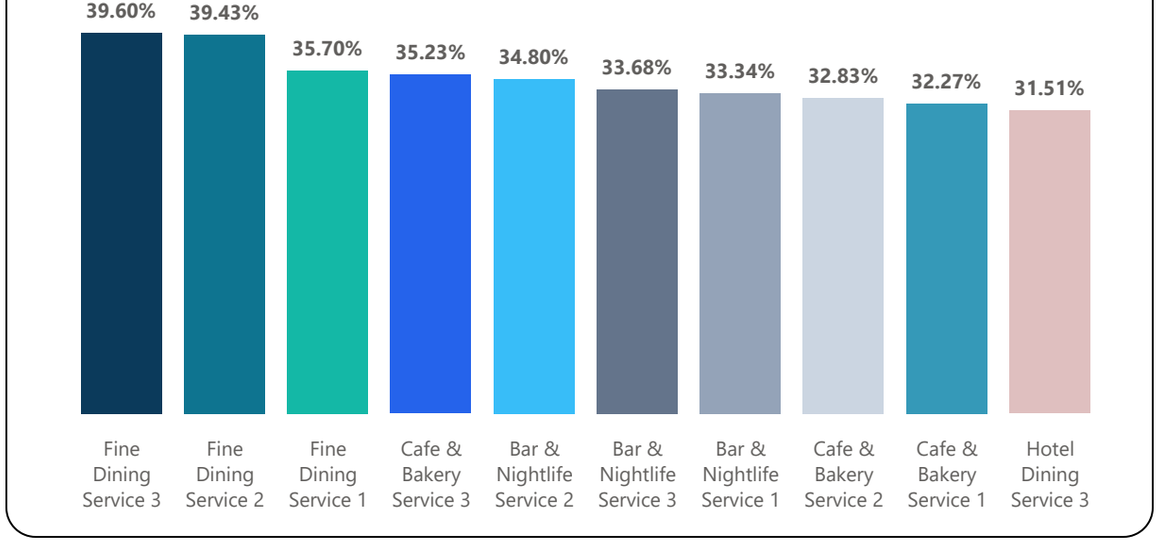
Net Sales, Net Margin and Margin % Trend 2026 YTD



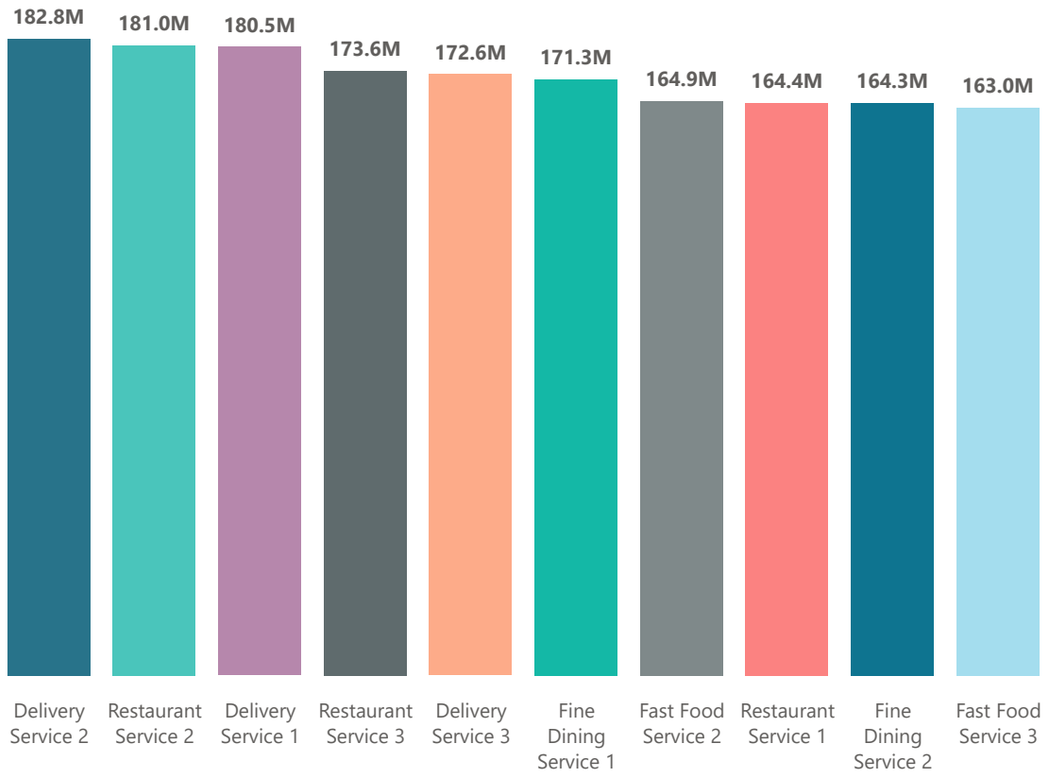
Net Margin % 2025 YTD



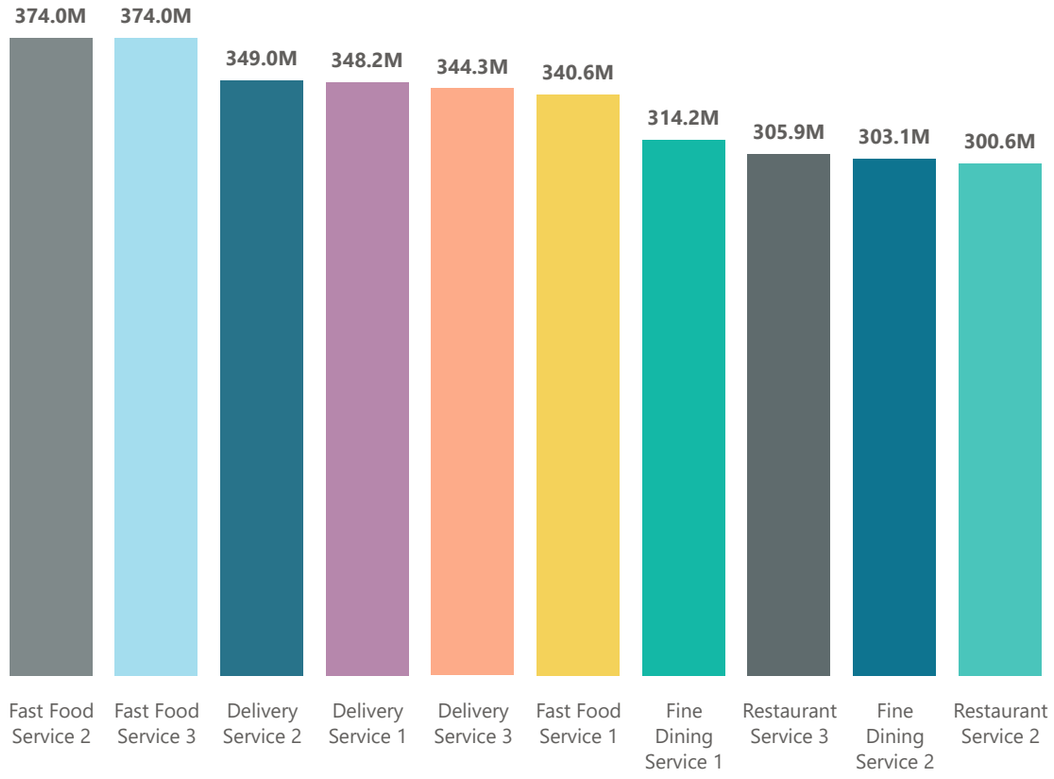
Net Margin % 2026 YTD



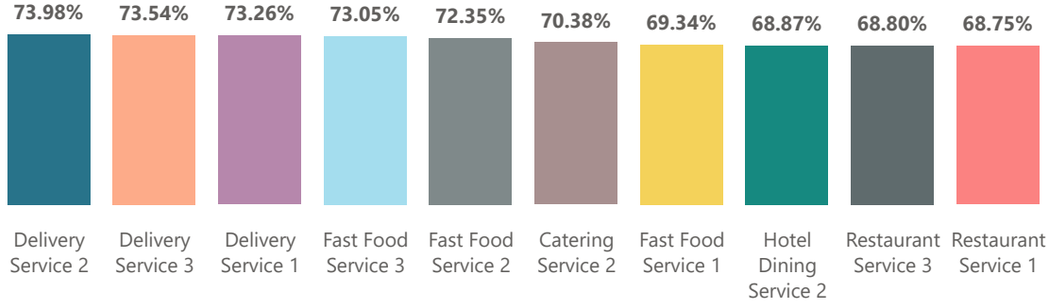
Cost Amount by Product 2025 YTD



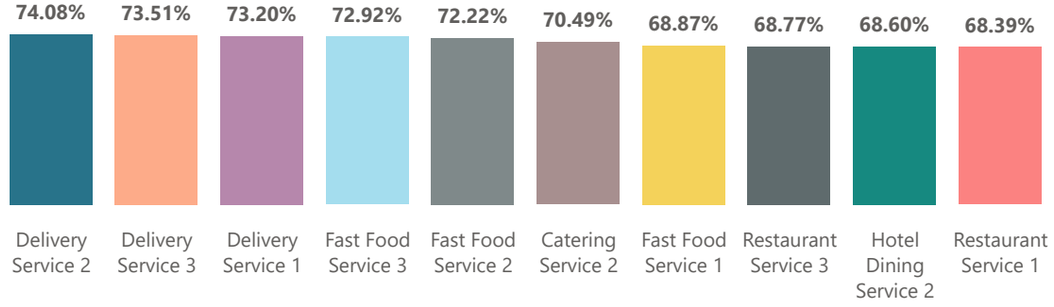
Cost Amount by Product 2026 YTD



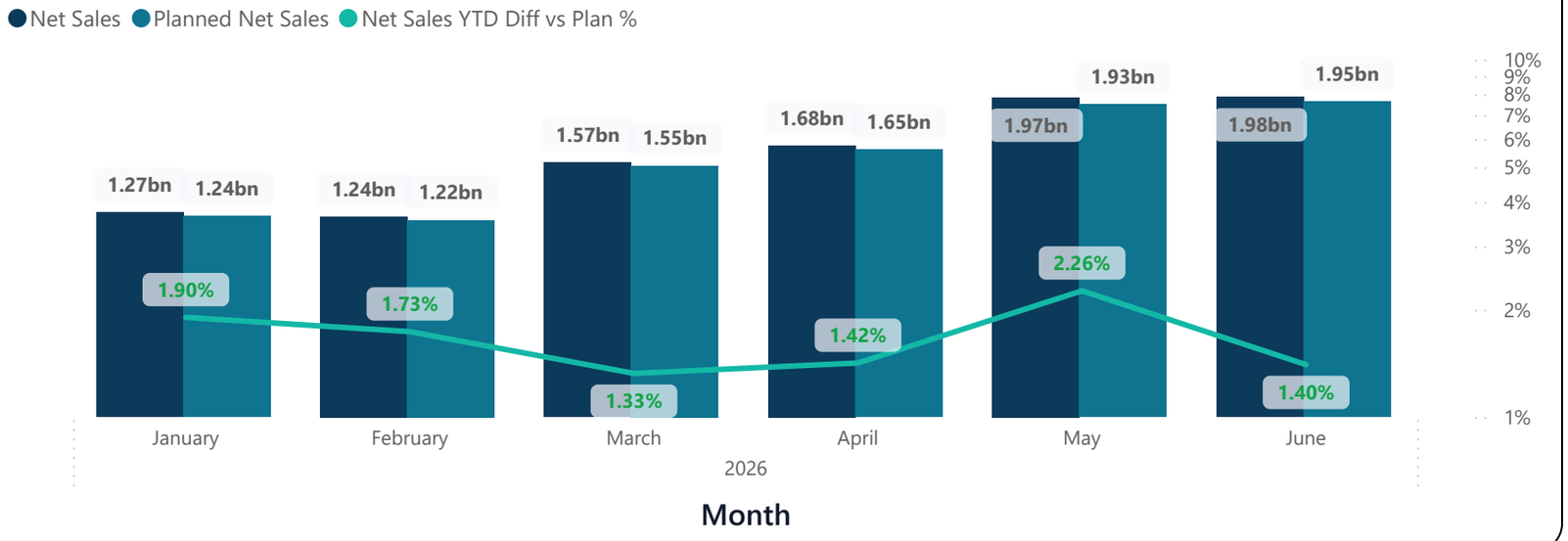
Cost Ratio by Product 2025 YTD



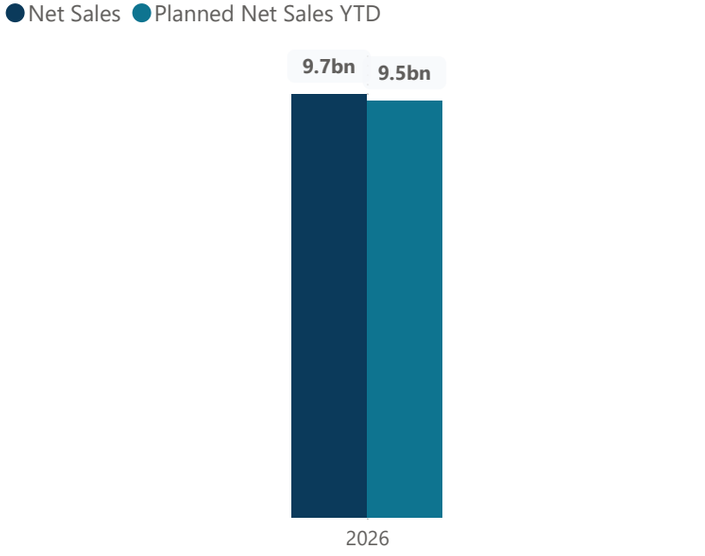
Cost Ratio by Product 2026 YTD



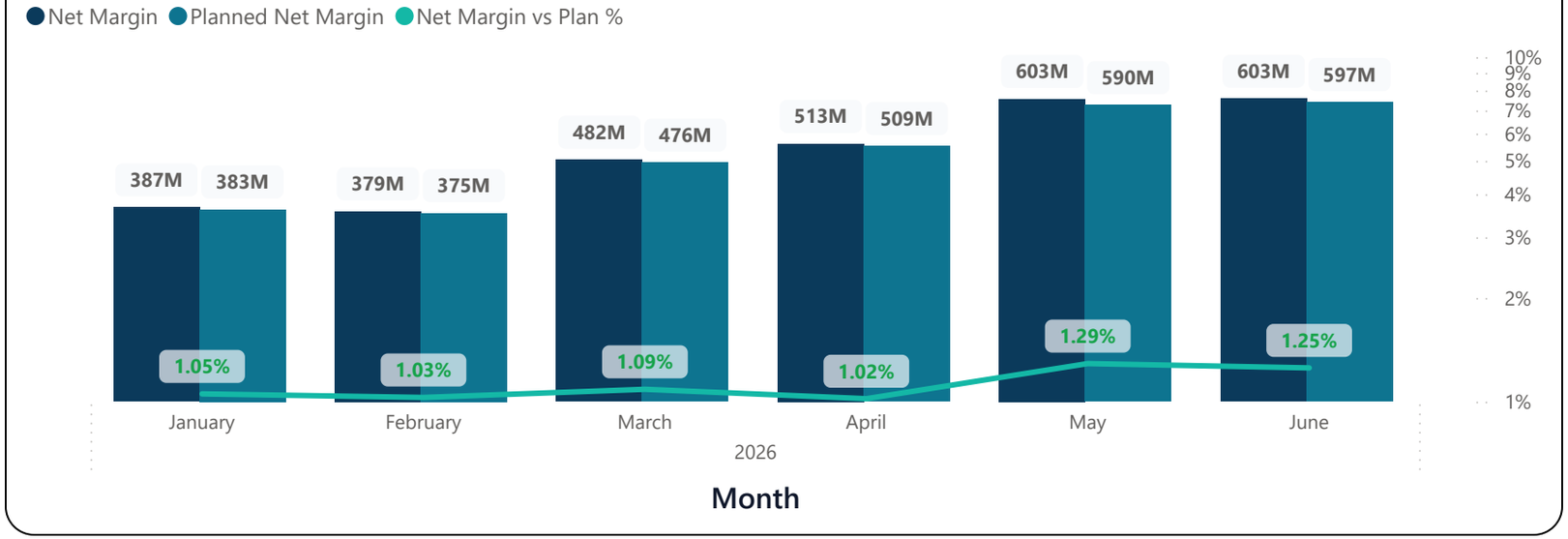
Net Sales vs Monthly Plan



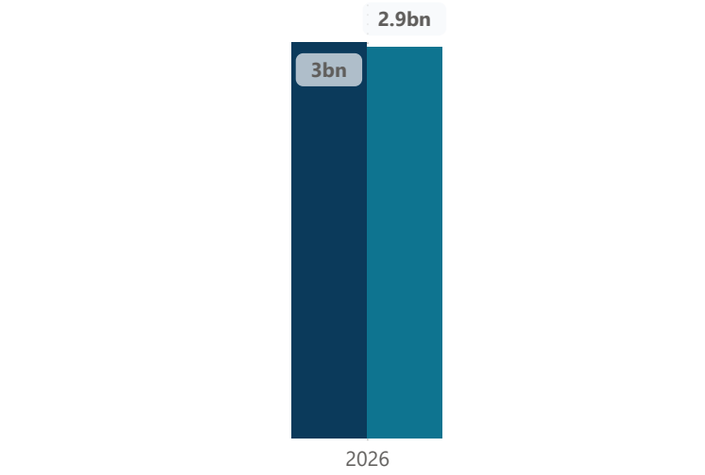
YTD Net Sales vs Plan



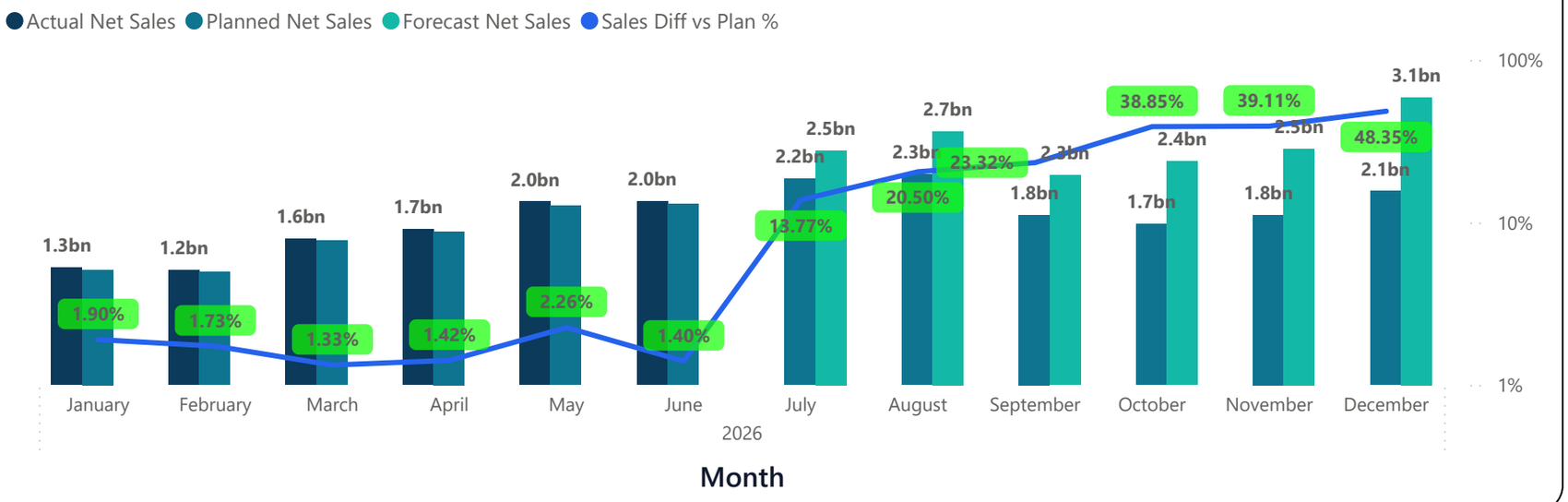
Net Margin vs Monthly Plan



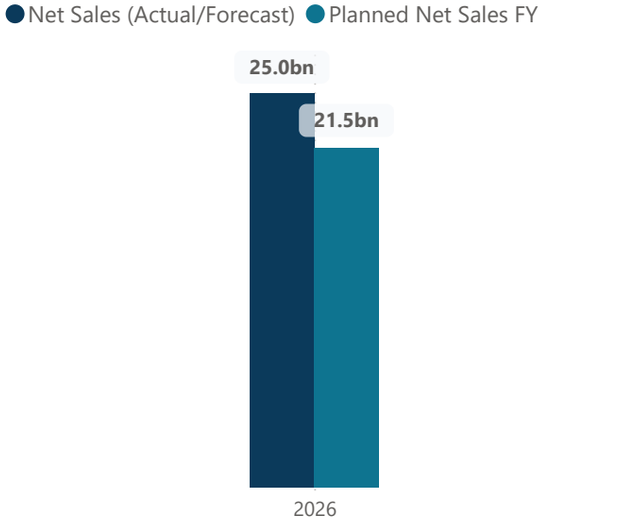
YTD Net Margin vs Plan



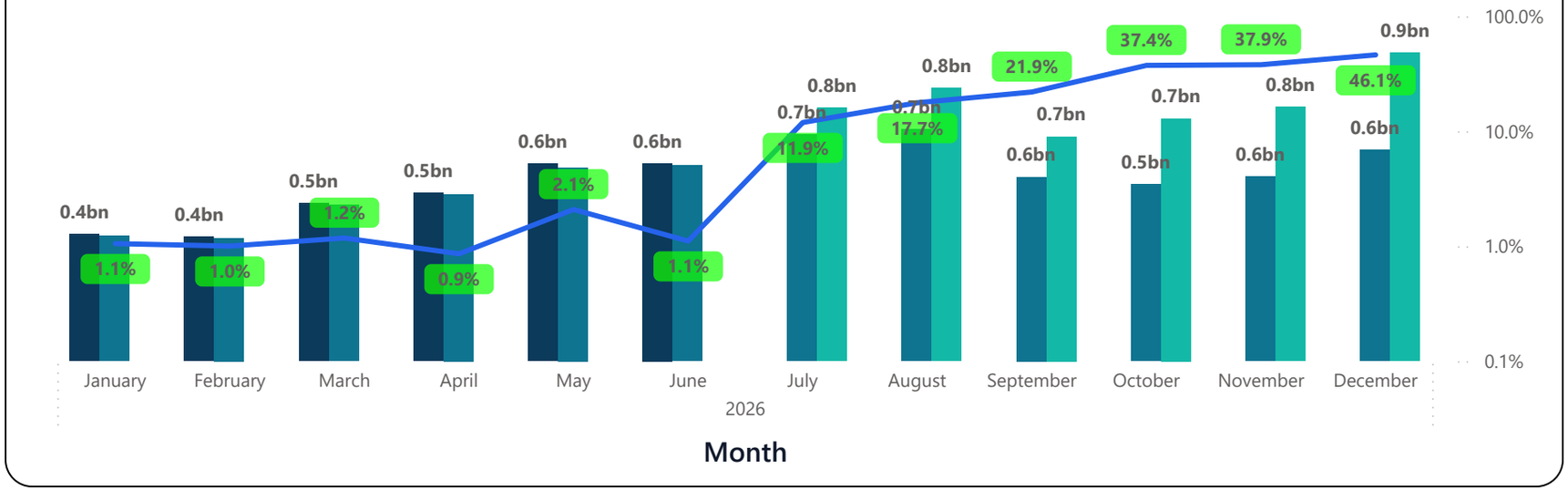
Net Sales / Forecast vs Monthly Plan



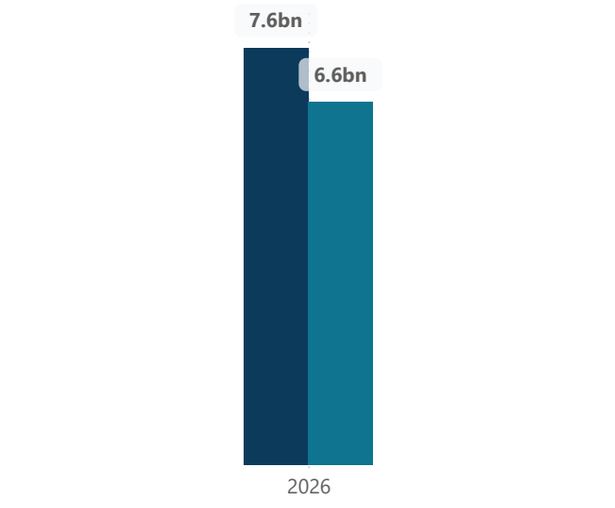
Forecast Sales vs Plan 2026 FY



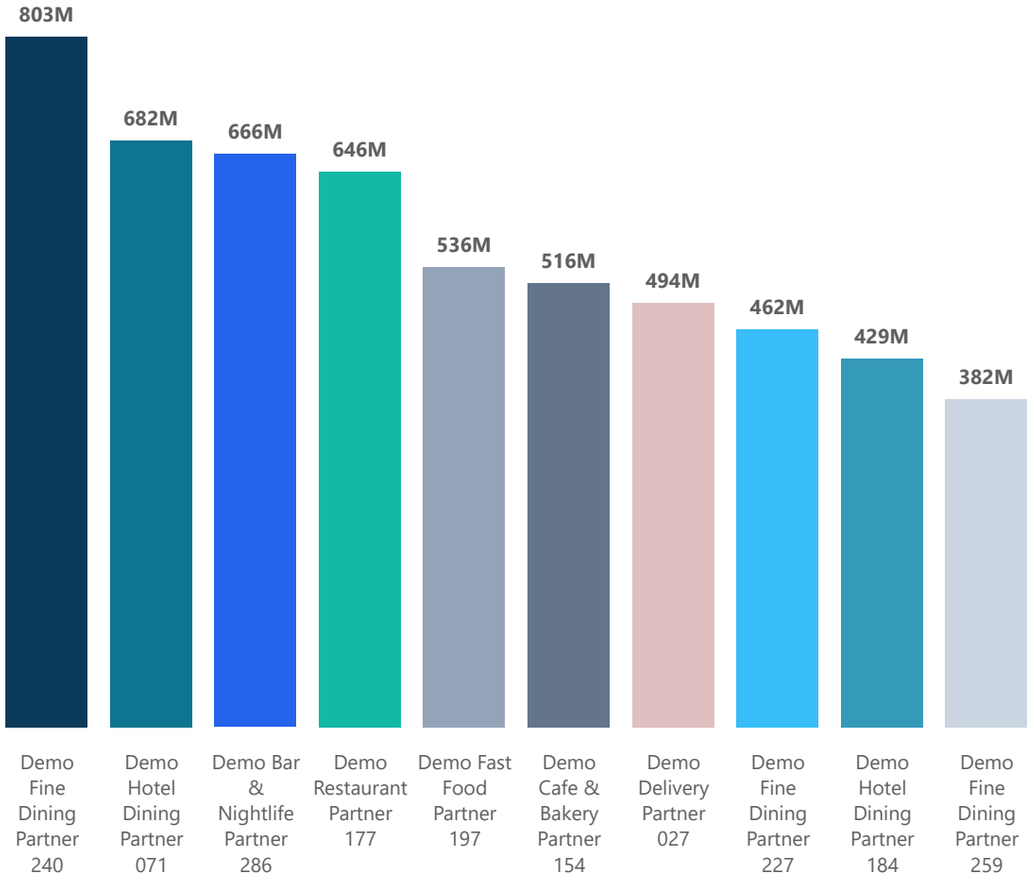
Net Margin / Forecast vs Monthly Plan



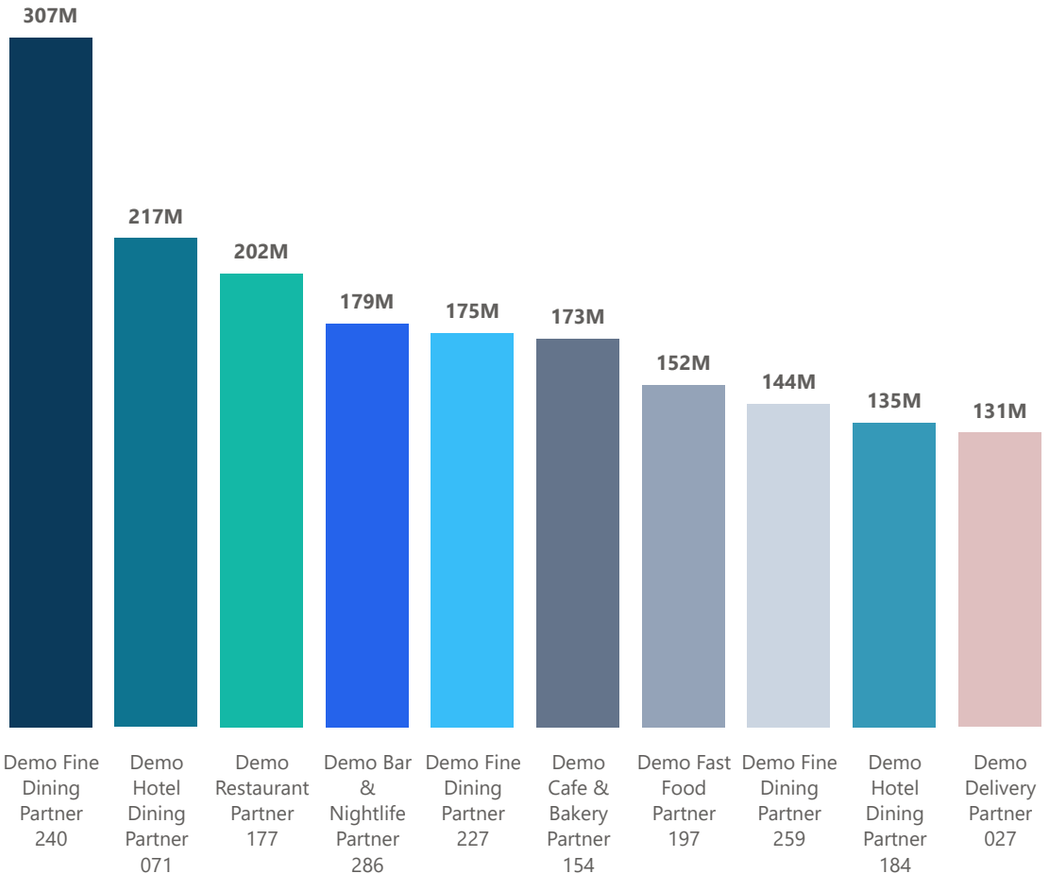
Forecast Margin vs Plan 2026 FY



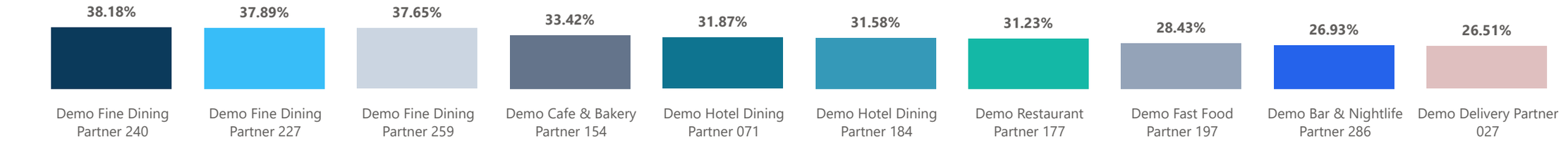
Top 10 Merchants by Net Sales



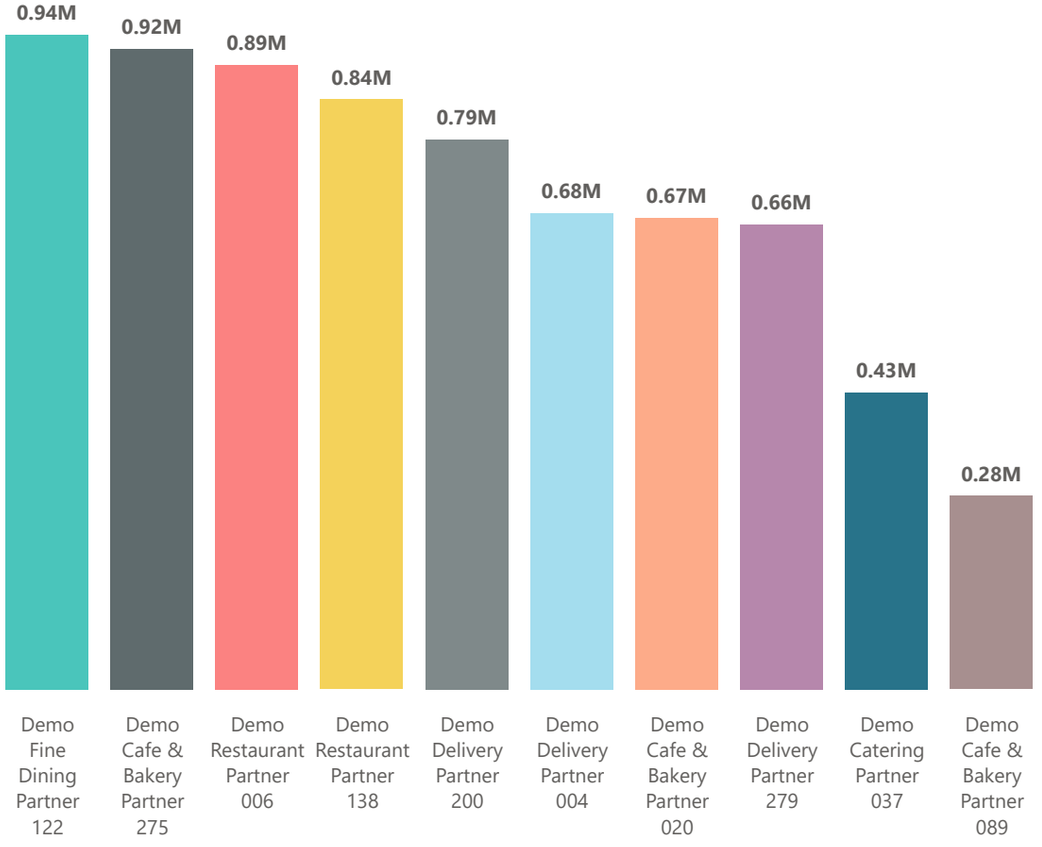
Top 10 Merchants by Net Margin



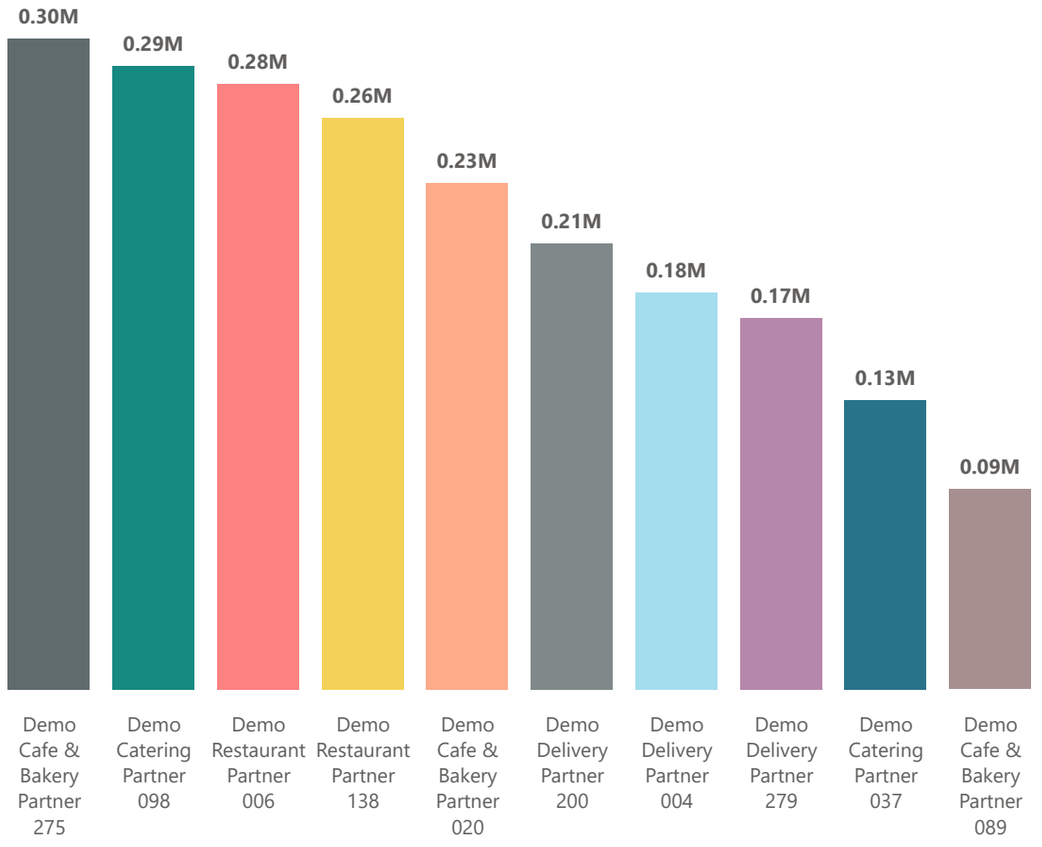
Top 10 Merchants by Net Margin %



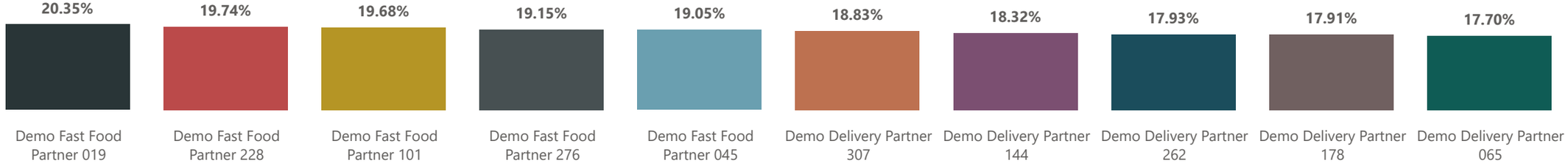
Bottom 10 Merchants by Net Sales



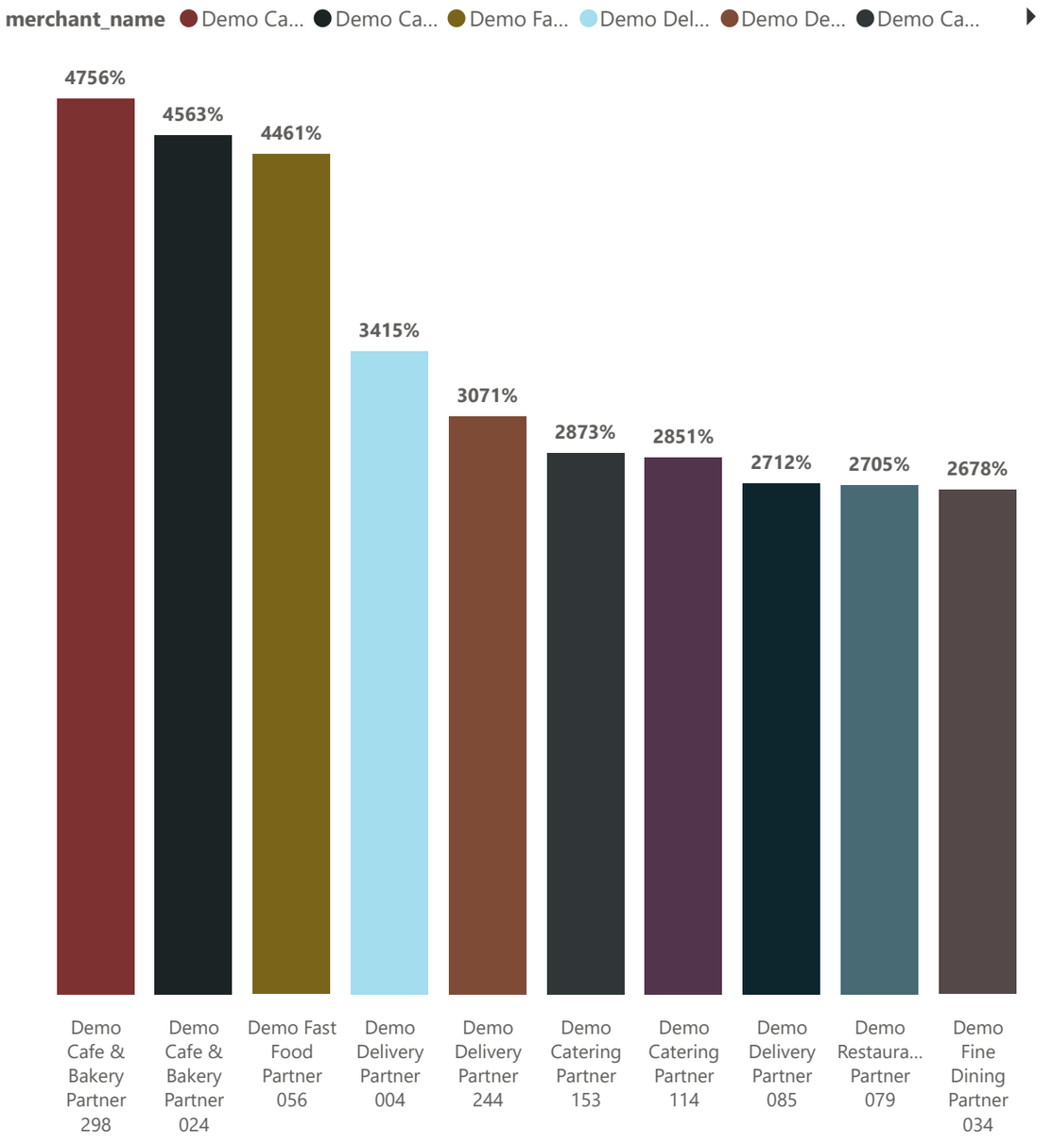
Bottom 10 Merchants by Net Margin



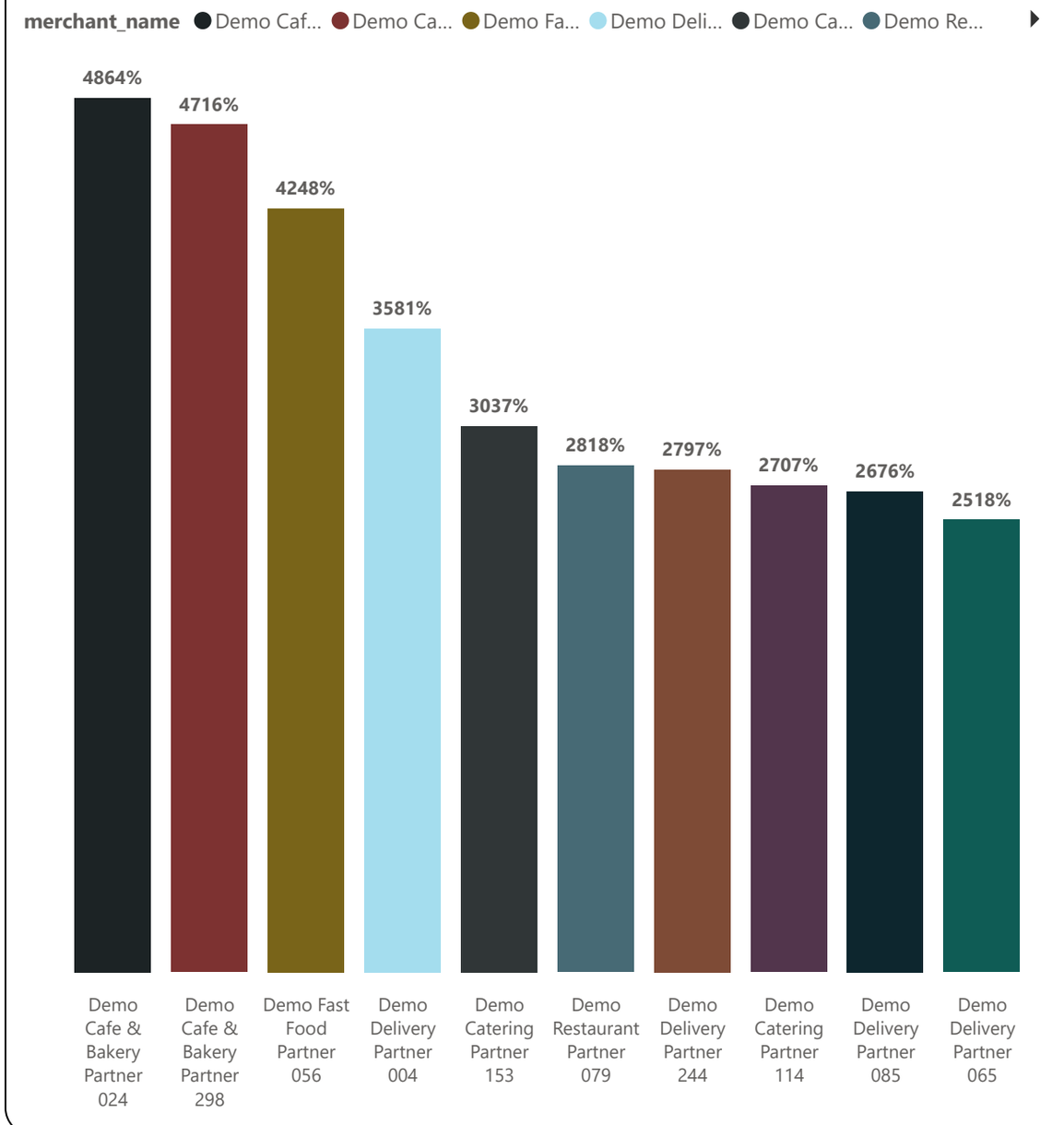
Bottom 10 Merchants by Net Margin %



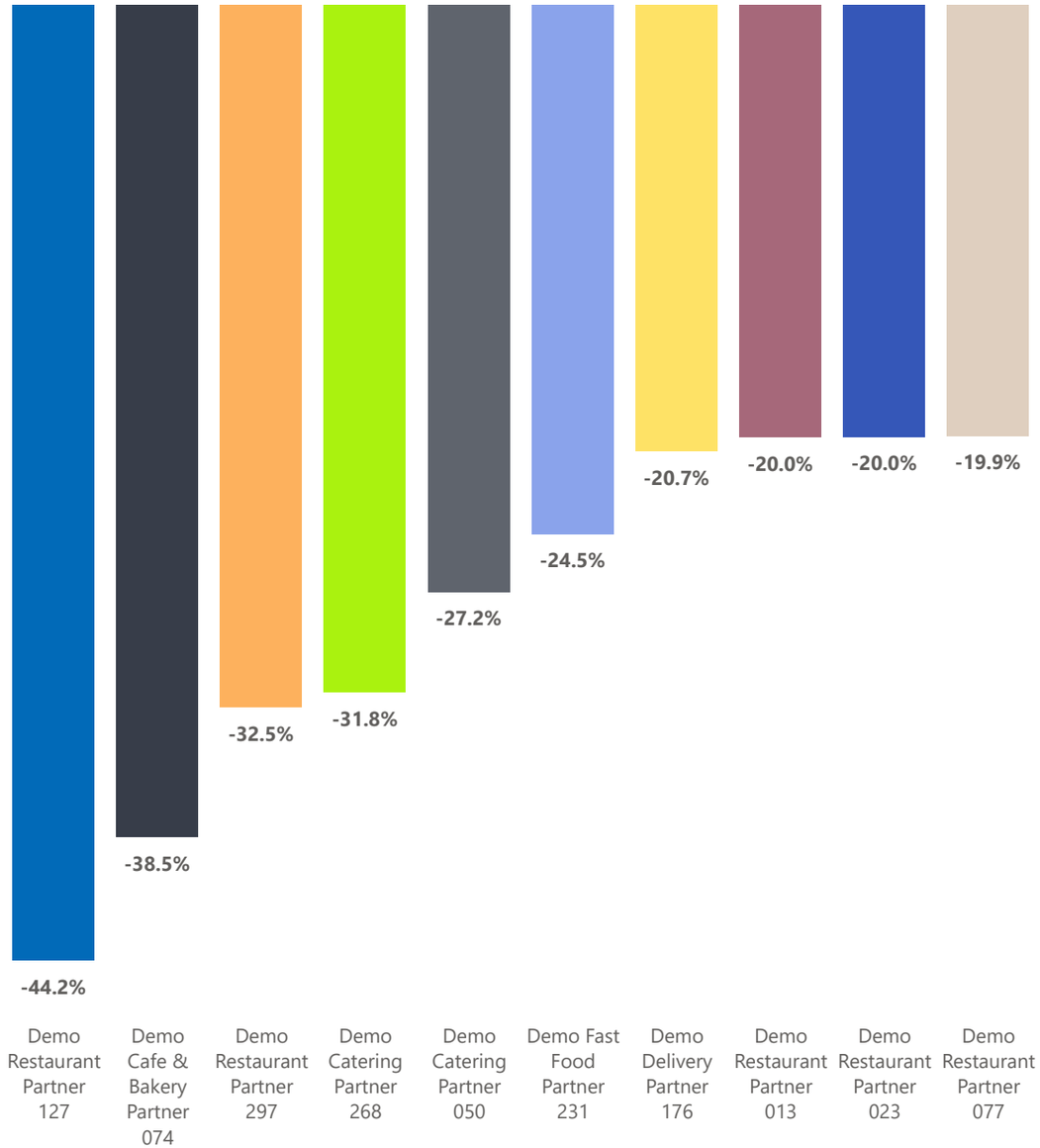
Top 10 Merchants by Sales YoY Growth



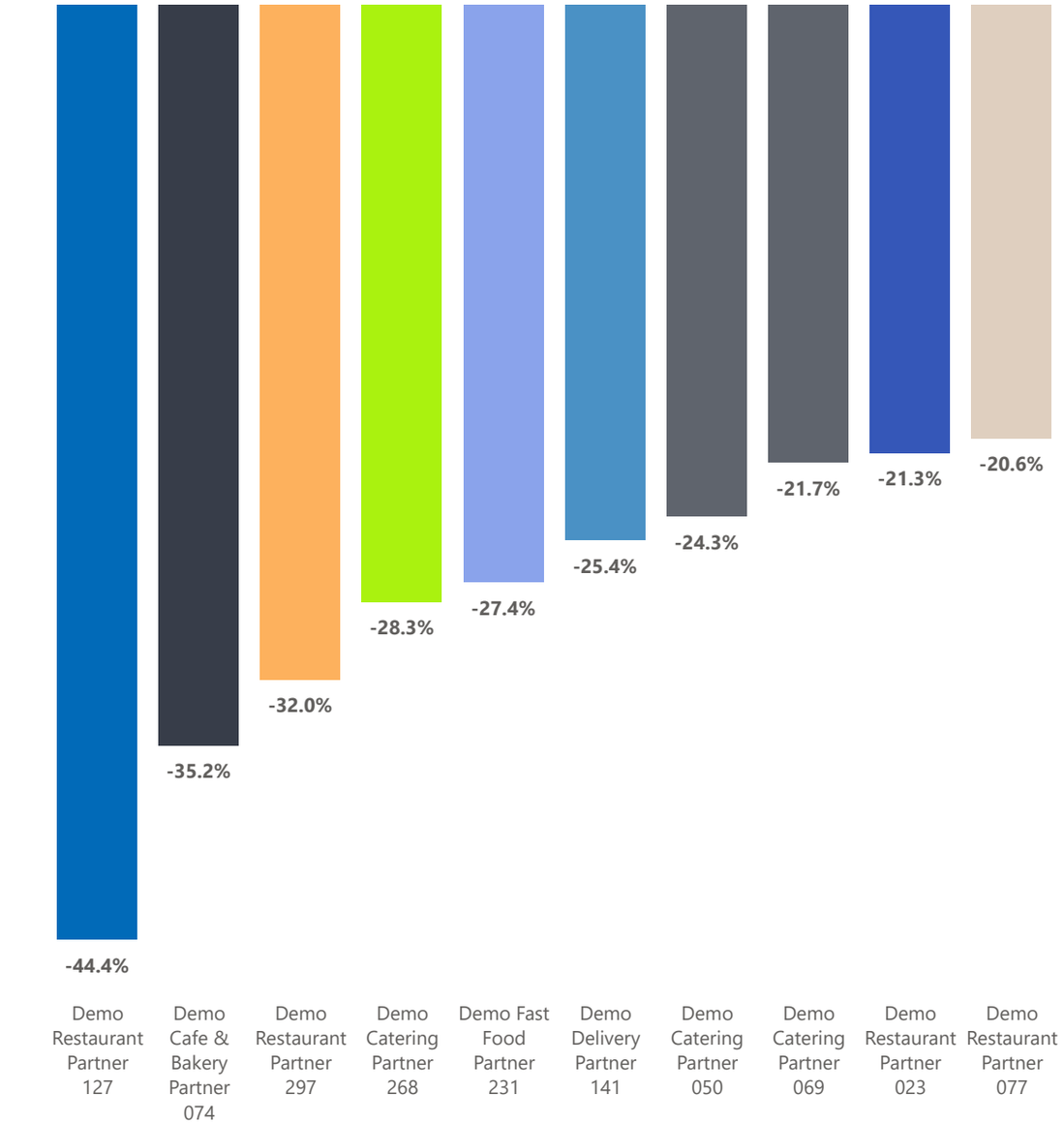
Top 10 Merchants by Margin YoY Growth



Bottom 10 Merchants by Sales YoY Change



Bottom 10 Merchants by Margin YoY Change



5
Critical Merchants

160
Margin Risk Merchants

Merchant Status
All

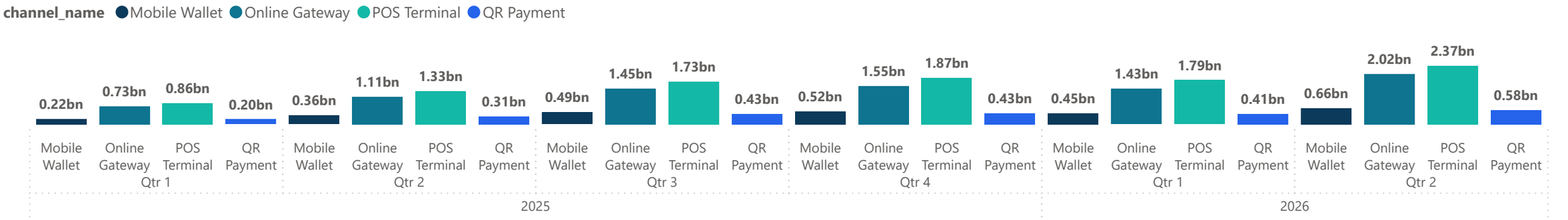
30
Sales Decline Merchants

19
Refund Risk Merchants

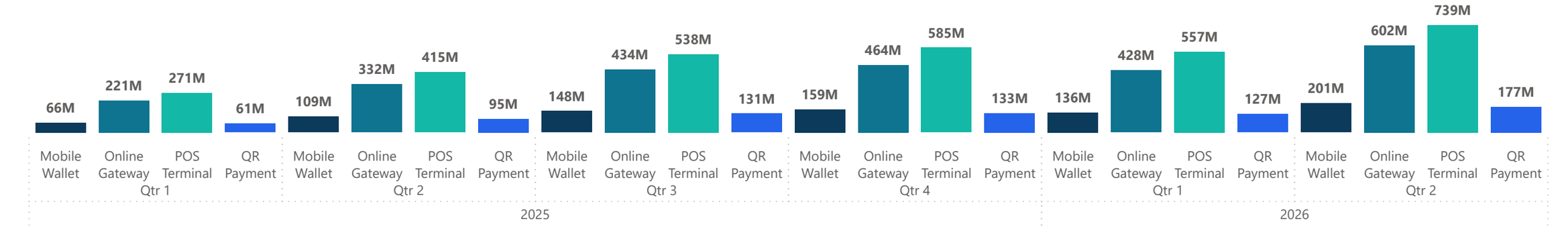
Priority Merchant Watchlist

merchant_name	Merchant Status	Recommended Action	Net Sales YTD	Net Margin YTD	Net Margin % YTD	Refund Rate YTD %	Net Sales YTD YoY %
Demo Bar & Nightlife Partner 281	Sales Decline	Contact merchant	15128373	5432011	35.9%	1.37%	-4.99%
Demo Bar & Nightlife Partner 283	Sales Decline	Contact merchant	87728149	31282089	35.7%	1.32%	-14.99%
Demo Bar & Nightlife Partner 315	Sales Decline	Contact merchant	2842687	997809	35.1%	1.37%	-6.00%
Demo Cafe & Bakery Partner 035	Sales Decline	Contact merchant	9608305	3177607	33.1%	1.27%	-10.14%
Demo Cafe & Bakery Partner 074	Sales Decline	Contact merchant	313980	106787	34.0%	1.43%	-38.52%
Demo Cafe & Bakery Partner 157	Sales Decline	Contact merchant	1493967	504744	33.8%	1.54%	-2.60%
Demo Catering Partner 050	Sales Decline	Contact merchant	737024	229218	31.1%	1.52%	-27.17%
Demo Catering Partner 268	Sales Decline	Contact merchant	486417	153281	31.5%	1.21%	-31.82%
Demo Fine Dining Partner 241	Sales Decline	Contact merchant	11028835	4150934	37.6%	1.37%	-6.78%
Demo Fine Dining Partner 277	Sales Decline	Contact merchant	4967323	1896551	38.2%	1.43%	-4.45%
Demo Restaurant Partner 013	Sales Decline	Contact merchant	88535163	27562565	31.1%	1.26%	-20.02%
Demo Restaurant Partner 073	Sales Decline	Contact merchant	9455526	3017143	31.9%	1.51%	-12.43%
Demo Restaurant Partner 225	Sales Decline	Contact merchant	65030626	20264422	31.2%	1.24%	-11.57%
Demo Delivery Partner 009	Critical	Immediate review needed	6263473	1710762	27.3%	6.98%	40.96%
Demo Delivery Partner 085	Critical	Immediate review needed	3914193	1006329	25.7%	7.81%	2712.11%
Demo Delivery Partner 086	Critical	Immediate review needed	38347646	10136003	26.4%	7.45%	41.49%
Demo Delivery Partner 161	Critical	Immediate review needed	1509544	398854	26.4%	7.28%	49.33%
Demo Delivery Partner 244	Critical	Immediate review needed	1700710	448821	26.4%	7.31%	3070.62%
Demo Bar & Nightlife Partner 051	Refund Risk	Investigate refund issue	3602228	1260611	35.0%	7.20%	73.53%
Demo Bar & Nightlife Partner 062	Refund Risk	Investigate refund issue	74870846	25951432	34.7%	7.20%	1583.77%
Demo Bar & Nightlife Partner 208	Refund Risk	Investigate refund issue	2834466	990011	34.9%	6.98%	876.07%
Demo Bar & Nightlife Partner 235	Refund Risk	Investigate refund issue	11852923	4180557	35.3%	7.50%	5.04%
Demo Cafe & Bakery Partner 130	Refund Risk	Investigate refund issue	70614243	23428842	33.2%	7.28%	18.95%
Demo Cafe & Bakery Partner 213	Refund Risk	Investigate refund issue	6673148	2235781	33.5%	6.47%	62.17%
Demo Cafe & Bakery Partner 305	Refund Risk	Investigate refund issue	71494819	23727617	33.2%	7.09%	2124.98%
Demo Catering Partner 205	Refund Risk	Investigate refund issue	38154271	11617903	30.4%	7.17%	9.27%
Demo Fast Food Partner 060	Refund Risk	Investigate refund issue	1705120	511768	30.0%	7.15%	114.85%
Demo Fast Food Partner 116	Refund Risk	Investigate refund issue	1837965	527699	28.7%	6.93%	-8.68%

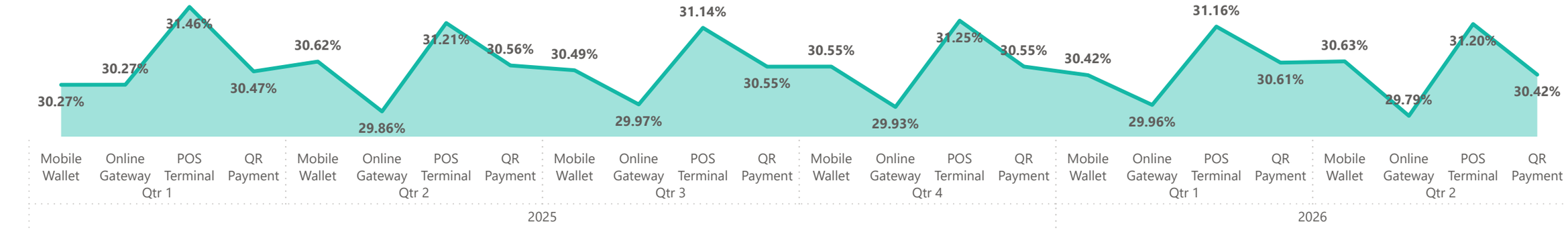
Net Sales by Channel



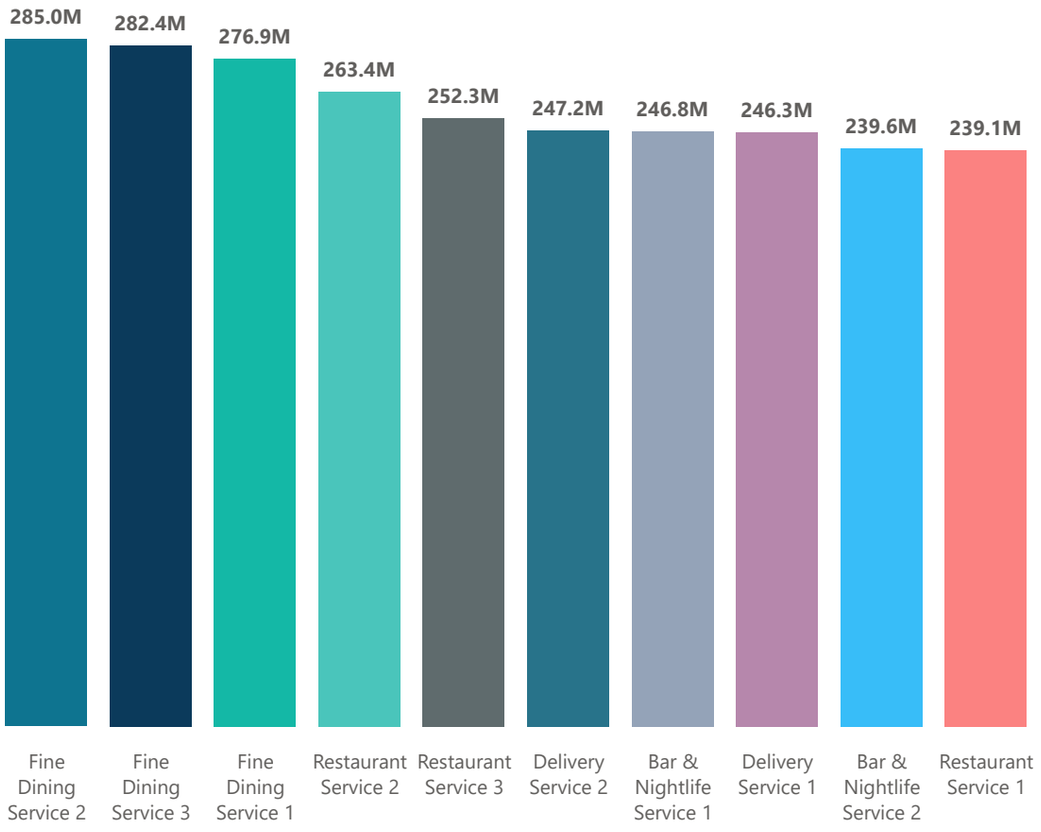
Net Margin by Channel



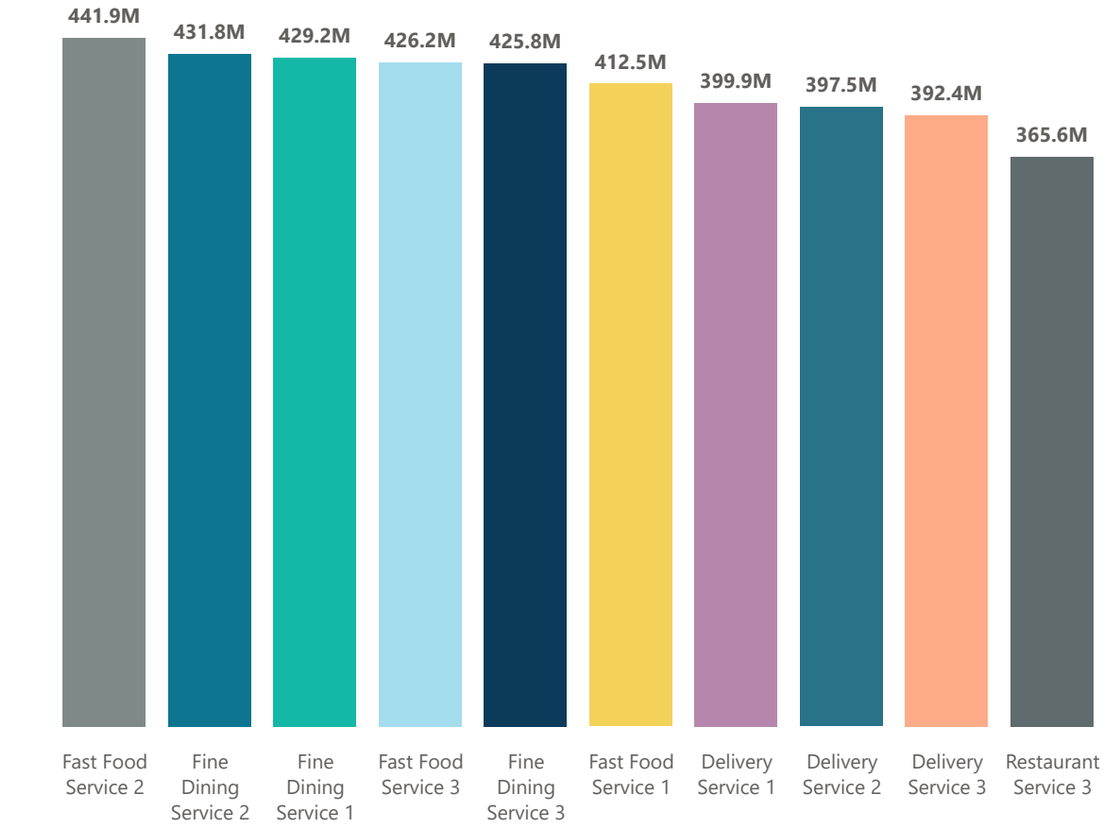
Net Margin % by Channel



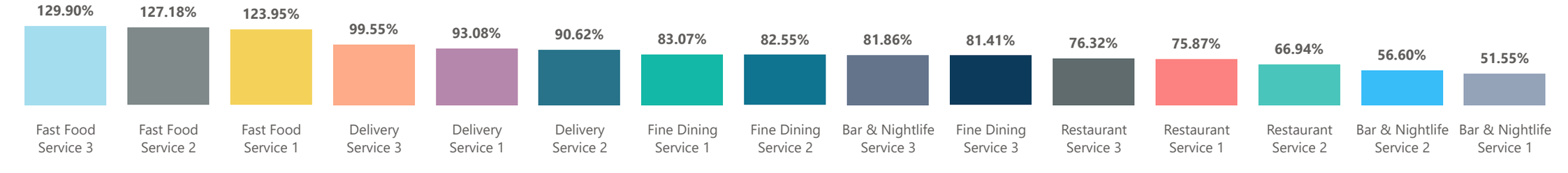
Net Sales by Product 2025 YTD



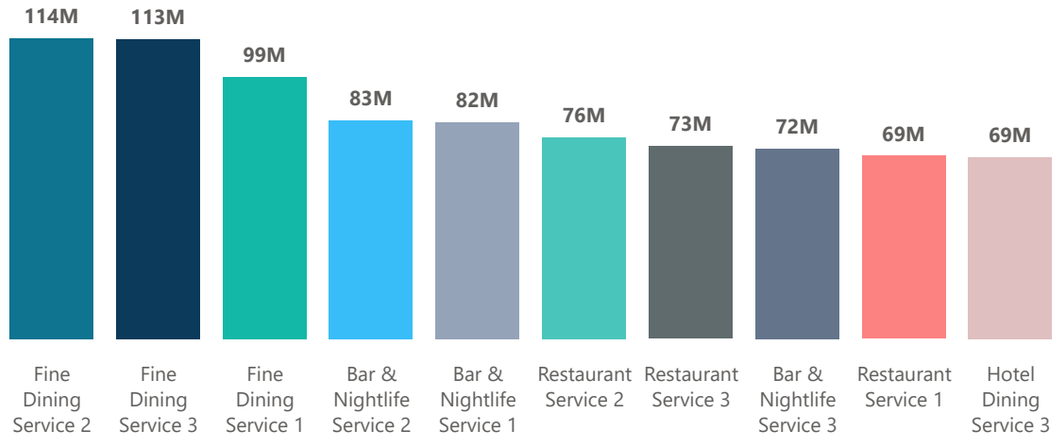
Net Sales by Product 2026 YTD



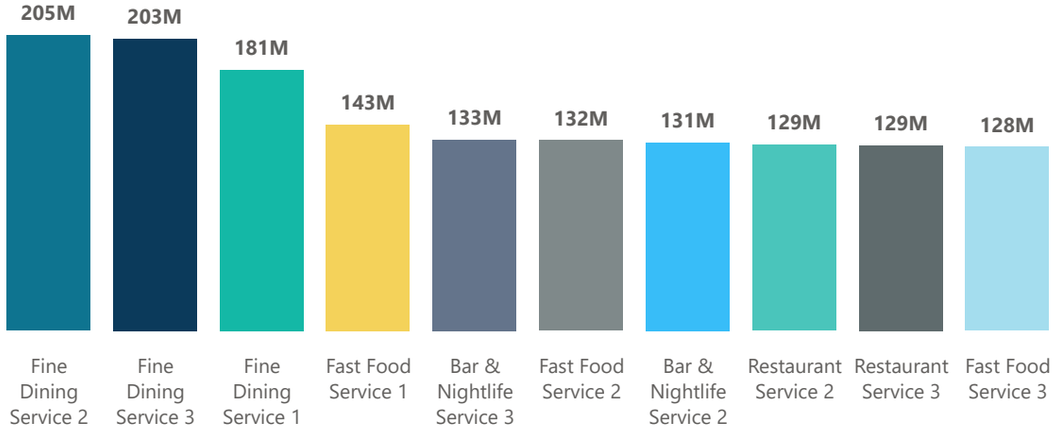
Net Sales by Product YTD YoY%



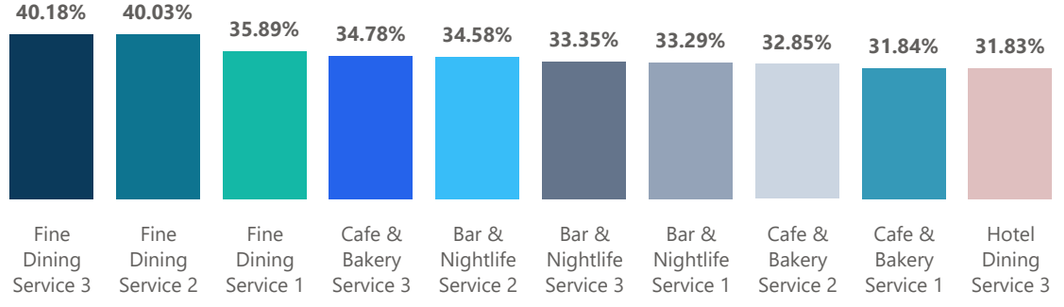
Net Margin by Product 2025 YTD



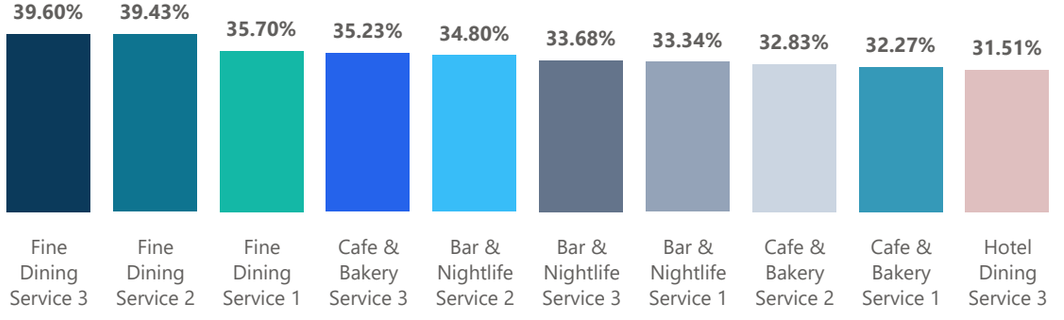
Net Margin by Product 2026 YTD



Net Margin % by Product 2025 YTD



Net Margin % by Product 2026 YTD



Net Margin by Product YTD YoY%

