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February Sales Stabilize as Higher Ticket Sizes Offset Weather Driven Foot Traffic Declines

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Fiserv Small Business Index remains at 143; year-over-year sales grew +1.2%

MILWAUKEE, March 03, 2026 (GLOBE NEWSWIRE) -- Fiserv, Inc. (NASDAQ: FISV), a leading global provider of payments and financial services technology, has published the Fiserv Small Business Index for February 2026, indicating that higher average tickets and shifting winter demand drove small business sales up slightly in February.

The seasonally adjusted Index remained at 143. Year-over-year sales grew (+1.2%) despite transactions (foot traffic) slowing (-0.8%) year over year. Month-over-month sales (+0.2%) and foot traffic (-0.1%) changed little compared to January. Sales growth was largely driven by higher tickets, which grew both year over year (+2.0%) and month over month (+0.3%).

“Small businesses showed resilience in February, with sales seeing a modest rebound despite a second consecutive month of harsh winter events,” said Prasanna Dhore, Chief Data Officer, Fiserv. “With many consumers reprioritizing their spend due to seasonal events, sales grew for service-based businesses, while restaurant sales declined because of slower foot traffic.”

Key Takeaways

Demand shifted in February due to cyclical patterns and weather
Subsectors that realized a year-over-year sales boost in the wake of harsh weather included Repair and Maintenance (+1.5%), Health and Personal Care Retailers (+3.0%) and Accommodations/Hotels (+4.3%). Seasonal patterns contributed to sales growth as well, with Professional Services up (+4.2%) as pricing for Tax Preparation, Business Services, and Legal Services grew.

Retail showed notable demand shifts.
Retail sales grew slightly (+0.6%) year over year and were flat compared to January. Foot traffic fell (-0.2%) from January but rose (+1.4%) year over year. Food and Beverage Stores (+0.8%), Motor Vehicle Parts (+0.9%) and Health and Personal Care Retailers (+0.5%) had small but meaningful gains month over month, likely in direct response to weather-related events. Food & Beverage Stores saw a slight decline in year-over-year sales (-0.1%) despite foot traffic growth (+0.5%) as consumers chose more budget-friendly options.

Small business restaurant sales slowed
Food Services and Drinking Places (Restaurants) sales were flat compared to January and year over year (+0.1%), suggesting some consumers may be deprioritizing eating out. Foot traffic declined month over month (-0.4%) and year over year (-2.1%).

Lackluster restaurant sales were most present at Limited-Service Restaurants (-1.8% year over year); Full-Service Restaurants performed much better, growing (+1.4%) year over year.

Winter Storm Drags Sales in the Northeast
For the second straight month, a winter storm in the final week impacted small business sales in a large portion of the northeast. Rhode Island (-9.9%) and New York (-2.9%) sales dropped significantly year over year, as February's blizzard made surface travel very limited.

To access the full Fiserv Small Business Index, visit fiserv.com/FiservSmallBusinessIndex.

About the Fiserv Small Business Index®

The Fiserv Small Business Index is published during the first week of every month and differentiated by its direct aggregation of consumer spending activity within the U.S. small business ecosystem. Rather than relying on survey or sentiment data, the Fiserv Small Business Index is derived from point-of-sale transaction data, including card, cash, and check transactions in-store and online across approximately 2 million U.S. small businesses, including hundreds of thousands leveraging the Clover point-of-sale and business management platform.

Benchmarked to 2019, the Fiserv Small Business Index provides a numeric value measuring consumer spending, with an accompanying transaction index measuring customer traffic. Through a simple interface, users can access data by region, state, and/or across business types categorized by the North American Industry Classification System (NAICS). Featuring the most detailed classification available, the Fiserv Small Business Index provides visibility into 56 standardized level-6 national industries across 26 subsectors and 13 sectors, allowing users to track sales trends with precision and understand the diverse dynamics shaping the U.S. small business economy.

About Fiserv

Fiserv, Inc. (NASDAQ: FISV), a Fortune 500 company, moves more than money. As a global leader in payments and financial technology, the company helps clients achieve best-in-class results through a commitment to innovation and excellence in areas including account processing and digital banking solutions; card issuer processing and network services; payments; e-commerce; merchant acquiring and processing; and Clover®, the world's smartest point-of-sale system and business management platform. Fiserv is a member of the S&P 500® Index and one of TIME Magazine's Most Influential Companies™. Visit fiserv.com and follow on social media for more information and the latest company news.

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