Priority Technology Holdings, Inc. PRTH

Nasdaq; other; SIC 7389, Services-Business Services, NEC; CIK 0001653558

D

fourth fifth of 334 graded peers in other

rank 245 of 334; percentile 73.3; sampling error 2.7 points; lower is stronger

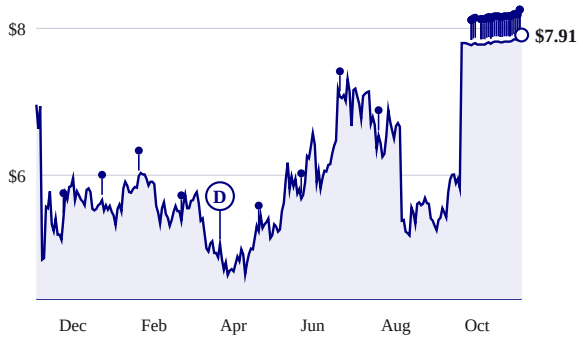
A B C D E

D, the sloth



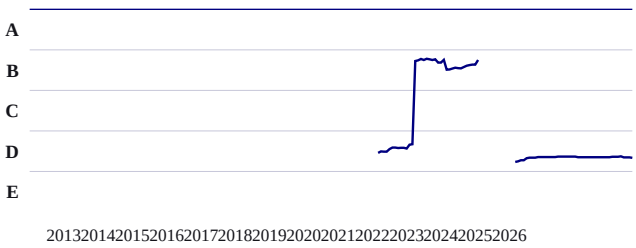
Scoreboard	
Profitability	D percentile 75.2
Solvency	D percentile 65.8
Growth and financing	B percentile 28.5
Reliability	0.91 AUC filers with $591M to $2.67B assets; 95% interval 0.88 to 0.94; 160 events, 2020 to 2025
Peer failure rate	1.01% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$591M to $2.67B assets total assets $2.4B
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered not computable: dilution, distress
Inputs computable	7 of 14
Graded from	filings received through Mar 10, 2026 239 days before the rescan; latest periodic filing 10-Q received Aug 6, 2026
Last close	$7.90 2026-11-03; market equity $0; no price enters the letter

Share price, twelve months to the rescan



Split-adjusted close. Each lollipop is a rescan and carries the letter held then.

Letter at every rescan, 2012 to 2026



Sector percentile at each rescan, stronger toward the top; facts filed by each date only.

Business, in the company's words

opening of Item 1 of the 10-K received Mar 10, 2026

Priority a payments and banking fintech purpose-built to collect, store, lend and send money with a connected commerce engine that combines full-service merchant acquiring for accounts receivable, complete automated payables tools for bill payment, and sophisticated treasury management solutions to accelerate cash flow and optimize working capital for its customers.

The fourteen inputs

lower percentile is stronger; sleeves and inputs within a sleeve carry equal weight

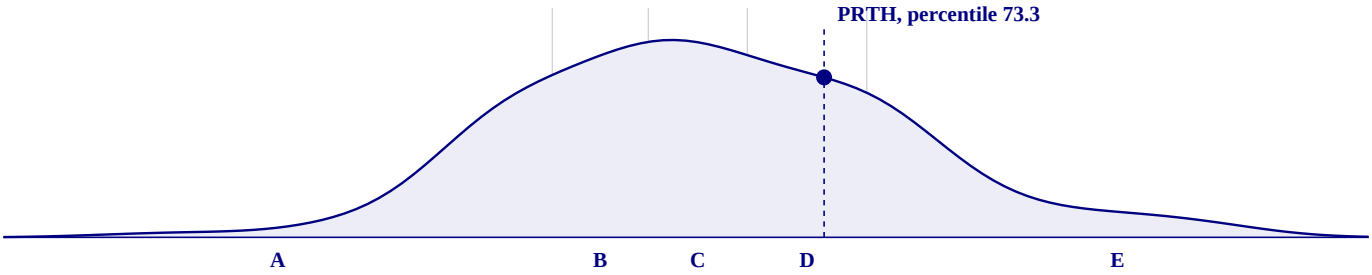
Input	Value	Peer median	Percentile, 0 to 100	Pct	Peers	Period end
Profitability, sleeve percentile 75.2						
Gross profitability	not computable	27.1%				
latest aligned inputs end 2020-12-31; latest annual assets end 2025-12-31						
Return on invested capital	not computable	10.0%				
prior invested-capital observation is 1461 days earlier						
Accruals ratio	(2.1%)	(5.8%)		75.2	502	2025-12-31

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Gross margin stability, five years	not computable	2.2 pts			
five annual gross margins are required; found 2					
Solvency, sleeve percentile 65.8					
Twelve-month failure probability	not computable	0.04%			
firm-wide XBRL shares cannot be assigned to one ticker class					
Altman Z double-prime	0.52	2.06	57.0	387	2025-12-31
Net debt to EBITDA	4.71x	2.51x	79.4	181	2025-12-31
Interest coverage	not computable	2.45x			
latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31					
Current ratio	1.07x	1.33x	60.9	507	2025-12-31
Growth and financing, sleeve percentile 28.5					
Revenue growth, three-year compound	12.8%	5.1%	25.3	396	2025-12-31
Free cash flow growth, three-year compound	13.3%	8.9%	44.2	218	2025-12-31
Reinvestment rate	not computable	11.9%			
pretax income must exceed the validity floor and imply a 0%-100% tax rate					
Asset growth, three years	20.4%	4.1%	16.0	432	2025-12-31
Net share issuance, one year	not computable	(0.5%)			
firm-wide XBRL shares cannot be assigned to one ticker class					

Among 334 peers

other; letters are fifths of this list



Composite score of every graded peer, smoothed; vertical rules are the letter band edges; stronger to the left.

Rank	Company	Percentile	Letter	Warnings
240	CuriosityStream Inc. (CURI)	71.8	D	
241	Travel & Leisure Co. (TNL)	72.1	D	
242	Royal Caribbean Cruises Ltd. (RCL)	72.4	D	
243	Monarch Casino & Resort Inc. (MCRI)	72.7	D	
244	Alight, Inc. Delaware (ALIT)	73.0	D	
245	Priority Technology Holdings, Inc. (PRTH)	73.3	D	
246	Genco Shipping & Trading Ltd. (GNK)	73.6	D	
247	Warner Music Group Corp. (WMG)	73.9	D	
248	Groupon, Inc. (GRPN)	74.2	D	
249	Insperity, Inc. (NSP)	74.5	D	
250	Heartland Express Inc. (HTLD)	74.8	D	

What the price implies

at the 2026-11-03 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	12.1%	(0.6%)	62
Distance from 52-week high	0.0%	(22.7%)	97
EBIT to enterprise value	not computable	4.2%	
Free cash flow yield	not computable	4.1%	
Book value to price	not computable	0.34	

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Sales to price	not computable	0.69	
Composite equity issuance, five years	not computable	(8.8%)	
Relative strength against the sector, log excess return	(0.01)	(0.13)	62

Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score None of 9, period end 2025-12-31	
Return on assets above zero	pass
Operating cash flow above zero	pass
Return on assets improved	pass
Operating cash flow exceeds net income	pass
Long-term leverage fell	pass
Current ratio improved	pass
No new shares issued	fail
Gross margin improved	fail
Asset turnover improved	fail
Cash, filings, liquidity	
Cash and equivalents	$120.3M
Operating cash flow, four quarters	$128.3M
Months of runway	not finite
Days since last periodic filing	90 (10-Q received Aug 6, 2026)
Median daily dollar volume, 63 sessions	$3.1M

Sources

every fact behind the inputs; each row links to its filing index on sec.gov

#	Concept	XBRL tag	Value	Period end	Received	Form	Accession
1	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$404.3M	2020-12-31	2023-03-23	10-K	23-000030
2	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$277.4M	2020-12-31	2021-03-31	10-K	21-000040
3	assets	us-gaap:Assets	$417.8M	2020-12-31	2022-03-17	10-K	22-000028
4	operating income	us-gaap:OperatingIncomeLoss	$141.2M	2025-12-31	2026-03-10	10-K	26-000066
5	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$46.3M	2025-12-31	2026-03-10	10-K	26-000066
6	income tax	us-gaap:IncomeTaxExpenseBenefit	-$9.4M	2025-12-31	2026-03-10	10-K	26-000066
7	total debt	us-gaap:LongTermDebt	$1.0B	2025-12-31	2026-03-10	10-K	26-000066
8	book equity	us-gaap:StockholdersEquity	-$100.4M	2025-12-31	2026-03-10	10-K	26-000066
9	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$77.2M	2025-12-31	2026-03-10	10-K	26-000066
10	total debt	us-gaap:LongTermDebt	$604.1M	2021-12-31	2022-03-17	10-K	22-000028
11	book equity	us-gaap:StockholdersEquityIncludingPortionAttributableT...	-$64.2M	2021-12-31	2025-03-06	10-K	25-000039
12	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$20.3M	2021-12-31	2024-03-12	10-K	24-000039
13	net income	us-gaap:ProfitLoss	$55.7M	2025-12-31	2026-03-10	10-K	26-000066
14	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$100.0M	2025-12-31	2026-03-10	10-K	26-000066
15	assets	us-gaap:Assets	$2.4B	2025-12-31	2026-03-10	10-K	26-000066
16	assets	us-gaap:Assets	$1.8B	2024-12-31	2026-03-10	10-K	26-000066
17	current assets	us-gaap:AssetsCurrent	$1.5B	2025-12-31	2026-03-10	10-K	26-000066
18	current liabilities	us-gaap:LiabilitiesCurrent	$1.4B	2025-12-31	2026-03-10	10-K	26-000066
19	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	-$91.5M	2025-12-31	2026-03-10	10-K	26-000066
20	liabilities	us-gaap:Liabilities	$2.5B	2025-12-31	2026-03-10	10-K	26-000066
21	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$63.2M	2025-12-31	2026-03-10	10-K	26-000066
22	operating income	us-gaap:OperatingIncomeLoss	$81.5M	2023-12-31	2026-03-10	10-K	26-000066
23	interest expense	us-gaap:InterestExpense	$76.1M	2023-12-31	2024-03-12	10-K	24-000039
24	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$953.0M	2025-12-31	2026-03-10	10-K	26-000066
25	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$879.7M	2024-12-31	2026-03-10	10-K	26-000066
26	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$755.6M	2023-12-31	2026-03-10	10-K	26-000066
27	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$663.6M	2022-12-31	2025-03-06	10-K	25-000039

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28	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$24.9M	2025-12-31	2026-03-10	10-K	26-000066
29	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$85.6M	2024-12-31	2026-03-10	10-K	26-000066
30	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$21.7M	2024-12-31	2026-03-10	10-K	26-000066
31	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$81.3M	2023-12-31	2026-03-10	10-K	26-000066
32	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$21.3M	2023-12-31	2026-03-10	10-K	26-000066
33	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$70.5M	2022-12-31	2025-03-06	10-K	25-000039
34	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$18.9M	2022-12-31	2025-03-06	10-K	25-000039
35	current assets	us-gaap:AssetsCurrent	$1.1B	2024-12-31	2026-03-10	10-K	26-000066
36	current liabilities	us-gaap:LiabilitiesCurrent	$1.1B	2024-12-31	2026-03-10	10-K	26-000066
37	assets	us-gaap:Assets	$1.6B	2023-12-31	2025-03-06	10-K	25-000039
38	assets	us-gaap:Assets	$1.4B	2022-12-31	2024-03-12	10-K	24-000039

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