

MERCHANT CLASS

A BUSINESS-MINDED SPELLCASTING CLASS WITH UNLIMITED PECUNIARY POTENTIAL
BY TARON POUNDS



MERCHANT CLASS

CREDITS

Class Designer: Taron “Indestructoboy” Pounds

Consultants: Benjamin Huffman and Ross Leiser

Character Artwork: Jeremy Luther

All character artwork in this supplement was commissioned by Taron Pounds and is licensed for use through Jeremy Luther.

Interior Art: Adobe Stock Images, Dungeon Master’s Guild Creators Resource

MERCHANT REVISED



THIS VERSION OF THE MERCHANT CLASS IS A complete overhaul of my Merchant Class published on the DMsGuild in August of 2018. Despite the extremely positive reception it received, I found myself looking at the design in 2020 after having worked on several other projects, including discussions about Fifth Edition class design with several prestigious DMsGuild class designers, and found myself unhappy with the amount of bookkeeping and calculations the original version had.

The Merchant went Copper Best Seller and I felt that I wanted to give this one another go, but really do it as polished as I possibly could and used my revisions of the Merchant as a series on homebrewing for my YouTube channel. I hired on two designers who’s work I highly respected as consultants, and commissioned my friend Jeremy to create completely original artwork for the class. Their work helped to create something incredibly special, and I’m excited for the stories you all will make with this new version of the class I’m most proud of having designed for the DUNGEONS & DRAGONS 5e community.

CONTENTS

MERCHANT	2
CLASS FEATURES	4
MERCHANT GUILDS	7
Apothecary	7
Blacksmith	8
Esotericism	10
Gambler	11
Swindler	12
Traveler	13
MERCHANT MULTICLASSING	14
MERCHANT SPELL LIST	14
SPELL DESCRIPTIONS	15
FEATS	15

THE MERCHANT’S PLACE IN THE PARTY

The class is intended to be a high-support spellcaster that helps the party stay equipped and rewards players that enjoy solving problems using the equipment they have on-hand rather than spellcasting and skill checks. The class creates characters with the dynamic of a:

- Buffer/De-buffer with spells and features that manipulate the abilities and overall power of other creatures,
- Supplier similar to the Artificer, which gives the party guaranteed access to both mundane and magical items,
- Delver well equipped for the perils of dungeons thanks to a large arsenal of virtually on-demand items through their Portable Storefront.

DUNGEONS & DRAGONS, D&D, Wizards of the Coast, Forgotten Realms, the dragon ampersand, *Player’s Handbook*, *Monster Manual*, *Dungeon Master’s Guide*, D&D Adventurers League, all other Wizards of the Coast product names, and their respective logos are trademarks of Wizards of the Coast in the USA and other countries.

This work contains material that is copyright Wizards of the Coast and/or other authors. Such material is used with permission under the Community Content Agreement for Dungeon Masters Guild.

©2019 Wizards of the Coast LLC, PO Box 707, Renton, WA 98057-0707, USA. Manufactured by Hasbro SA, Rue Emile-Boéchat 31, 2800 Delémont, CH. Represented by Hasbro Europe, 4 The Square, Stockley Park, Uxbridge, Middlesex, UB11 1ET, UK.

All other original material in this work is copyright 2020 by Taron Pounds and published under the Community Content Agreement for Dungeon Masters Guild.



MERCHANT

The party made their way through a sanctuary decorated with ornate tapestries, incredibly life-like sculptures, and paintings which must have been the life's work of a masterful artist. When the party made its way through the luxurious lair, they set their eyes upon the shimmering form of an adult red dragon, stretching out atop a mountain of gold pieces. His attention turned towards the adventurers, and he chortled. Just as he prepared to wipe the group from existence with a single breath, the small gnomish innkeeper of the group spoke, "Before you kill us all, I have a deal you simply can't refuse!"

After raising a toast to the appointing of a new emperor, a shout is heard from the half-orc vintner sitting two seats away. The legs of the wine the table was about to consume trickled slowly back into the liquid, atypical for this family's blend he had traded often. His insight thwarted an assassin's attempt at instilling international hostility between two nations and leading to war.

May they be an appraiser of rare magic items, a peddler of illicit substances, or a bookkeeper for the royal court, merchants are masters of exchange. They may invest into their allies to strengthen them or push coin to make sure the object of their ire has every skeleton dragged out of their closet for all to see.

THE MAGIC VALUE

Even life-bringing spells are nothing without their valuable components. Volo and Elminster alike have philosophized on the ties between magic and expense; the famed lorekeepers giving their own thoughts on the debate between substances being innately magical or whether the preciousness of a thing gives it magical properties, akin to faith giving a deity their power.

Whatever side of the debate you sit on, there is an undeniable power behind economics and value. Civilizations have risen and fallen based on of their ability to trade. As such, society as we know it would be impossible had it not been for our ability to negotiate the exchange of goods. Commerce itself has come to be revered as having some sort of innate, supernatural quality

THE MERCHANT

Level	Proficiency Bonus	Features	Storefront Value (gp)	Cantrips Known	-- Spell Slots per Spell Level --				
					1st	2nd	3rd	4th	5th
1st	+2	Portable Storefront, Spellcasting	50	2	2	-	-	-	-
2nd	+2	Bang for Your Buck, Urbane Appraiser	100	2	2	-	-	-	-
3rd	+2	Merchant Guild	150	2	3	-	-	-	-
4th	+2	Ability Score Improvement	200	2	3	-	-	-	-
5th	+3	Merchant Guild Feature, Pack Mule	300	2	4	2	-	-	-
6th	+3	Top Shelf	400	2	4	2	-	-	-
7th	+3	Use an Extra Object	500	2	4	3	-	-	-
8th	+3	Ability Score Improvement	650	2	4	3	-	-	-
9th	+4	Merchant Guild Feature	800	2	4	3	2	-	-
10th	+4	Backstock	1,000	3	4	3	2	-	-
11th	+4	Use Magic Device, Top Shelf Improvement	2,000	3	4	3	3	-	-
12th	+4	Ability Score Improvement	3,000	3	4	3	3	-	-
13th	+5	-	4,000	3	4	3	3	1	-
14th	+5	Insider Trading	5,000	4	4	3	3	1	-
15th	+5	Merchant Guild Feature	6,000	4	4	3	3	2	-
16th	+5	Ability Score Improvement	7,000	4	4	3	3	2	-
17th	+6	-	8,000	4	4	3	3	3	1
18th	+6	On the House, Top Shelf Improvement	9,000	4	4	3	3	3	1
19th	+6	Ability Score Improvement	9,500	4	4	3	3	3	2
20th	+6	Business Tycoon	10,000	4	4	3	3	3	2

responsible for successful, happy lives. The gods of commerce garnered worship, Waukeen being the most widely worshiped of these gods in the Forgotten Realms. In some urban areas, worship of gods presiding in the domain of fertility and nature have been abandoned due to them feeling unnecessary when trade will provide.

Merchants gain their magic through the art of the deal and the essence of value itself. This magic may have been influenced by some force such as the divine powers of a god of commerce, greed, luck, or wealth, or the intrinsic nature of trade, chance, and chaos.

THE ENTICEMENT TO ADVENTURE

Classically, adventurers only needed the motivation of treasure to risk their lives. None know the compulsion to seek out gold more than the merchant. It's easy to live a humble life running a shop and watching the days pass on, but rumors from travelers about the massive haul they brought back from their most recent journey can be enough to tempt a storeowner from their stagnant storefront and into the dungeon.

Some merchants instead choose the travelling life, roaming from town to town and stopping to peddle wares on their business ventures. The travelling merchant is a joyous sight for an overwhelmed and starving party, as they may provide food, water, and information about the surrounding area. Just how great would it be to have this

merchant always around?

CREATING A MERCHANT

When making a merchant, think about what kind of business your character would have developed and why it would push them towards adventuring. Maybe you have been seeking out the components for a unique item you know is going to be the next big thing, or you simply try to accrue enough wealth through swindling to fund your own thieves' guild. Perhaps you were the kindly innkeeper who was thrust towards adventure when the party accidentally dragged you into their quest. You could just be seeking out curiosities and aberrant items. Either way, consider why your merchant isn't just better off setting up shop in a large town and avoiding adventuring in the first place.

QUICK BUILD

You can make a merchant quickly by following these suggestions. First, Charisma should be your highest ability score. Then prioritize Dexterity. Second, choose the Guild Merchant background. Third, choose the mending and magic stone cantrips, along with the 1st-level spells comprehend languages and purify food and drink.

CLASS FEATURES

As a merchant, you gain the following class features.

HIT POINTS

Hit Dice: 1d8 per merchant level

Hit Points at 1st Level: 8 + your Constitution modifier

Hit Points at Higher Levels: 1d8 (or 5) + your Constitution modifier per merchant level after 1st

PROFICIENCIES

Armor: Light armor

Weapons: Simple weapons, crossbows, improvised weapons

Tools: Your choice of two artisan's tools or vehicles

Saving Throws: Wisdom, Charisma

Skills: Choose any three

EQUIPMENT

You start with the following equipment, in addition to the equipment granted by your background:

- (a) a hand crossbow and 20 bolts or (b) any simple weapon
- a staff and an abacus
- a container for use with your Portable Storefront feature

Alternatively, you can begin with a starting wealth of (4d4 × 10) gp and purchase the starting equipment of your choice, but you always start with a container for use with your Portable Storefront feature.

PORTABLE STOREFRONT

1st-level Merchant feature

When you choose the equipment given to you by this class, you also designate a closeable container (such as a bag, sack, or chest) as your Portable Storefront. Your Portable Storefront is a magical supply of mundane items and magic items of your choice with a rarity no higher than common. The combined value all items in your Portable Storefront must be less than or equal to the gold piece (gp) cost shown in the Storefront Value column of the Merchant table.

The chosen items make up your supply list, which cannot be changed unless the Portable Storefront is fully stocked. Changing the supply list can only be done as a part of a long rest and the new items replace those you removed from the supply list you finish the rest. When you get this feature and whenever you gain a level in this class, your Portable Storefront is automatically fully stocked with the items you chose for the supply list.

An item cannot be added to your Portable Storefront if it item would not normally be able to fit into the container (see the Container Capacity table, *Player's Handbook* p. 153) or if it has a value of less than 1 cp. No matter how stocked it is, the Portable Storefront only weighs 10 pounds. You can designate a new container as your Portable Storefront as a part of a short or long rest. When you do, the previous container loses its magical properties.

Using your bonus action, you can place your hand into

your Portable Storefront and think of an item that appears on your supply list. When you do, a unit of that item instantly appears in your hand and the container cannot provide that unit of the item again unless you place it back into your Portable Storefront in good condition or until you restock it during a short or long rest by placing either currency or precious gems of a value equal to or higher than the cost of the item into the Portable Storefront.

Once you place gp into the Portable Storefront, they are expended and the item is restocked when you finish the rest. Anything placed into the container that is not gp or precious gems immediately reappears in the nearest unoccupied space when you close the Portable Storefront.

CURRENCY CONVERSION

Don't limit your Portable Storefront supply to just the items listed in official books, get weird with it! If you can think of a mundane item you'd like to include in your Portable Storefront such as a box of nails, toothbrushes, or pillows, you can follow the guidelines in the Currency Conversion table below and use it to estimate the cost of items with their real-world prices! The converted values shown are representative of 1 unit of the currency listed in the D&D Currency column.

CURRENCY CONVERSION

D&D Currency	Abbr.	USD (\$)
Copper piece	cp	\$0.10
Silver piece	sp	\$1.00
Electrum piece	ep	\$5.00
Gold piece	gp	\$10.00
Platinum piece	pp	\$100.00

SPELLCASTING

1st-level Merchant feature

You develop the ability to cast spells through the power of value and its influence on commerce and trade.

CANTRIPS (0-LEVEL SPELLS)

You know two cantrips of your choice from the merchant spell list. You learn an additional merchant cantrip of your choice at 10th and 14th levels.

PREPARING AND CASTING SPELLS

The Merchant table shows how many spell slots you have to cast your merchant spells. To cast one of your merchant spells of 1st level or higher, you must expend a slot of the spell's level or higher. You regain all expended spell slots when you finish a long rest.

You prepare the list of merchant spells that are available for you to cast, choosing from the merchant spell list. When you do so, choose a number of merchant spells equal to your Charisma modifier + half your merchant level, rounded down (minimum of one spell). The spells must be of a level for which you have spell slots.

For example, if you are a 5th-level merchant, you have four 1st-level and two 2nd-level spell slots. With a Charisma of 14, your list of prepared spells can include four spells of 1st or 2nd level, in any combination. If you prepare the 1st-level spell cure wounds, you can cast it using a 1st-level or a 2nd-level slot. Casting the spell doesn't remove it from your list of prepared spells.

You can change your list of prepared spells when you finish a long rest. Preparing a new list of merchant spells requires at least 1 minute per spell level for each spell on your list.

EXCHANGEABLE CASTING

You may use your action to give one of your merchant spell slots to another creature that you can touch. The slot becomes a spell slot of that respective creature's class and maintains its spell slot level. You cannot give a spell slot to a creature that would then have more than four slots of that spell slot's level.

Additionally, as an action, you can turn one of your merchant spell slots into a number of lower-level spell slots equal to that spell slot's level. For example, if you have a 3rd-level spell slot, you may exchange it for three 1st-level spell slots, or one 1st-level spell slot and one 2nd-level spell slot. You may not have any more than four merchant spell slots of any level.

COMPONENT SUBSIDIZING

You may supplement the material components of your allies' spells with your mercantile magic. When a willing creature uses the Cast a Spell action and declares the spell they intend to cast, you can use your reaction and expend a merchant spell slot of a level equal to the level of the spell being cast to remove any material components required this turn for the spell. If the cost of the material components being removed is higher than the value of your Portable Storefront, the spell fails.

SPELLCASTING ABILITY

Charisma is your spellcasting modifier for your merchant spells. Your magic comes from the quality of value itself and your ability to recognize and negotiate trade. You use Charisma whenever a spell refers to your spellcasting ability. In addition, you use Charisma when setting the saving throw DC for a merchant spell you cast and when making an attack roll with one.

Spell save DC = 8 + your proficiency bonus + your Charisma modifier
Spell attack modifier = your proficiency bonus + your Charisma modifier

BANG FOR YOUR BUCK

2nd-level Merchant feature

You can choose to replace the bonus to rolls made with items with your Charisma modifier. (For example: the *potion of healing* normally heals 2d4+2 hit points. Using this feature, you can replace the +2 with your Charisma modifier.) If the item does not have a bonus, you may add your Charisma modifier to it.

Additionally, you can use your Merchant spell save DC in place of the DC for magic items and when you deal damage or heal hit points with the property of a magic item, you can expend one merchant spell slot to increase the damage or healing by 1d6 for a 1st-level spell slot, plus 1d6 for each spell level higher than 1st, to a maximum of 4d6.

URBANE APPRAISER

2nd-level Merchant feature

Your travels and exchanges on trade routes has taught you a vast amount on the various cultures of the realm. Whenever you make any skill check to determine the value or cultural significance of any item or object, you are considered proficient in the skill and add double your proficiency bonus to the check, instead of your normal proficiency bonus.

MERCHANT GUILD

3rd-level Merchant feature

You join a guild of other peddlers, traders, and purveyors of goods. You choose from either the guild of:

- Apothecary, a guild for sellers of medicine and potions.
- Blacksmith, a guild of weapons and armor crafters.
- Esotericism, a guild for traders of occult knowledge.
- Gambler, the guild for dealers of entertainment and chance.
- Swindler, a guild for hucksters and thieves.
- Traveler, the guild of caravanners and wandering salesmen.

ABILITY SCORE IMPROVEMENT

4th-level Merchant feature

When you reach 4th level, and again at 8th, 12th, 16th, and 19th level, you can increase one ability score of your choice by 2, or you can increase two ability scores of your choice by 1. As normal, you can't increase an ability score above 20 using this feature.

PACK MULE

5th-level Merchant feature

Your carrying capacity is doubled.

TOP SHELF

6th-level Merchant feature

You can now stock uncommon magic items in your Portable Storefront. Once you reach 11th level in this class, you can stock magic items in your Portable Storefront with a rarity no higher than rare. At 18th level, you can stock magic items in your Portable Storefront with a rarity no higher than very rare.

Additionally, when you reach these levels, you add these items to a special area of your supply list for your Portable Storefront, called your Top Shelf. Your Top Shelf can only hold a number of items equal to your Charisma modifier and items on your Top Shelf ignore the value restrictions of your Portable Storefront feature. Items on your Top Shelf do not have to be restocked in order to change the items on your supply list that are not on your Top Shelf, but they otherwise obey all other restrictions for restocking.

USE AN EXTRA OBJECT

7th-level Merchant feature

You can use two objects instead of one whenever you take the Use an Object action on your turn.

BACKSTOCK

10th-level Merchant feature

There is always a chance that you've got just what you need in stock, it might have just gotten misplaced or rolled under a shelf somewhere...

Using your action, you can place your hand into the container designated for your Portable Storefront to try to find an item. The item can have a cost no higher than five times your merchant level. Name the item and roll percentile dice. If you roll a number equal to or lower than your merchant level, the item appears in your hand, whether or not it has appeared in your Portable Storefront or if you have it in stock.

You can search for an item a number of times equal to your Charisma modifier (minimum of 1). You regain all expended uses when you finish a long rest. Once you find an item, you can't use this feature again until you finish a long rest.

Once you reach 20th level in this class, you always find the item you are looking for.

USE MAGIC DEVICE

11th-level Merchant feature

The customers you have met during your trades and dealings has taught you the lore and workings behind all manner of magic items. As such, you can improvise the use of items even when they are not intended for you. You ignore all class, race, and level requirements on the use of magic items.

INSIDER TRADING

14th-level Merchant feature

When you restock your Portable Storefront, you only need half of the gp shown in the Value column of the Merchant table to fully restock it.

Once you restock it with this feature, you cannot do so again until you finish your next long rest.

ON THE HOUSE

18th-level Merchant feature

You gain a special 5th-level spell slot, in addition to the normal spell slots granted by your Spellcasting feature. This spell slot can be used only for the Exchangeable Casting and Component Subsidizing abilities of your Spellcasting feature.

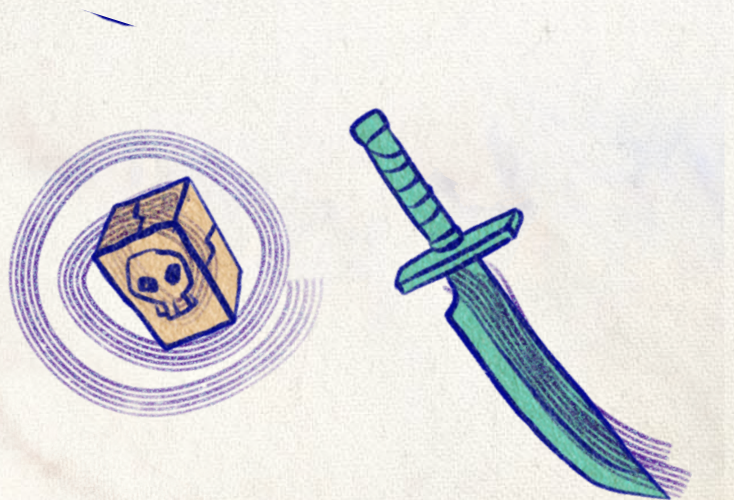
Once you expend the spell slot granted by this feature, you regain it when you finish a long rest.

BUSINESS TYCOON

20th-level Merchant feature

When you roll for initiative, you can choose to instantly restock the items in your Portable Storefront that do not appear on your Top Shelf at no cost to you.

Once you use this feature, you cannot do so again for 7 days.



MERCHANT GUILDS

Merchants join a guild that gives them bonuses that help vitalize their economic endeavors. The merchant guild you choose reflects the products you specialize in selling and your general business policy.

APOTHECARY

Travelers often seek out the aid of a potion seller, making the trade one of the most lucrative businesses in the realms. The merchant guild of apothecaries focuses on the sale and trade alchemical medicines and deadly poultices.

APOTHECARY FEATURES

Merchant Level	Feature
3rd	Potion Seller, Deft Decoctions, Apothecary Magic
5th	Triage
9th	Mithridatism
15th	Socialized Medicine

POTION SELLER

3rd-level Apothecary Merchant Trade feature

You gain proficiency with herbalism kits and the Medicine and Nature skills. If you already have proficiency with a skill or tool given to you by this feature, you may select another instead.

Additionally, you may stock potions in your Portable Storefront at half the cost (rounded up) and the time you must take to craft potions and poisons is halved.

DEFT DECOCTIONS

3rd-level Apothecary Merchant Trade feature

You can use the Use an Object action to touch a potion, a bottle, flask, vial, or other container and expend a merchant spell slot of 1st-level or higher to instantly create a custom potion or infuse a potion with additional effects, choosing one effect per level of the spell slot expended. An effect cannot be chosen more than once. Potions may be used as a part of the same Use an Object action you made to create the potion.

Potion Effects are listed at the end of this subclass and last until the potion is used or until the end of your next long rest. The potions you create are magic items for the purposes of your Bang for Your Buck feature and have a type from either Blast or Consumable. Blast effects cannot be selected for Consumable potions and vice versa, unless otherwise specified in the effect's description:

Blast. You may also throw the potion at a point within 60 feet of you. Any creature within a 10-foot radius circle centered on that point must succeed on a saving throw against your spell save DC. On a failure, the creature is subjected to the effects of the potion. The radius of the potion increases by 10 feet per level of the spell slot expended above 1st level.

Consumable. The potion must be consumed in order to gain its benefits.

APOTHECARY MAGIC

3rd-level Apothecary Merchant Trade feature

You gain the following spells when you reach the level noted in the Merchant Level column. You always have them prepared and they don't count against the number of spells you can prepare each day. If a spell doesn't appear on the merchant spell list, the spell is nonetheless a merchant spell for you.

APOTHECARY SPELLS

Merchant Level	Feature
3rd	<i>cure wounds</i>
5th	<i>enhance ability</i>
9th	<i>revivify</i>
13th	<i>death ward</i>
17th	<i>greater restoration</i>

TRIAGE

5th-level Apothecary Merchant Trade feature

You can treat wounds and administer medicine during rests which helps to bolster your allies' natural healing. During a short or long rest, you can treat a number of creatures equal to your Charisma modifier. A treated creature gains the following benefits:

- When it rolls a 1 or 2 on a hit die for healing during the rest, it can reroll the die any number of times.
- When it finishes the rest, it gains temporary hit points equal to your merchant level.

MITHRIDATISM

9th-level Apothecary Merchant Trade feature

Continued exposure to and treatment of dangerous poisons and diseases has instilled you with a natural resilience. You have resistance to poison damage and immunity to being diseased or poisoned. If you previously had resistance to poison damage, this feature gives you immunity to poison damage. If a spell or other effect gives you resistance to poison damage, this feature gives you immunity to it while the effect persists.



SOCIALIZED MEDICINE

15th-level Apothecary Merchant Trade feature

Whenever you or a creature that you can see within 30 feet of you consumes a potion, you may use your reaction to extend the effects of the potion to one creature of your choice within 30 feet of the consumer.

Once you use this feature, you cannot do so again until you finish a short or long rest.

POTION EFFECTS

The potion effects are listed in alphabetical order.

Acclimation (Consumable). The drinker of the potion has advantage on Constitution saving throws against extreme heat and extreme cold.

Baleful (Blast). Any creature within a 10-foot radius circle near the point must succeed on a Constitution saving throw. On a failure, a creature takes 2d6 necrotic damage and it can't regain hit points until the end of its next turn. On a success, a creature takes half damage.

Boldness (Consumable). The drinker of the potion can roll a d4 and add the number rolled to one attack roll or saving throw it makes in the next minute.

Corrosive (Blast). Any target in the area must succeed on a Dexterity saving throw or take 2d6 acid damage. Objects and structures take double damage. On a success, a target takes half damage.

Envenomed (Consumable). The drinker must succeed on a Constitution saving throw or take 2d6 poison damage and become poisoned for 1 minute. While poisoned in this way, the drinker takes 1d6 poison damage at the start of each of its turns.

Flammable (Blast). Any target in the area must succeed on a Dexterity saving throw or take 1d6 fire damage and become ignited in flames. While ignited, the target takes 1d6 fire damage at the start of each of its turns. A target can end this damage by using its action to make a Dexterity check to extinguish the flames. A flammable object hit by this attack ignites if it isn't being worn or carried. On a success, a target takes half damage and isn't ignited.

Flash Freeze (Blast). Any target in the area must succeed on a Constitution saving throw or take 2d6 cold damage and have its movement speed halved until the end of its next turn. On a success, a target takes half damage.

Flight (Consumable). The drinker of the potion a flying speed of 10 feet for 1 minute. If the spell slot used to give a potion this effect was of 3rd-level or higher, the speed increases to 30 feet and it lasts for 1 hour.

Healing (Consumable). The drinker of the potion regains 2d4 hit points. The healing of this potion increases by 2d4 for each level of the spell slot used to create the potion above 1st and per 50 gp expended above 50 gp.

Inoculate (Consumable). The drinker of the potion is cured of an effect causing it to be blinded, confused, or deafened.

Splash (Consumable). A Consumable potion that gains this effect may be used as a Blast potion and the targets in the area can willingly fail the saving throw.

Sight (Consumable). The drinker gains 30 feet of darkvision for 1 hour.

Swiftness (Consumable). The drinker's walking speed increases by 10 feet for 1 hour.

Vanish (Consumable). The drinker immediately turns invisible until the end of its next turn or if it makes an attack or casts a spell.

Volatility (Blast). The damage the potion's effects deal increases by 1d6 and the radius increases by 10 feet.

Zap (Blast). Any target in the area must succeed on a Constitution saving throw or take 2d6 lightning damage and it cannot take a reaction until the end of its next turn. On a success, a target takes half damage.

BLACKSMITH

A blade is as necessary as rope, and the merchant guild of blacksmiths has grown rich off thrill-seeking travelers. They may find themselves a good friend of clerics worshipping the Forge domain and are a close ally to the martial warriors of the party. A fighter that has had their blade and armor succumb to the oxidation of a rust monster would normally be up a creek without a paddle, so it pays to make friendly with the arms dealers of the realms.

Of all the merchant trades, blacksmiths are the most common in stories to truly answer the call to adventure, as in times of war, they may be asked to pound skulls instead of metal. Merchants of the guild of blacksmiths have adapted their magic to become portable forges and study the potent nature of armor and weapon enchanting.

BLACKSMITH FEATURES

Merchant Level	Feature
3rd	Arms Dealer, Retool Enchantments, Blacksmith Magic
5th	Extra Attack
9th	Heart of the Forge
15th	Forgemaster

ARMS DEALER

3rd-level Blacksmith Merchant Guild feature

You gain proficiency with smith's tools, medium armor, shields, and martial weapons.

Additionally, you can stock armor and weapons in your Portable Storefront at half the cost (rounded up) and the time you must spend to craft metal armor and weapons is halved.

RETOOL ENCHANTMENTS

3rd-level Blacksmith Merchant Guild feature

You can spend a short rest breaking down and disenchanting magic armor or weapons that do not bear a curse. After doing so, you learn your choice of one of the properties that was on the item and may enchant nonmagical weapons and armor with a property you have learned in this way. For example, if you disenchant a +1 shortsword that also deals 1d4 fire damage on a hit, you can choose to learn either the +1 bonus to attack and damage rolls or the additional 1d4 fire damage on a hit.

Enchanting a piece of equipment requires 10 minutes of time spent with the equipment, after which it remains enchanted for 24 hours. The number of items that can be enchanted at any time with this feature is equal to your Charisma modifier.

An item you create can only have one property on it. You can give items additional properties at 9th (two properties) and 15th (three properties) level.

BLACKSMITH MAGIC

3rd-level Blacksmith Merchant Guild feature

You gain the following spells when you reach the level noted in the Merchant Level column. You always have them prepared and they don't count against the number of spells you can prepare each day. If a spell doesn't appear on the merchant spell list, the spell is nonetheless a merchant spell for you.

BLACKSMITH SPELLS

Merchant Level	Feature
3rd	searing smite
5th	heat metal
9th	elemental weapon
13th	fabricate
17th	Immolation ^{XGTE}

SMASH AND GRAB

5th-level Blacksmith Merchant Guild feature

When you take the Use an Object action, you can make an attack with a weapon as a bonus action.

HEART OF THE FORGE

9th-level Blacksmith Merchant feature

You have resistance to fire damage and when you take bludgeoning, piercing, slashing, or fire damage, you may use your reaction to reduce the damage by an amount equal to your Constitution modifier.

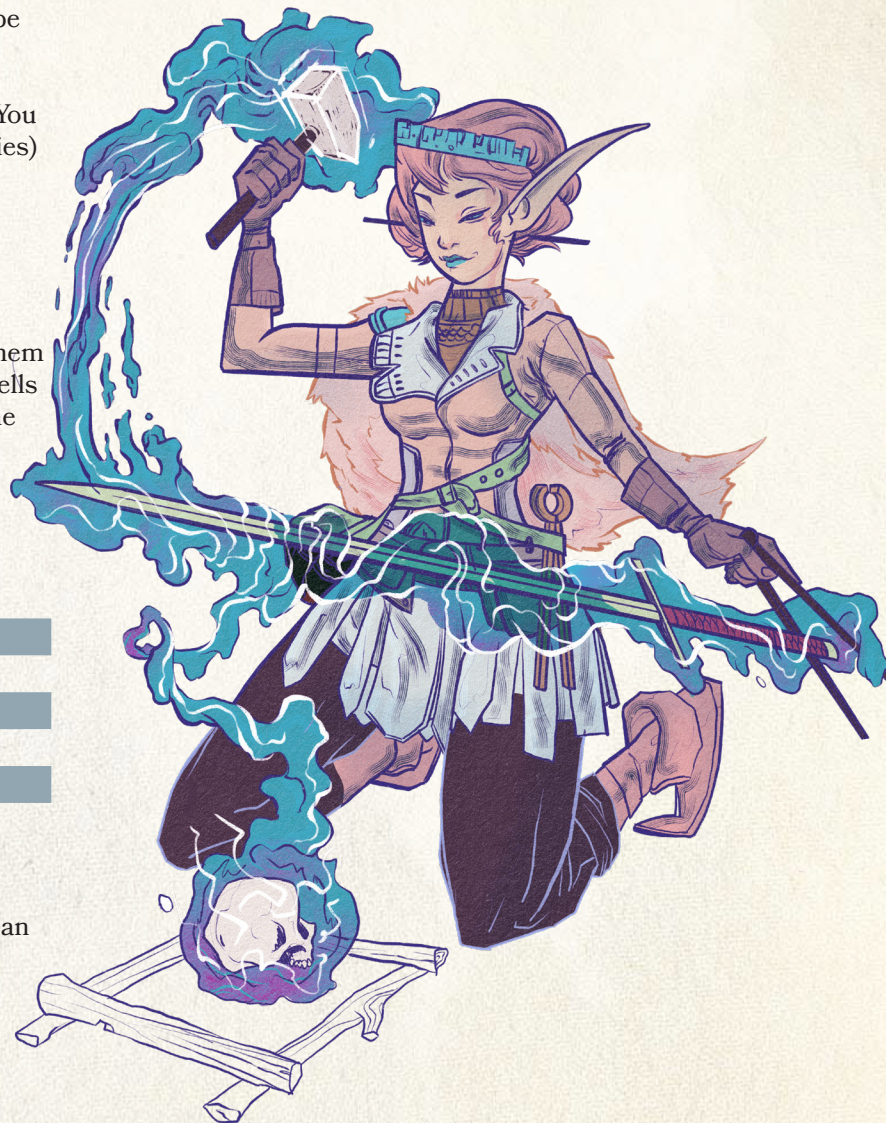
FORGEMASTER

15th-level Blacksmith Merchant feature

Any armor or weapon you craft or stock in your Portable Storefront has one of the following properties of your choice without increasing the cost to craft or stock it:

- +1 to attack and damage rolls,
- +1 to Armor Class,
- it deals an additional 1d4 damage of a damage type of your choice,
- choose a damage type, the wearer can roll 1d4 whenever it takes that damage and subtract the number rolled from the damage.

The item can gain enchantments through your Retool Enchantments feature without adding to the total enchantments on the item. Once the item has been removed from your Portable Storefront, it cannot be placed back into it.



ESOTERICISM

Even speakers of elder tongues and conductors of dread rituals have to purvey the convoluted requirements for their cultic traditions. When they do, they seek out a merchant of the guild of esotericism, an expert appraiser of arcane oddities and grim goods. An esotericist is commonly sought out to deal with curses by foolhardy adventurers that go about touching every piece of treasure they can lay their hands on, some charging a hefty fee to break the curse's bond.

In some areas, these merchants have paired up with wizards and developed massive economic and political power. In the city of Luskan the Host Tower of the Arcane houses the Arcane Brotherhood, a shrouded organization that stood as the dominant ruling force of the Northern Sword Coast for centuries.



ESOTERICISM FEATURES

Merchant Level	Feature
3rd	Eye for Curses, Page Master, Esoteric Magic
5th	Occult Sagacity
9th	The Patronage of Patrons
15th	Curse Scribe

EYE FOR CURSES

3rd-level Esotericism Merchant Guild feature

You gain proficiency with the Arcana skill and with jeweler's kits. If you already have proficiency with a skill or tool given to you by this feature, you may select another instead.

Additionally, whenever you cast identify, you may make an Intelligence (Arcana) check. If the result of the check is a 20 or higher, you also learn whether or not the item is cursed, but not the curse's properties.

PAGE MASTER

3rd-level Esotericism Merchant Guild feature

If you find a spell scroll, you can add it to your Portable Storefront, ignoring rarity restrictions listed in your Portable Storefront feature. Whenever you have a spell scroll in your Portable Storefront, you may prepare and cast the spell on the scroll it as if it were a merchant spell. You lose the ability to cast it this way if you take it out of your Portable Storefront and you must otherwise obey all the restrictions for selecting the spell, as described in your Spellcasting feature. Casting the spell on the spell scroll with this feature does not destroy it while it remains in your Portable Storefront.

ESOTERIC MAGIC

3rd-level Esotericism Merchant Guild feature

You gain the following spells when you reach the level noted in the Merchant Level column. You always have them prepared and they don't count against the number of spells you can prepare each day. If a spell doesn't appear on the merchant spell list, the spell is nonetheless a merchant spell for you.

ESOTERIC SPELLS

Merchant Level	Feature
3rd	identify
5th	phantasmal force
9th	remove curse
13th	banishment
17th	creation

OCCULT SAGACITY

5th-level Esotericism Merchant Guild feature

Your business endeavors and working partnerships with sages of the arcane has taught you how to recognize a spell by its gestures and evocations when you're on the wrong side of the wand. Whenever you witness a creature perform the required components used to cast a spell, you can use your reaction to make an Arcana check against the creature's spellcasting DC. On a success, you learn what the spell is, what the caster's spellcasting ability is, and you gain advantage on saving throws you make against that creature's castings of that spell for the next minute.

You can use this feature a number of times equal to your Charisma modifier, and you regain expended uses when you finish a long rest.

THE PATRONAGE OF PATRONS

9th-level Esotericism Merchant Guild feature

No one would do business with cultists of elder gods without taking proper precautions. You can use your action to make yourself immune to any effect that would sense telepathically unless you allow it. This effect lasts for 1 hour.

sense your emotions or read your thoughts, divination spells, and you cannot be spoken to magically or telepathically unless you allow it. This effect lasts for 1 hour. Once you use this feature, you cannot do so again until you finish a short or long rest. If you have no remaining uses of this feature, you can expend a spell slot of 2nd-level or higher to use it again.

CURSE SCRIBE

15th-level Esotericism Merchant Guild feature

Whenever you study cursed items, you can choose to learn the innerworkings of the curse. When you cast identify on an item with a curse, you automatically learn whether or not the item is cursed and the curse's properties. While you are attuned to a cursed item, you can choose whether or not you are cursed by it.

Additionally, you can use an action to imbue another item that you can see within 30 feet of you with the same curse. Doing so does not remove the curse from the original item. You can only have a number of items imbued with this feature equal to your Charisma modifier. If a remove curse spell is cast on an item you have imbued with a curse, it completely removes the curse from that item.

GAMBLER

These merchants are dealers of a different kind, the peddlers of entertainment and the excitement of chance. The temptation of quick riches is known by everyone all too well, and gamblers specialize in the seductive power of easy wealth.

The outcome of any bet is always determined by luck, skill, or possibly both. Members of the merchant guild of gamblers are able to manipulate both of these concepts, ensuring that the odds are always in their favor.

GAMBLER FEATURES

Merchant Level	Feature
3rd	Cardistry, Poker Face, Gambler Magic
5th	Tempt Fate
9th	The House Always Wins
15th	Jackpot

CARDISTRY

3rd-level Gambler Merchant feature

You gain proficiency with playing card sets and the Insight skill. Using the Use an Object action, you can make a ranged spell attack against a creature within 60 feet with a card from the deck. On a hit, a card deals 1d4 + your Charisma modifier damage of a type of your choice from either acid, cold, fire, or lightning.

Additionally, whenever you make an ability check, attack roll, or saving throw, you may draw one card from a standard 52-card deck of poker cards (Jokers removed) instead of rolling a d20. When you do, consult the Cardistry table and use the Result for the check, adding any modifiers that apply.

Once you do this, you place the card into a discard pile, which you may look through at any time. You can shuffle your discard pile back into your deck when you finish a short or long rest.

SUBCLASS REQUIREMENT: POKER CARDS

This subclass requires a standard 52-card deck of Poker cards (a set with the Jokers removed) to make use of its features. Your Cardistry feature references the Cardistry table below:

CARDISTRY

Card Rank	- Result -	
	♠ ♣	♥ ♦
A	1	11
2	2	12
3	3	13
4	4	14
5	5	15
6	6	16
7	7	17
8	8	18
9	9	19
10	10	20
J	1	20
Q	1	20
K	1	20

POKER FACE

3rd-level Gambler Merchant feature

You have advantage on ability checks and saving throws made to prevent others from sensing your motives, perceiving your emotions, or reading your thoughts.

GAMBLER MAGIC

3rd-level Traveler Merchant Guild feature

You gain the following spells when you reach the level noted in the Merchant Level column. You always have them prepared and they don't count against the number of spells you can prepare each day. If a spell doesn't appear on the merchant spell list, the spell is nonetheless a merchant spell for you.

GAMBLER SPELLS

Merchant Level	Feature
3rd	<i>bless</i>
5th	<i>enhance ability</i>
9th	<i>counterspell</i>
13th	<i>compulsion</i>
17th	<i>skill empowerment</i> ^{XGE}

TEMPT FATE

5th-level Gambler Merchant feature

As a reaction, when a creature rolls for damage, you can allow the creature to reroll any of the damage dice once, provided you aren't incapacitated. If the value shown is less than the original roll, the creature takes damage equal to half your merchant level and the attack deals no damage.

THE HOUSE ALWAYS WINS

9th-level Gambler Merchant feature

Whenever you fail a saving throw, you can reroll the save once and must use the new result.

Once you use this feature, you cannot do so again until you finish a short or long rest.

JACKPOT

15th-level Gambler Merchant feature

When you or a creature that you can see hits with an attack that has disadvantage, you can use your reaction to turn the attack into a critical hit.

You can use this feature a number of times equal to your Charisma modifier. You regain expended uses when you finish a long rest.

SWINDLER

No matter the skill, thieves still have to find someone to pay for their stolen goods and contraband. Black markets developed to facilitate such a trade, nearly always creating a guild of swindlers. Perhaps the most famous of these organizations that could fall under this guild's scope is the Black Network of the Zhentarim, who for centuries has moved products throughout the Moonsea. Their extensive network of mercantile contacts has spread drugs, slaves, poison, and even illegal weaponry throughout Faerûn.

Swindlers need not always take on such morally objectionable endeavors, and all groups could use the help of someone with more flexible ethics.

SWINDLER FEATURES

Merchant Level	Feature
3rd	Hustler's Gambit, Swindler Magic, Misdirection
5th	Now You See Me...
9th	Double-Dealer
15th	... Now You Don't

HUSTLER'S GAMBIT

3rd-level Swindler Merchant feature

You gain proficiency with your choice of either the Deception or Sleight of Hand skills as well as with disguise kits and forgery kits. Whenever you restock your Portable Storefront, you can stock ball bearings, trinkets, disguise kits, and forgery kits at half the cost.

Additionally, you learn thieves' cant, a secret mix of dialect, jargon, and code that allows you to hide messages in seemingly normal conversation. Only another creature

that knows thieves' cant understands such messages. It takes four times longer to convey such a message than it does to speak the same idea plainly.

In addition, you understand a set of secret signs and symbols used to convey short, simple messages, such as whether an area is dangerous or the territory of a thieves' guild, whether loot is nearby, or whether the people in an area are easy marks or will provide a safe house for thieves on the run.

MISDIRECTION

3rd-level Swindler Merchant feature

As an action, you can make a Charisma (Deception) or Dexterity (Sleight of Hand) check against a creature within 5 feet of you against the creature's Passive Perception. On a success, you exchange an item the creature is carrying or holding for an object that you are carrying or holding. On a failure, you have disadvantage on these ability checks against that creature for the next 24 hours and you provoke an opportunity attack from that creature.



SWINDLER MAGIC

3rd-level Swindler Merchant feature

You gain the following spells when you reach the level noted in the Merchant Level column. You always have them prepared and they don't count against the number of spells you can prepare each day. If a spell doesn't appear on the merchant spell list, the spell is nonetheless a merchant spell for you.

SWINDLER SPELLS

Merchant Level	Feature
3rd	<i>charm person</i>
5th	<i>Nystul's magic aura</i>
9th	<i>feign death</i>
13th	<i>charm monster</i>
17th	<i>modify memory</i>

NOW YOU SEE ME...

5th-level Swindler Merchant feature

When you use your action for your Misdirection feature, you can use your bonus action to make an attack or use an object.

DOUBLE-DEALER

9th-level Swindler Merchant feature

You gain proficiency in Intelligence saving throws and whenever you make an ability check against illusions, you can add your proficiency bonus to the check.

Additionally, you cannot be compelled to tell the truth by any means and if another creature attempts to read your thoughts, it believes whatever you want it to believe you are thinking.

... NOW YOU DON'T

15th-level Swindler Merchant feature

Whenever a hostile creature targets you with either a spell or attack, you can use your reaction to magically become invisible until the start of your next turn or until you attack, make a damage roll, or force someone to make a saving throw.

Once you use this feature, you cannot do so again until you finish a short or long rest. If you have no remaining uses of this feature, you can expend a spell slot of 2nd-level or higher to use it again.

TRAVELER

The traveler merchant guild confers its benefits to caravaneers and all other manner of commuting businessmen. While other merchants favor staying in their shops, a traveling merchant braves the wild world and is a welcome sight to any adventuring party. Some guilds adopt bears, horses, migratory birds, elephants, and even minotaurs as their mascots that represent the journey, drive, and inability to get lost.

TRAVELER FEATURES

Merchant Level	Feature
3rd	Vagabond Acuity, Those Who Wander, Traveler Magic
5th	Caravaneer
9th	Spry
15th	Everywhere at Once

VAGABOND ACUITY

3rd-level Traveler Merchant Guild feature

You gain proficiency in navigator's tools, a vehicle of your choice, and the Survival skill. Your proficiency bonus is doubled for any ability check you make that uses these proficiencies.

Additionally, you can't be surprised except through magical means.

TRAVELER MAGIC

3rd-level Traveler Merchant Guild feature

You gain the following spells when you reach the level noted in the Merchant Level column. You always have them prepared and they don't count against the number of spells you can prepare each day. If a spell doesn't appear on the merchant spell list, the spell is nonetheless a merchant spell for you.

TRAVELER SPELLS

Merchant Level	Feature
3rd	<i>expeditious retreat</i>
5th	<i>find steed</i>
9th	<i>water walk</i>
13th	<i>find greater steed</i>
17th	<i>teleportation circle</i>

THOSE WHO WANDER

3rd-level Traveler Merchant Guild feature

You always know which direction is north and you can perfectly recall any path you have travelled. When you finish a long rest in an environment you can survive in without the use of magic, you become adapted to that environment's climate (as described in Chapter 5 of the *Dungeon Master's Guide*). You remain adapted to the climate until you use this trait again.

Additionally, when traveling at a normal or slow pace, your party gains the following benefits:

- You cannot be lost by nonmagical means.
- Non-magical difficult terrain does not affect you.

CARAVANEER

5th-level Traveler Merchant Guild feature

Your walking speed increases by 10 feet. While riding a mount or controlling a vehicle, instead each of its speeds increase by 10 feet.

When you reach 9th level in this class, this bonus increases to 15 feet. When you reach 15th level in this class, this bonus increases to 20 feet.

SPRY

9th-level Traveler Merchant Guild feature

You gain proficiency in Dexterity saving throws.

EVERYWHERE AT ONCE

15th-level Traveler Merchant Guild feature

You know the dimension door spell. You always have it prepared and it doesn't count against the number of spells you can prepare each day. You may cast dimension door and any spell granted by your Traveler Spells feature as a ritual.

MERCHANT MULTICLASSING

Merchants follow all the normal rules for multiclassing. The following tables function as additions to those listed on page 163 and 164 of the *Player's Handbook*.

MULTICLASSING PREREQUISITES

Class	Ability Score Minimum	Proficiencies Gained
Merchant	Charisma 13	Simple weapons, crossbows, improvised weapons

MERCHANT SPELL LIST

CANTRIPS (0-LEVEL)

blade ward
 create bonfire^{XGtE}
 dancing lights
 friends
 guidance
 light
 mending
 message

1ST-LEVEL

alarm
 catapult^{XGtE}
 charm person
 command
 comprehend languages
 create or destroy water
 cure wounds
 detect magic
 detect poison and disease
 disguise self
 expeditious retreat
 feather fall
 healing word
 hedge risk^{MC}
 identify
 illusory script
 jump
 longstrider
 money shot^{MC}
 pilfer^{MC}
 purify food and drink
 sleep
 Tenser's floating disk
 unseen servant

2ND-LEVEL

animal messenger
 calm emotions
 continual flame
 darkvision
 enhance ability
 enthrall
 gold dust^{MC}
 heat metal
 hold person
 knock

lesser restoration
 levitate
 locate object
 magic mouth
 magic weapon
 protection from poison
 rope trick
 see invisibility
 silence
 skywrite^{XGtE}
 suggestion
 zone of truth

3RD-LEVEL

catnap^{XGtE}
 clairvoyance
 counterspell
 create food and water
 dispel magic
 haste
 nondetection
 protection from energy
 remove curse
 sending
 slow
 tiny servant^{XGtE}
 tongues
 water breathing
 water walk

4TH-LEVEL

compulsion
 confusion
 fabricate
 freedom of movement
 Leomund's secret chest
 locate creature
 Mordenkainen's private sanctum
 stoneskin

5TH-LEVEL

hold monster
 legend lore
 passwall
 scrying
 seeming

Spells that do not appear in the *Player's Handbook* are indicated in superscript:

MC – Merchant Class (this spell appears later in this document)
 XGtE – Xanathar's Guide to Everything

SPELL DESCRIPTIONS

The spells are listed in alphabetical order.

GOLD DUST

2nd-level evocation

Casting Time: 1 action

Range: 60 feet

Components: S, M (20 gold pieces)

Duration: 1 minute

You create a cloud of flying coins in a 10-foot radius sphere, centered on a point you choose within range. A creature that enters the spell's area for the first time on a turn or starts its turn there must succeed on a Dexterity saving throw or take 2d10 bludgeoning damage. A creature takes half damage on a success.

As a bonus action on your turn, you can move the cloud up to 20 feet.

At Higher Levels. When you cast this spell using a spell slot of 3rd level or higher, the damage increases by 1d10 per level of the spell slot expended.

HEDGE RISK

1st-level abjuration

Casting Time: 1 reaction, which to take when a creature takes damage

Range: 60 feet

Components: S, M (gold pieces)

Duration: Instantaneous

You save health at the cost of your wealth. When a creature that you can see within range takes damage, you may reduce the damage by expending gp at a rate of 1 point of damage for every gp spent, up to 10 gp. Any gp expended are magically destroyed.

At Higher Levels. When you cast this spell using a spell slot of 2nd level or higher, the amount of gp you can spend increases by 10 gp per level of the spell slot expended.

MONEY SHOT

1st-level evocation

Casting Time: 1 action

Range: Touch

Components: V, S, M (gold pieces used for the attack)

Duration: 1 minute

You touch a gold piece and imbue it with magic for the duration or until you cast this spell again. When you cast the spell, you can make a ranged spell attack against a creature within 60 feet with the coin. On a hit, the target takes bludgeoning damage equal to 1d6 + your spellcasting ability modifier.

As a bonus action on your turn, you can repeat the attack against any creature within range of the coin. Alternatively, you can snap your fingers to cause the coin to return to your hand.

At Higher Levels. When you cast this spell using a spell slot of 2nd level or higher, you can affect one additional coin for each slot level above 1st.

PILFER

1st-level transmutation

Casting Time: 1 action

Range: Self

Components: S, M (a melee weapon)

Duration: 1 minute

Make a melee spell attack against a creature using the weapon used as the component for this spell. On a hit, the creature takes the damage of the weapon and, if the creature was hostile to you, the weapon drops gold pieces equal to the damage the target took in the nearest unoccupied space. The weapon cannot create any more gold pieces than the target creature has hit points. Once the weapon has created 20 gp, the spell ends.

At Higher Levels. When you cast this spell using a spell slot of 2nd level or higher, the weapon can create an additional 20 gold pieces before the spell ends.

FEATS

MUGGER

Prerequisite: Dexterity 13 or higher

Your deft hands allow you to steal from and plant objects on a target whenever you attack. You gain the following benefits:

- Increase your Dexterity or Wisdom by 1, to a maximum of 20.
- You gain proficiency with the Sleight of Hand skill.
- Whenever you hit with a melee attack while you are within 5 feet of the target the attack, you can make a Dexterity (Sleight of Hand) check against the target's Passive Perception as a part of the attack to attempt to steal something from or plant something on the target. On a success, you steal an item from, or plant an object on the target. The object must be small enough to be carried in one hand and cannot be something the target is wearing or wielding. If the attack is a critical hit, you make the Sleight of Hand check with advantage.