Basic Merchant:

{id:"minecraft:villager",Willing:1b,CustomName:'{"text":"Basic Merchant","color":"white","underlined":true}',VillagerData:{level:5,profession:"minecraft:toolsmith",type:"minecraft:desert"},Offers:{Recipes:[{rewardExp:0b,maxUses:2147483647,xp:0,priceMultiplier:1f,buy:{id:'minecraft:gold\_ingot',Count:2b,tag:{display:{Name:'{"text":"Refined Gold","color":"yellow"}'}}},sell:{id:'minecraft:cooked\_beef',Count:1b}},{rewardExp:0b,maxUses:2147483647,xp:0,priceMultiplier:1f,buy:{id:"minecraft:gold\_ingot",Count:16b,tag:{display:{Name:'{"text":"Refined Gold","color":"yellow"}'}}},sell:{id:'minecraft:iron\_helmet',Count:1b}},{rewardExp:0b,maxUses:2147483647,xp:0,priceMultiplier:1f,buy:{id:'minecraft:gold\_ingot',Count:24b,tag:{display:{Name:'{"text":"Refined Gold","color":"yellow"}'}}},sell:{id:'minecraft:iron\_chestplate',Count:1b}},{rewardExp:0b,maxUses:2147483647,xp:0,priceMultiplier:1f,buy:{id:"minecraft:gold\_ingot",Count:16b,tag:{display:{Name:'{"text":"Refined Gold","color":"yellow"}'}}},sell:{id:"minecraft:iron\_leggings",Count:1b}},{rewardExp:0b,maxUses:2147483647,xp:0,priceMultiplier:1f,buy:{id:"minecraft:gold\_ingot",Count:8b,tag:{display:{Name:'{"text":"Refined Gold","color":"yellow"}'}}},sell:{id:"minecraft:iron\_boots",Count:1b}},{rewardExp:0b,maxUses:2147483647,xp:0,priceMultiplier:1f,buy:{id:"minecraft:gold\_ingot",Count:15b,tag:{display:{Name:'{"text":"Refined Gold","color":"yellow"}'}}},sell:{id:"minecraft:iron\_sword",Count:1b}},{rewardExp:0b,maxUses:2147483647,xp:0,priceMultiplier:1f,buy:{id:'minecraft:gold\_ingot',Count:16b,tag:{display:{Name:'{"text":"Refined Gold","color":"yellow"}'}}},sell:{id:"minecraft:iron\_pickaxe",Count:1b,tag:{CanDestroy:["minecraft:gilded\_blackstone"],display:{Lore:['{"text":"Mine gold then refine it at the forge","color":"gray"}']}}}}]}}

T3 Merchant:

{id:"minecraft:villager",Silent:1b,Invulnerable:1b,NoAI:1b,Willing:1b,CustomName:'{"text":"Tier 3 Merchant","color":"yellow","italic":false,"underlined":true}',VillagerData:{level:5,profession:"minecraft:cleric",type:"minecraft:plains"},Offers:{Recipes:[{rewardExp:0b,maxUses:2147483647,xp:0,priceMultiplier:1f,buy:{id:"minecraft:bone",Count:6b,tag:{display:{Name:'{"text":"Marrow","color":"gray"}'}}},buyB:{id:"minecraft:gold\_ingot",Count:5b,tag:{display:{Name:'{"text":"Refined Gold","color":"yellow"}'}}},sell:{id:"minecraft:strider\_spawn\_egg",Count:1b,tag:{display:{Name:'{"text":"Spawn Cyst","color":"dark\_red","bold":true}'},EntityTag:{CustomName:'{"text":"cystSpawnPoint"}'}}}},{maxUses:2147483647,xp:0,priceMultiplier:1f,buy:{id:"minecraft:rotten\_flesh",Count:8b,tag:{display:{Name:'{"text":"Flesh","color":"green"}'}}},buyB:{id:"minecraft:gold\_ingot",Count:10b,tag:{display:{Name:'{"text":"Refined Gold","color":"yellow"}'}}},sell:{id:"minecraft:guardian\_spawn\_egg",Count:1b,tag:{display:{Name:'{"text":"Spawn Valhalla Knight","color":"dark\_aqua","bold":true}'},EntityTag:{CustomName:'{"text":"valhallaSpawnPoint"}'}}}},{maxUses:2147483647,xp:0,priceMultiplier:1f,buy:{id:"minecraft:redstone",Count:6b,tag:{display:{Name:'{"text":"Blood","color":"red"}'}}},buyB:{id:"minecraft:gold\_ingot",Count:8b,tag:{display:{Name:'{"text":"Refined Gold","color":"yellow"}'}}},sell:{id:"minecraft:magma\_cube\_spawn\_egg",Count:1b,tag:{display:{Name:'{"text":"Spawn Gladiator","color":"gold","bold":true}'},EntityTag:{Size:0,CustomName:'{"text":"gladiatorSpawnPoint"}'}}}},{maxUses:2147483647,xp:0,priceMultiplier:1f,buy:{id:"minecraft:redstone",Count:11b,tag:{display:{Name:'{"text":"Blood","color":"red"}'}}},buyB:{id:"minecraft:bone",Count:11b,tag:{display:{Name:'{"text":"Marrow","color":"gray"}'}}},sell:{id:"minecraft:slime\_spawn\_egg",Count:1b,tag:{display:{Name:'{"text":"Spawn Swarm","color":"light\_purple","bold":true}'},EntityTag:{Size:8,CustomName:'{"text":"swarmSpawnPoint"}'}}}}]}}