



Moneris Consumer Spending Data

Sean McCormick



About Moneris



BMO



Founded by
RBC and BMO

800 transactions /sec

3.5+ billion transactions



All merchant categories

Restaurant, grocery, apparel,
travel, and more.



Over 325,000

unique merchant locations



A Comprehensive view of Canadian Consumer Spending

All payment types, card brands and digital wallets



All issuing banks including but not limited to:





Moneris Consumer Spending Data

Who uses it?

Organizations that prioritize data driven decision making.

- Merchants
- Economists
- Governments
- Business Associations
- Strategy Consultants
- Tourism organizations
- Fund Managers



Moneris Consumer Spending Data

What is it used for?

- Forecasting models
- Dashboard insights
- Marketing tokens
- Research & benchmarking
- Custom applications

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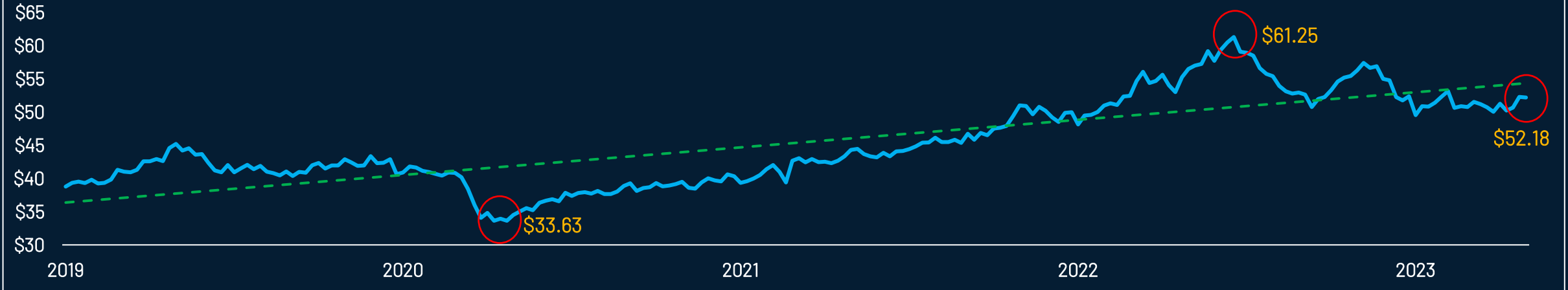


All issuing banks including but not limited to:

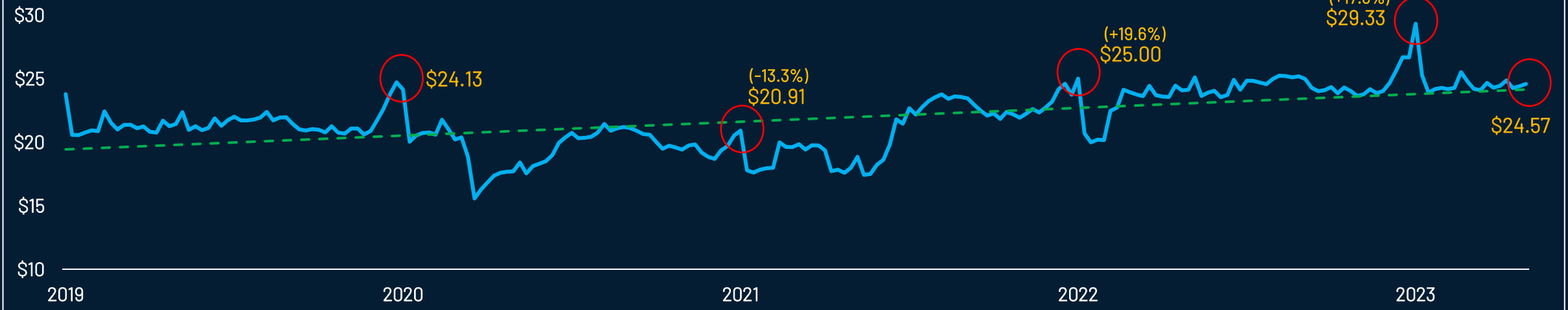


The Latest Consumer Spending Data

Gas & Convenience – Average Transaction Size



Restaurant – Average Transaction Size

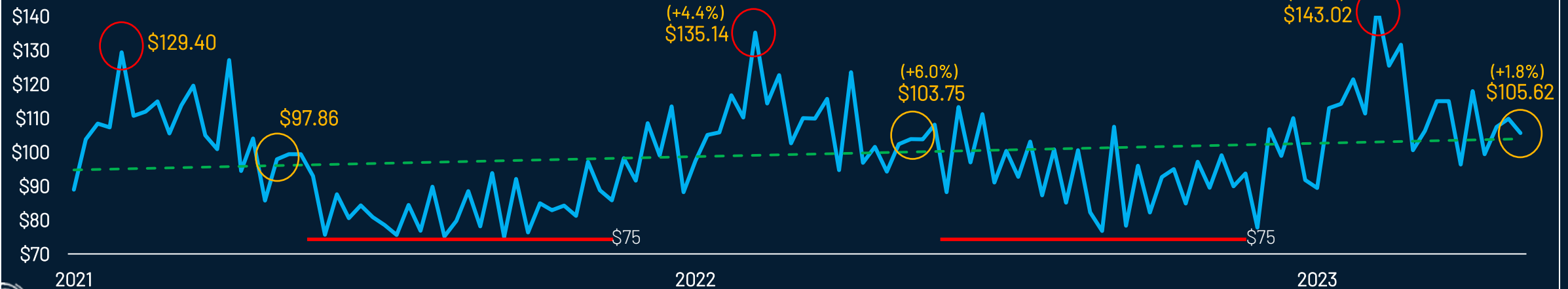


The Latest Consumer Spending Data

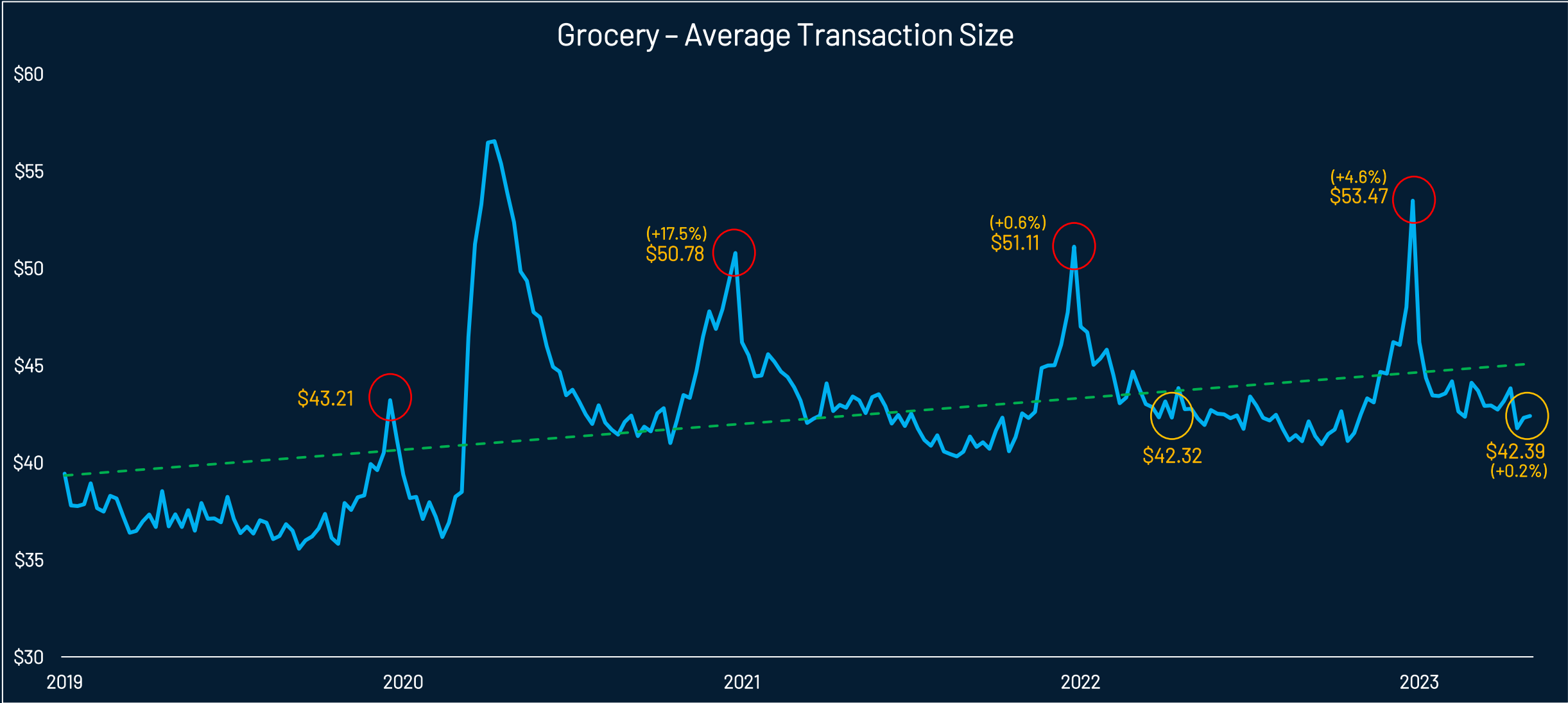
Apparel – Average Transaction Size



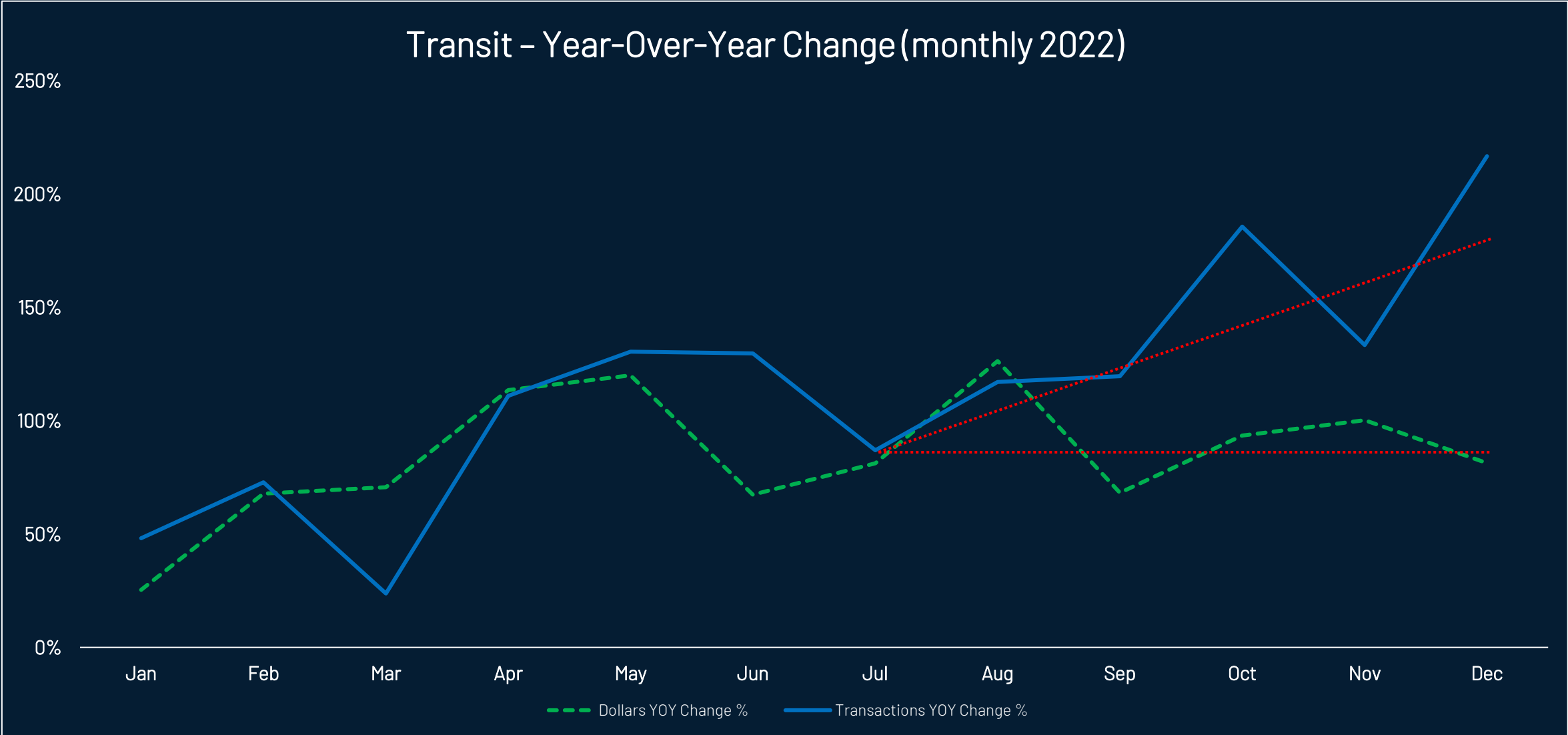
Utilities – Average Transaction Size



The Latest Consumer Spending Data



The Latest Consumer Spending Data



Angus Reid Group + Moneris

Source - Consumer Economic Pulse: Monitoring Uncertainty



Angus Reid + Moneris

87% of Canadians have seen an increase in their household expenses since January 2022.

Statement	Respondents agreeing
They have increased a great deal	42%
They have increased somewhat	45%
They have stayed about the same	11%
Decreased (somewhat + a great deal)	2%



Angus Reid + Moneris

80% of Canadians have reduced their non-essential activities & spending in order to save

Non-essential activities	
Eating out at Restaurants	64%
Restaurants or Takeout/Delivery	55%
Entertainment	48%
Travel/Vacations	32%
Alcohol	28%

Angus Reid + Moneris

63% of Canadians are planning to cut back on major purchases, education or activities this year

Major Purchases	
Vacation	42%
A Big Ticket purchase (e.g., appliance)	29%
Home Renovation	28%
A New Vehicle	26%
A New (or larger) Mortgage	9%
My Education	7%
Children's extra-curricular activities	6%

Angus Reid + Moneris

92% of Canadians have made at least one change in their grocery shopping habits in the last year to save money

Grocery Shopping Habits	
Look for “special deals” before making a purchase	71%
Buy fewer items than you ordinarily would	52%
Go to one grocery store or some items then another for other items	50%
Change purchases to discount or no-name/store brands	48%
Purchase at places that offer loyalty rewards points	34%
Switch to a value-based grocery store that offers lower prices	33%

Consumer Location Data



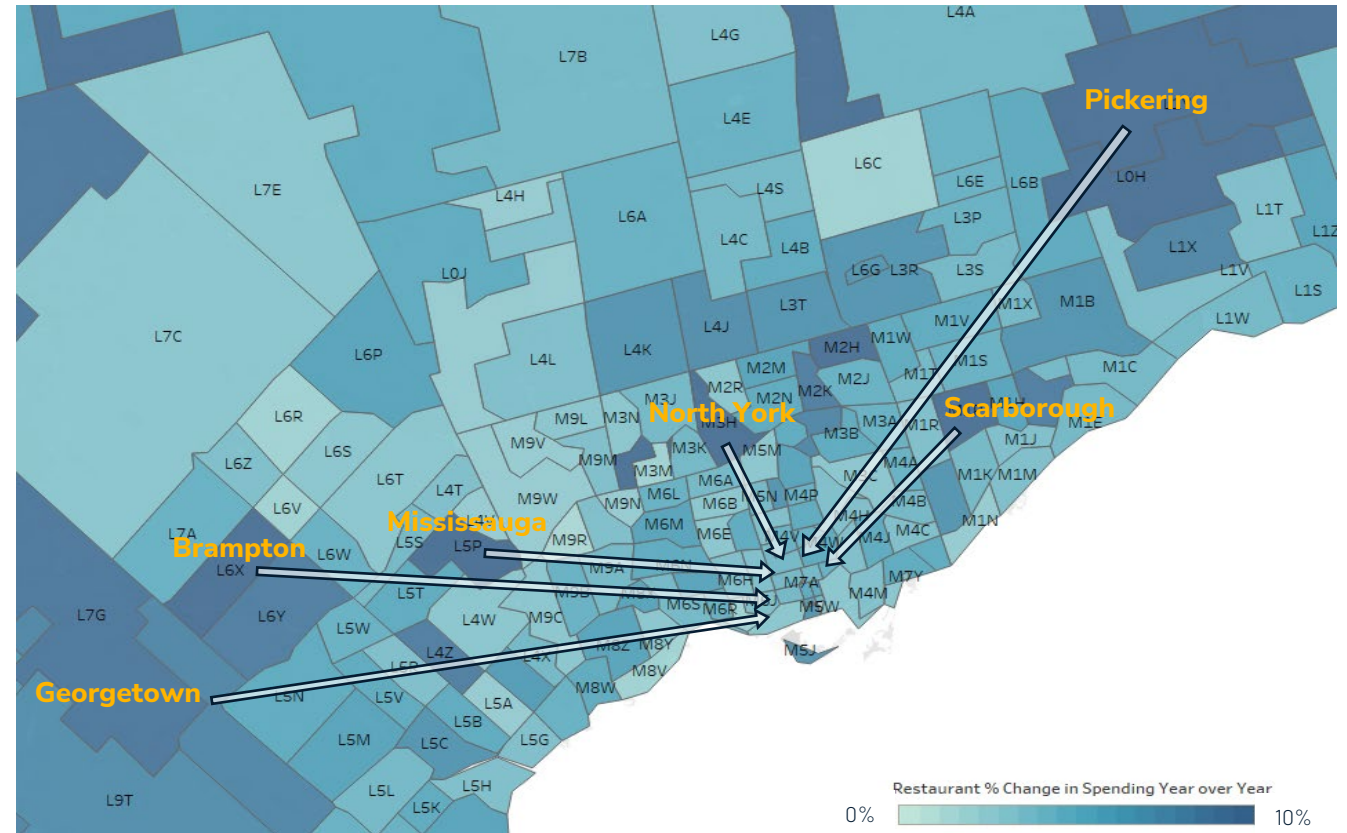
Consumer Location Data

Understand where consumers live, where they shop, and how much they spend

- Marketing Asset
 - Digital targeting
 - Direct mail targeting

GTA Consumers @ Downtown Toronto* Restaurants

What was the change in spending year over year?



*% Change in Restaurants Spending in Downtown Toronto for 2022 over 2021

*FSAs included M4Y, M5G, M5H, M5S, M5T, M7A



FileDate_YM	Origin_fsa	Destination Location	MCC_Group_E	TimeOfDay	DayOfWeek	NetAmt	TranCount	Distance	ATS	No_of_Cards
2023-2	L6A	CITY OF TORONTO	APPAREL	9am-6pm	Weekend	\$ 71,209.01	294	20.22	242.21	278
2023-2	L4X	CITY OF TORONTO	APPAREL	9am-6pm	Weekend	\$ 63,593.95	520	4.63	122.3	468
2023-2	L4J	CITY OF TORONTO	APPAREL	9am-6pm	Weekend	\$ 47,024.98	271	10.84	173.52	244
2023-2	L6G	CITY OF TORONTO	APPAREL	9am-6pm	Weekend	\$ 46,266.90	183	14.12	252.82	168

Total_Population	Child(0-14)	Youth(15-24)	Adult(25-64)	OlderAdult(65+)	Total Annual Income	Average Annual Income
89,260	16,235	12,725	49,560	10,740	\$ 3,874,397,000.00	\$ 43,405.75
18,700	3,055	2,440	10,150	3,055	\$ 623,191,000.00	\$ 33,325.72
75,135	11,300	9,600	38,095	16,140	\$ 4,111,198,000.00	\$ 54,717.48
8,365	890	795	5,390	1,290	\$ 249,436,000.00	\$ 29,819.01



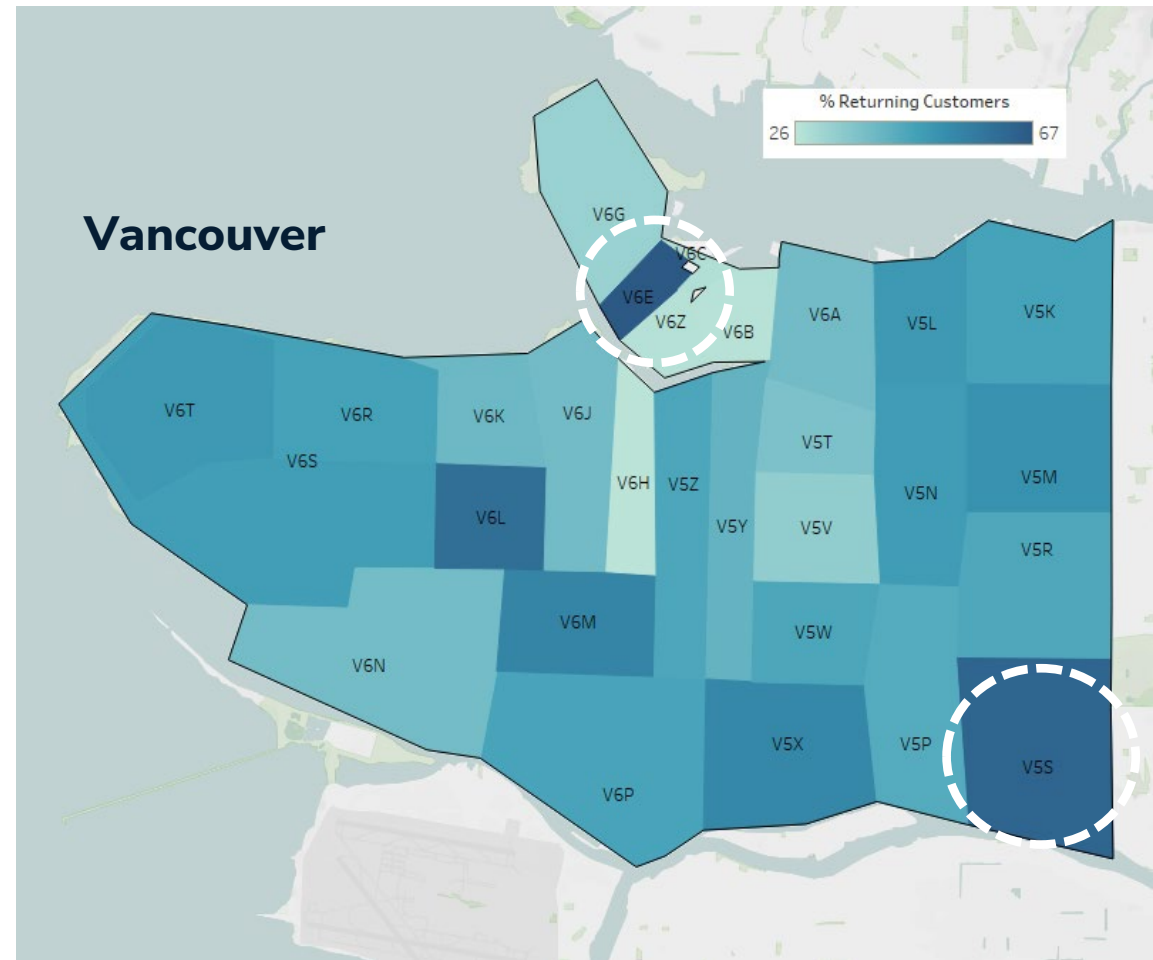
New and Repeat Customers Analysis

Understand where new and returning consumers live and where they shop

- Customer Segmentation
- Loyalty Analytics
- Lifetime Value Analytics

Vancouver Consumers @ Vancouver Restaurants

What % of Vancouver customers are repeat customers?



The % of returning customers across merchants per FSA in FY2022

User feedback on Consumer Spending Data



“Moneris had the kind of information we needed to bridge our ecommerce and instore customers. Through data, we can learn who is purchasing on both channels, how are they making purchases and at what frequency. The data can also teach us about new and recurring customers, and what we can do to better serve them.”

Yannick Val, Senior Vice President eCommerce, digital and marketing, La Maison Simons



Data is the change you don't see coming.





Getting in touch

For more information please contact your Moneris Account Manager or reach out to me using the details below:

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