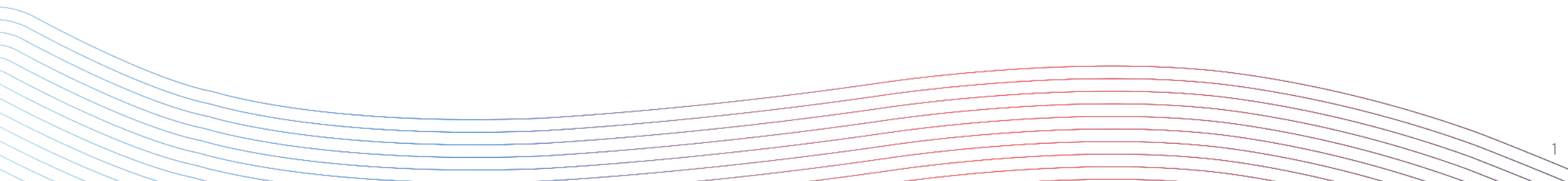


# Canadian Consumer Spending Trends.

Presented by: Sean McCormick



# About Moneris.



BMO



Founded by  
**RBC and BMO**

**800** transactions /sec

**5+ billion** transactions



**All merchant categories**

Restaurant, grocery, apparel,  
travel, and more.



**Over 325,000**  
points of commerce

# 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.

## What is it used for?

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

# The **power of data** in uncertain times.

## Current economic snapshot

### Spending habits are evolving

Consumers are adapting purchases in response to inflation and rising living costs.

### Tariff concerns are growing

Uncertainty around trade and tariffs is shaping consumer confidence and behaviour.

### Sentiment drives spending

Emotional and financial outlook now plays a bigger role in day-to-day purchasing decisions.

## How Moneris Data Services helps



### Complete consumer view

Unbiased, card-agnostic data captures real behaviour across credit, debit, and all banks.



### Smarter strategy, faster

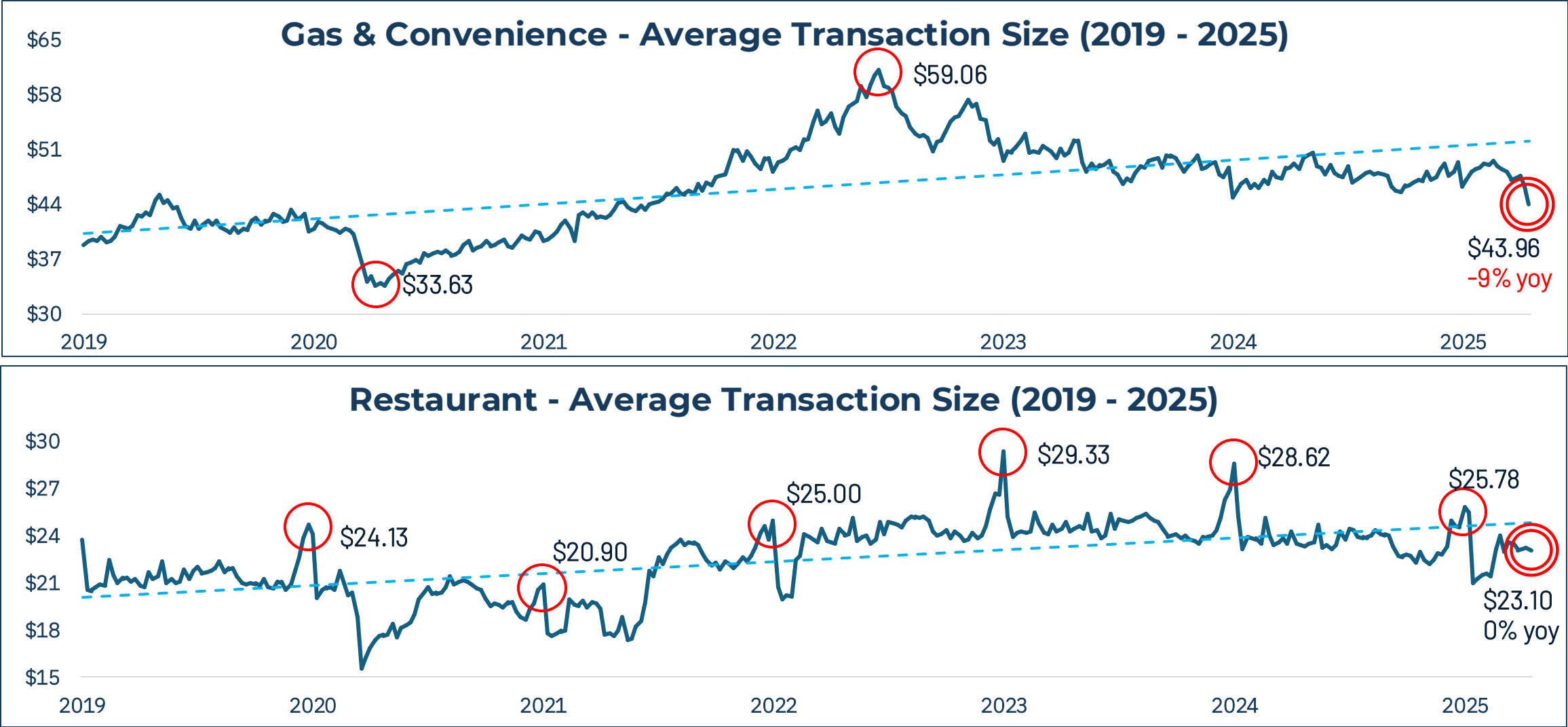
Enables accurate forecasting, targeted marketing, and agile decision-making.



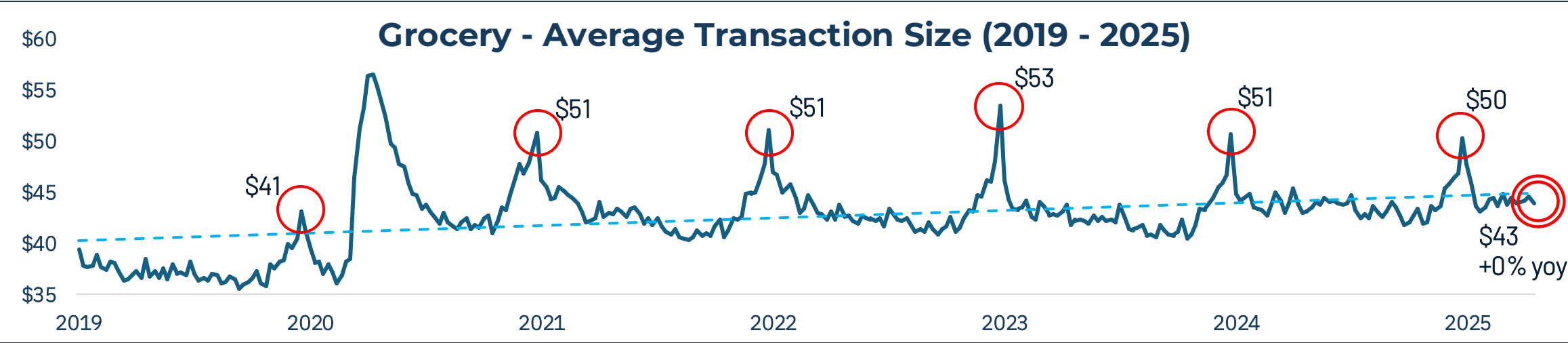
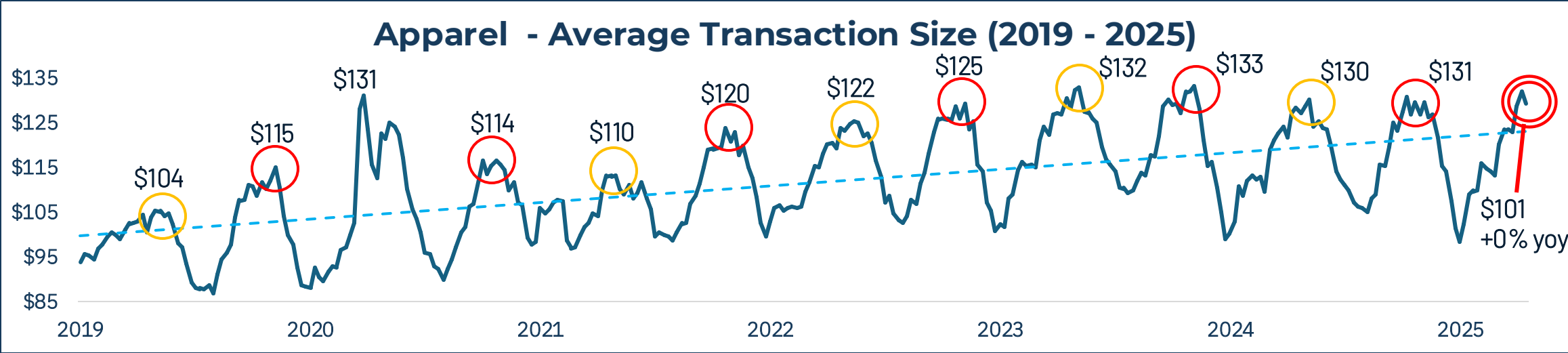
### Confidence in the unknown

Trusted insights reveal emerging trends, helping businesses stay ahead.

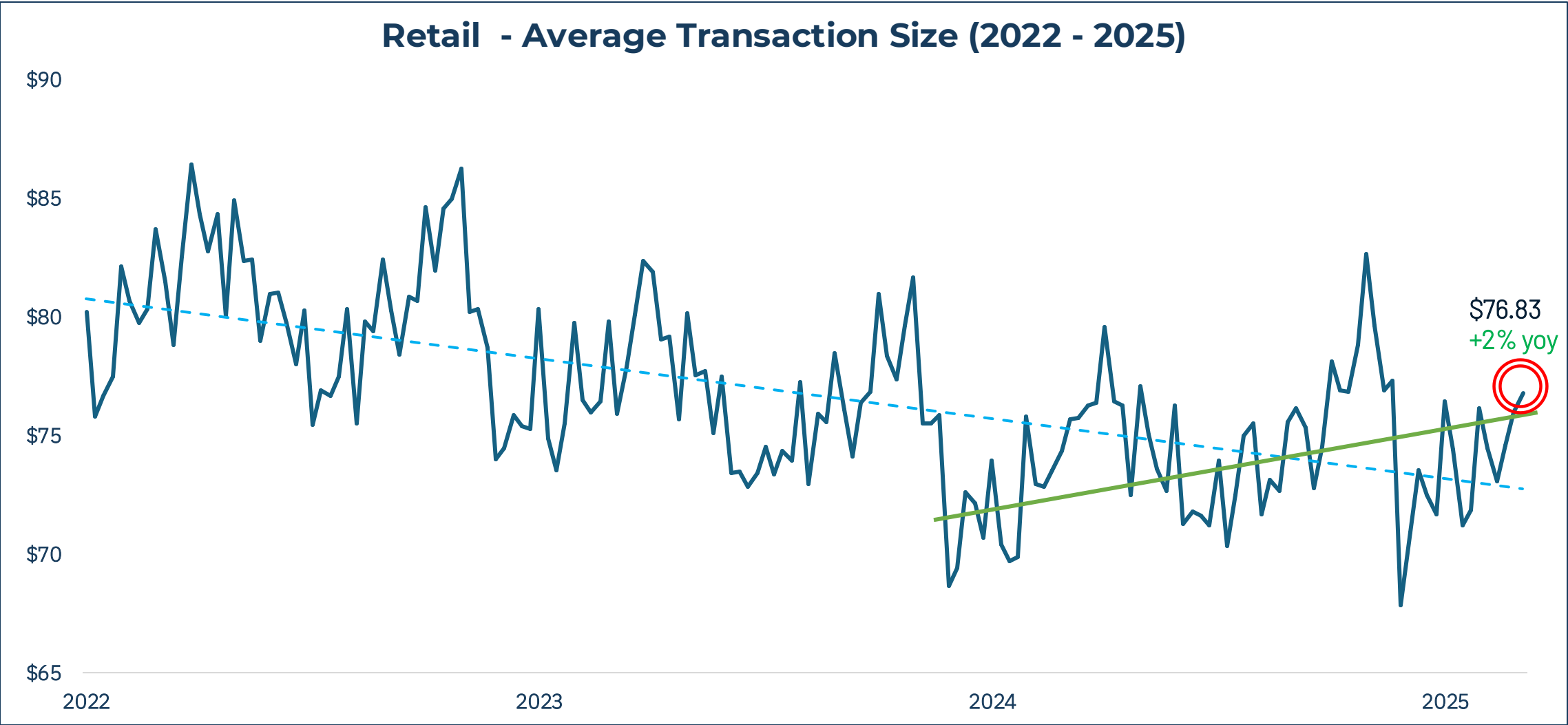
# The latest consumer spending data.



# The latest consumer spending data.



# The latest consumer spending data.





# NHL playoffs: feeding the restaurant scene.



**Toronto Maple Leafs**

**+30%**

Restaurant spending near Scotiabank arena in Toronto was up +30% by game 4 vs. +5% at game 1.



**Montreal Canadiens**

**+35%**

Consumer spending in Montreal restaurants near the arena increased strongly, up +35%, in game 4. Restaurants in the city also noted an increase during game 4, up +45 %.



**Edmonton Oilers**

**+89%**

During game 4 (home), local restaurant spending peaked in Edmonton near the arena, up by +89%. This surged from game 1 (away), where restaurants were up +25%.



**Ottawa Senators**

**+26%**

Whether a home or away game, restaurant spending peaked near Canadian Tire Centre, notably up +26% for game 5. This was a jump from +18% during games 2 to 4.



**Winnipeg Jets**

**+125%**

The biggest spike came during game 7 (home), with restaurant spending near Canada Life Centre up +125%. Amid away games, spending across Winnipeg was up +22%, but not as strong near the arena.

# Q1 consumer spending highlights.

# Consumer spending flat in Q1.



**+1%**

## Canada

Nationally, total volume was up just over +1% year-over-year.



**+5%**

## Manitoba + Saskatchewan

Manitoba and Saskatchewan noted the biggest increase in total volume, up almost +5% year-over-year.



**-3%**

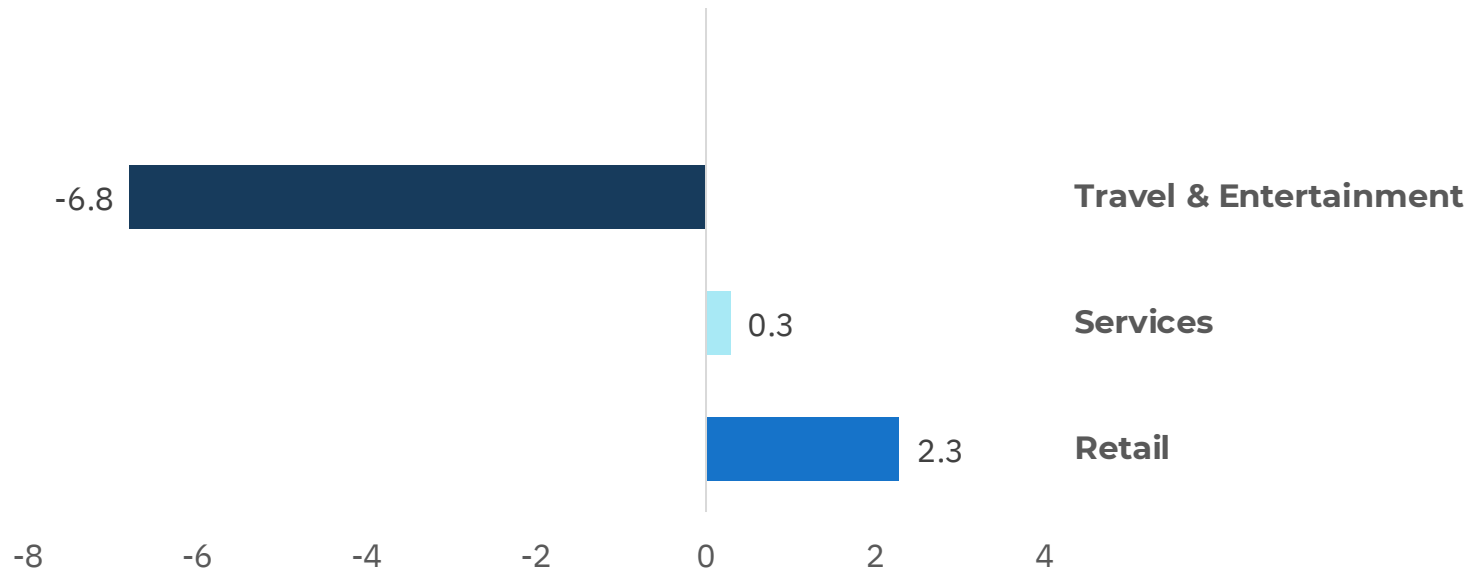
## Prince Edward Island

PEI deviates from the national and provincial trend, down just over -3% year-over-year.



# Discretionary spend takes a hit.

In Q1, Canadians spent less on discretionary purchases. Spending volume on travel and entertainment declined year over year, while we saw modest increases in services and retail.



# Moneris + Angus Reid Group.

Source - Consumer Economic Pulse, Wave 34: April 2025

# Changes to shopping habits.

**85%** of Canadians have made a change to their shopping habits in light of the current political/economic climate.

In light of the current political and economic climate, have you made any changes to your shopping habits over the last month?

Purchased more Canadian products than you usually do	57%	↑
Purchase more from Canadian companies than you usually do	54%	↑
Purchase fewer American products than you usually do	53%	↑
Purchased less from American companies than you usually do	49%	↑
Purchase more from local/independent shops than you usually do	33%	
Reduced your overall shopping	33%	
Delayed or cancelled planned purchases	22%	↑
Stocked up on products before potential price increases	16%	↑
None of these	15%	

# Changes in habits to save on groceries.

**90%** of Canadians have made at least one change in their grocery shopping habits over the last month to save money, a similar number to what was seen in January 2025.



**71%** Look for 'special deals' before making a purchase

↑ **47%** Change purchases to discount or no-name/store brands

↓ **39%** Purchase at places that offer loyalty rewards points

*Survey conducted from April 21-25, 2025. Increase/decrease noted from the January 2025 survey.*

# How we help.

We offer a suite of reports that provide timely insights into Canadian consumer behaviour, enabling businesses to make informed, data-driven decisions.



## Spending Data

Consumer Spending Insights  
Digital Commerce Spending Insights  
Event Impact Analysis



## Location Data

Location Data (Store & Geo Level)  
Foreign Spending  
Location Spending Propensity



## Customer Analytics

Acquisition & Loyalty  
Moneris Analytics Token



# Digital Commerce Spending Insights report.

Our new report provides timely insights on **Canadian consumers' purchasing behaviour in digital channels**, including:

- Ecommerce transactions
- In-app payments
- Recurring payments
- Card-Not-Present transactions



Granular insights on digital spending



Access to relevant, **timely data**



Expanded coverage, greater visibility



Predictive spending analysis

# Moneris Analytics Token (MAT) enhancements.

Moneris Analytics Token (MAT) empowers clients with customer spending data at a cardholder level, tokenized, to protect privacy for unparalleled customer insights. Using MAT allows merchants to uncover key insights to help better understand and create strategies in the following areas:



Lifetime Customer Value



Customer Segmentation



Cross-Store and Cross-Banner Purchase Behaviour



E-comm and In-store purchase linking



## NEW Reporting Enhancements



### PAR (Payment Account Reference)

Track customers as they move between in-store and online environments across physical cards and digital wallets, creating a full view of the customer journey.



### BIN (Banking Identification Number)

Optimize transactions with smart payment routing, fraud detection and performance-driven processing for better efficiency and success rates.



### Wallet Identification (coming soon)

Track digital wallet adoption trends to identify payment preferences and optimize the checkout experience.

# Location Data (store-level).

## Geo-targeting

Discover where your most valuable customers live and how much they spend at each of your stores! Use this novel data source to inform your marketing strategy and improve ROAS.



## Cross-store purchase behaviour

Evaluate whether stores are overly concentrated in certain geo-locations and measure purchase frequency across different store locations.



**Data is the change you don't see coming.**



## Getting in touch

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