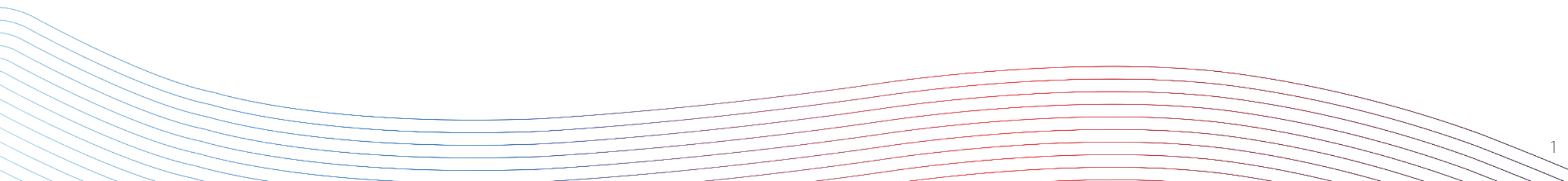


Inside Canadian consumer spending trends.

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.

Who uses it?

Organizations that prioritize data-driven decision-making:

- Retailers
- Economic Developers
- Economists
- Governments
- Corporations
- DMO's/Tourism Consultants
- Strategy Consultants
- Asset Managers

What is it used for?

- Economic research
- Marketing strategy
- Forecasting models
- Dashboard insights
- Research & benchmarking
- Custom applications



Consumer Spending highlights.

Moneris + Angus Reid consumer survey responses.

What consumers are saying.

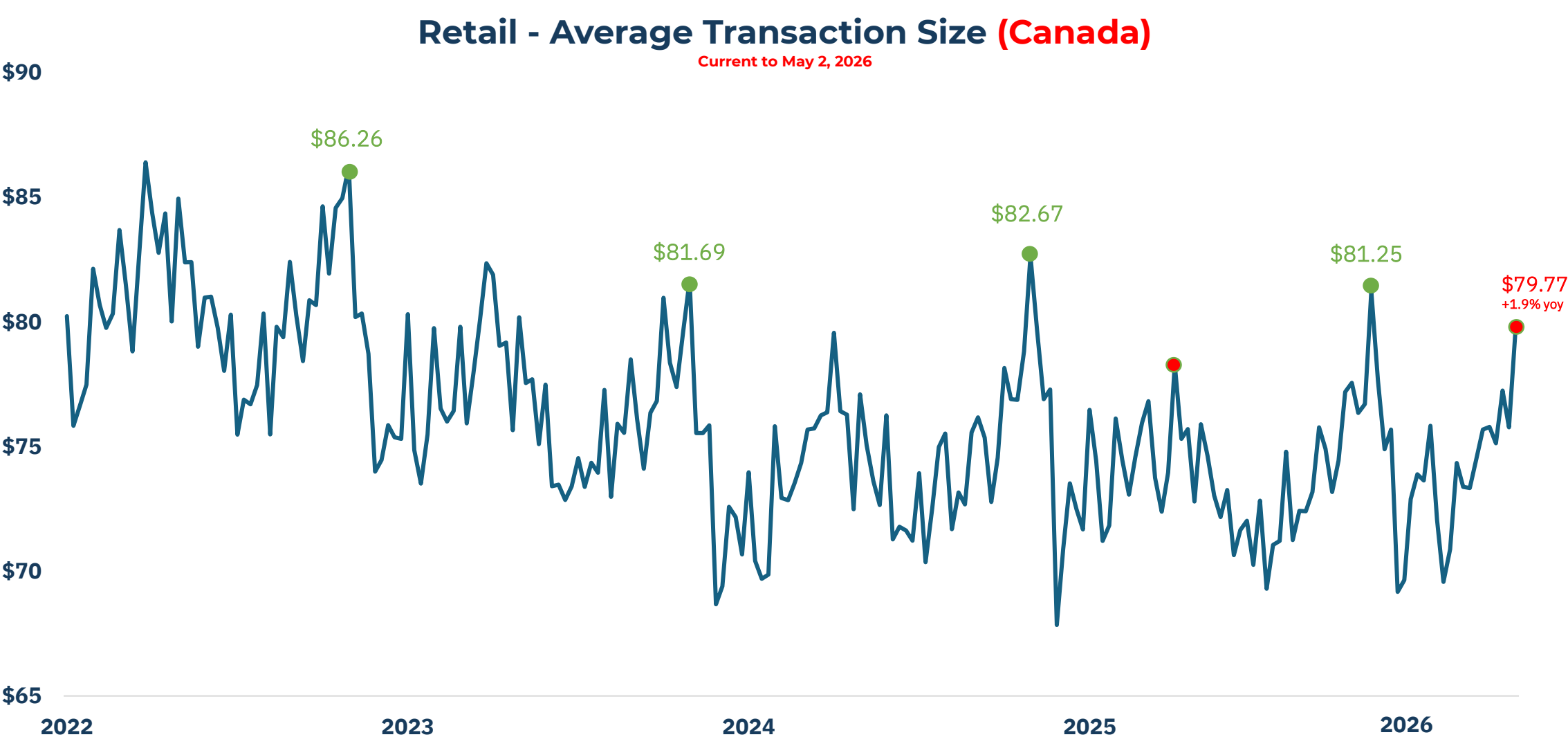


43%

of Canadians expect that their spending on **non-essential items** will **decrease** over the next six months.

Source – Angus Reid survey commissioned by Moneris. Survey conducted between March 24-31, 2026.

The latest consumer spending data.



Discretionary spend takes a hit.

71% of Canadians have reduced their non-essential activities and spending in order to save money over the past three months.

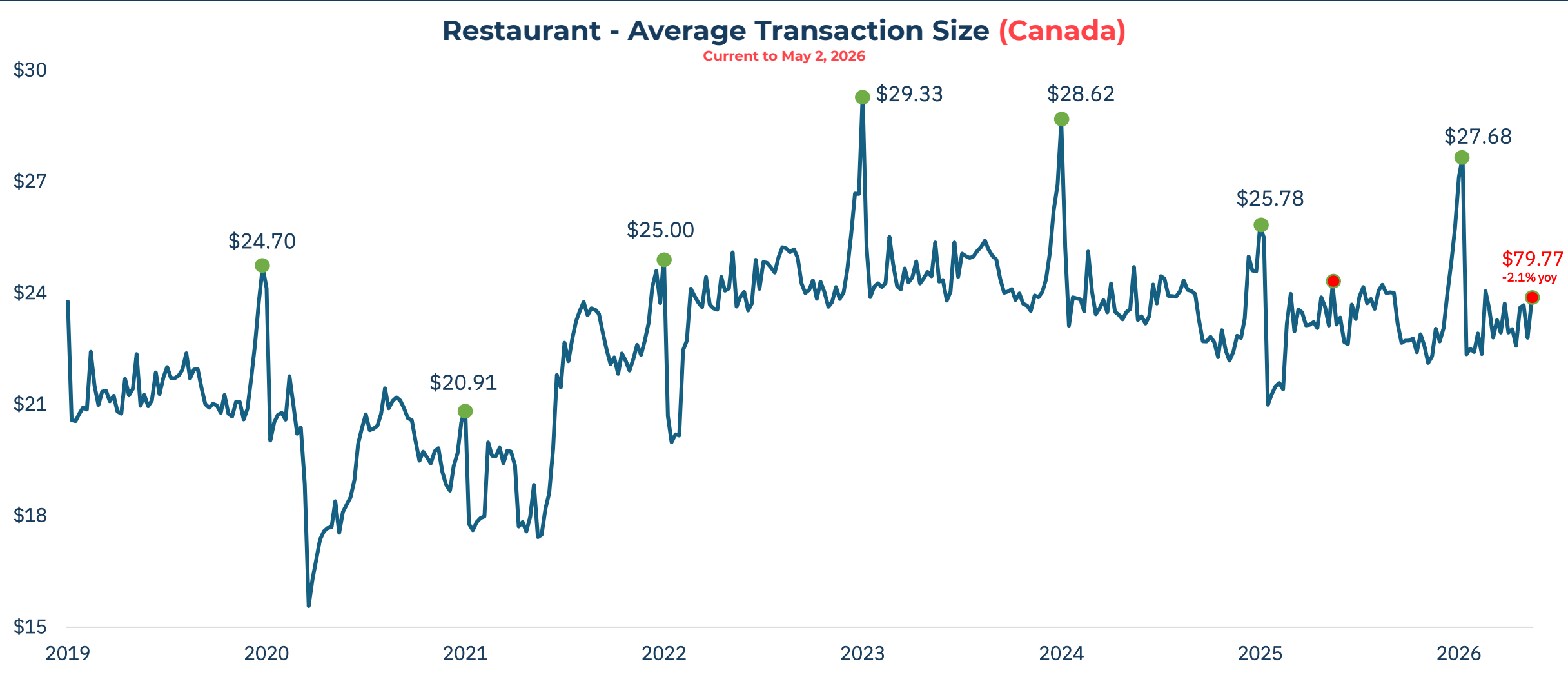
Over the past 3 months, have you decreased your spending to save money on any of these categories?	
Eating out at restaurants	56%
Restaurant take-out/delivery	49%
Entertainment (movies, attractions, concerts, sporting events, etc.)	42%
Travel and vacations	35%
Alcohol purchases	29%
Activities that you/your family participate in	20%
Fitness/sports club memberships	14%
Cannabis purchases	10%

Source – Angus Reid Consumer Economic Pulse, Wave 44. Survey conducted February 26 – March 2, 2026.

The latest consumer spending data.

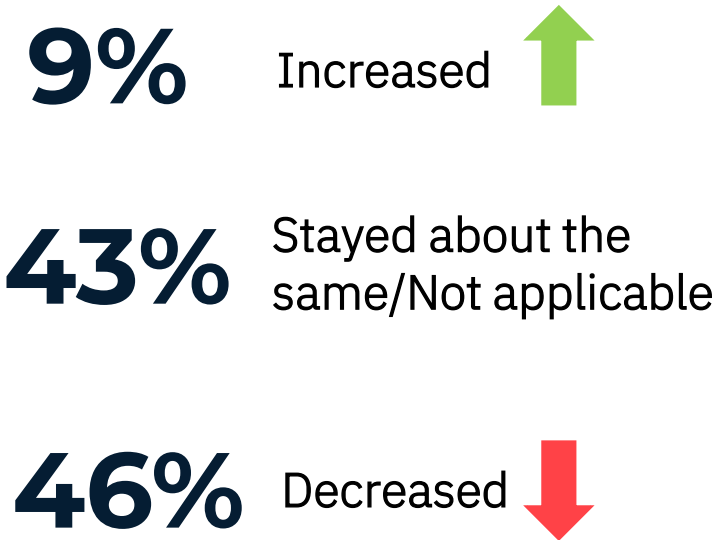
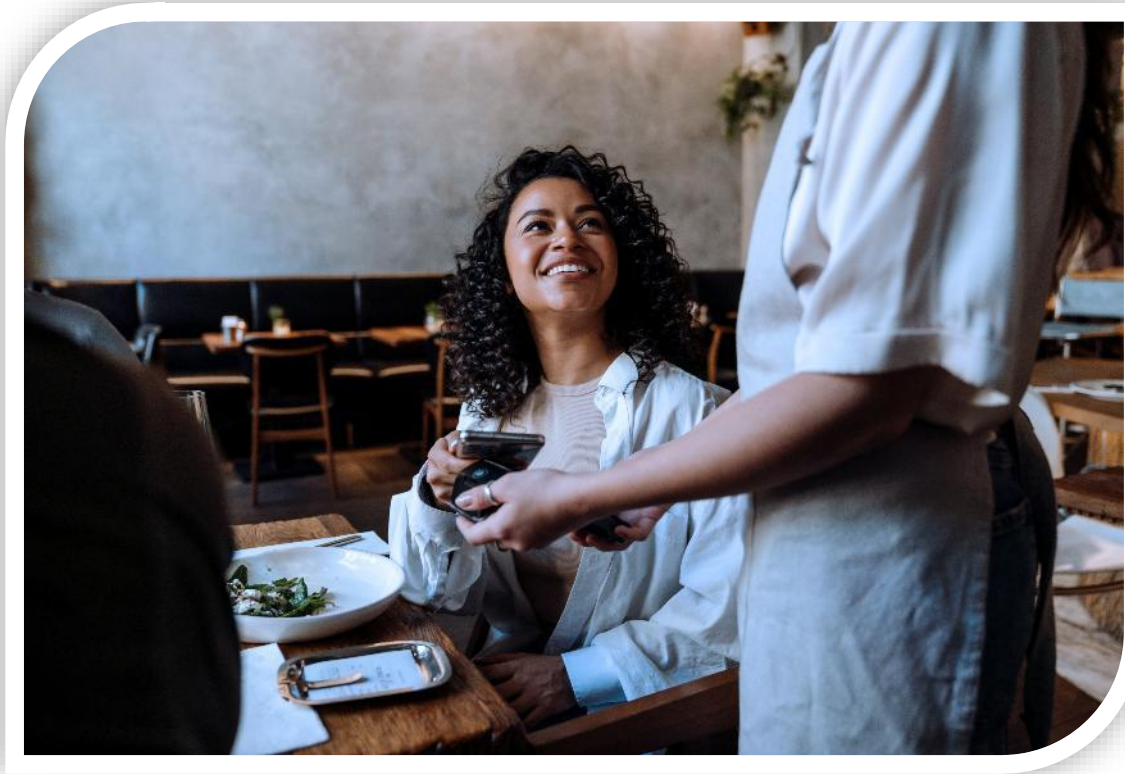
Restaurant - Average Transaction Size (Canada)

Current to May 2, 2026



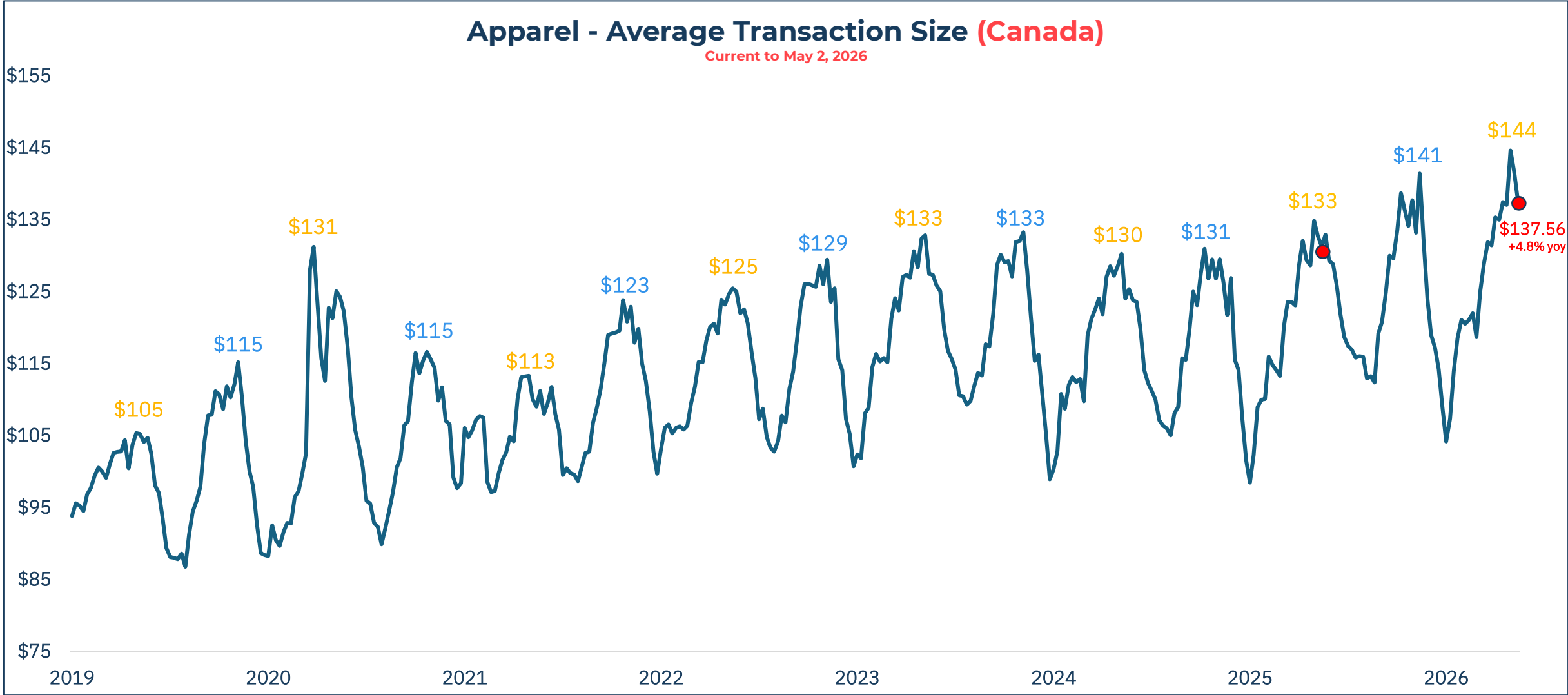
Pulling back on **restaurant spend.**

How has your spending on restaurants and take-out changed compared to 6 months ago?



Source – Angus Reid survey commissioned by Moneris. Survey conducted between March 24-31, 2026.

The latest consumer spending data.



Spending in **apparel** decreases.

How has your spending on apparel and footwear changed compared to 6 months ago?



7% Increased 

55% Stayed about the same/Not applicable

36% Decreased 

Source – Angus Reid survey commissioned by Moneris. Survey conducted between March 24-31, 2026.

2026 outlook on grocery prices.

In November 2025, **86%** of Canadians expected grocery prices to increase in 2026*.

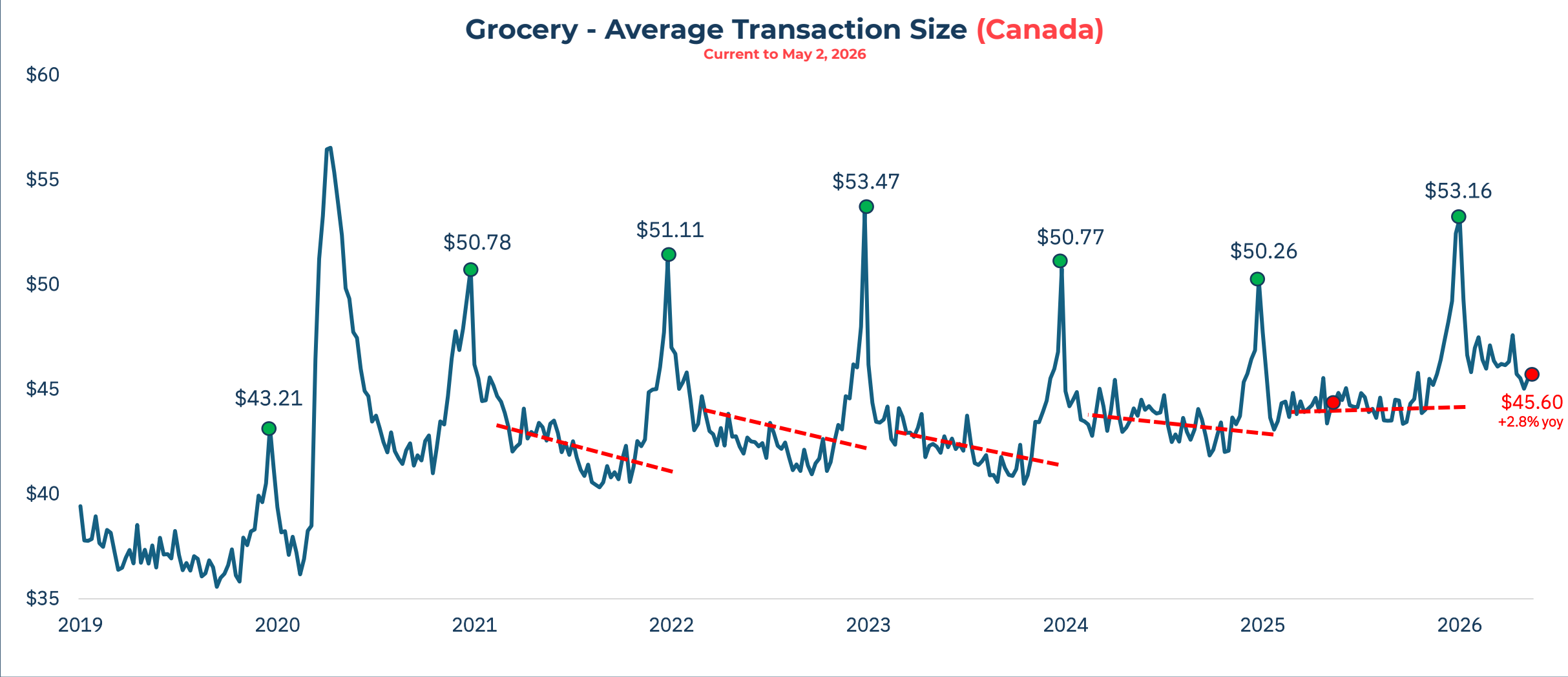
This sentiment is backed by our recent survey (March 2026), where **50%** of consumers have increased their spending on groceries in the last few months.

Indicate how your spending on groceries has changed compared to 6 months ago or so**.	
Increased	50%
Stayed about the same	38%
Decreased	11%
Not applicable	1%

*Source – Angus Reid survey commissioned by Moneris. *Survey conducted on November 13, 2025.*

***Survey conducted between March 24-31, 2026.*

The latest consumer spending data.



Changing brands to save.

52% of Canadians have switched brands in the past three months in at least one area in order to save money.

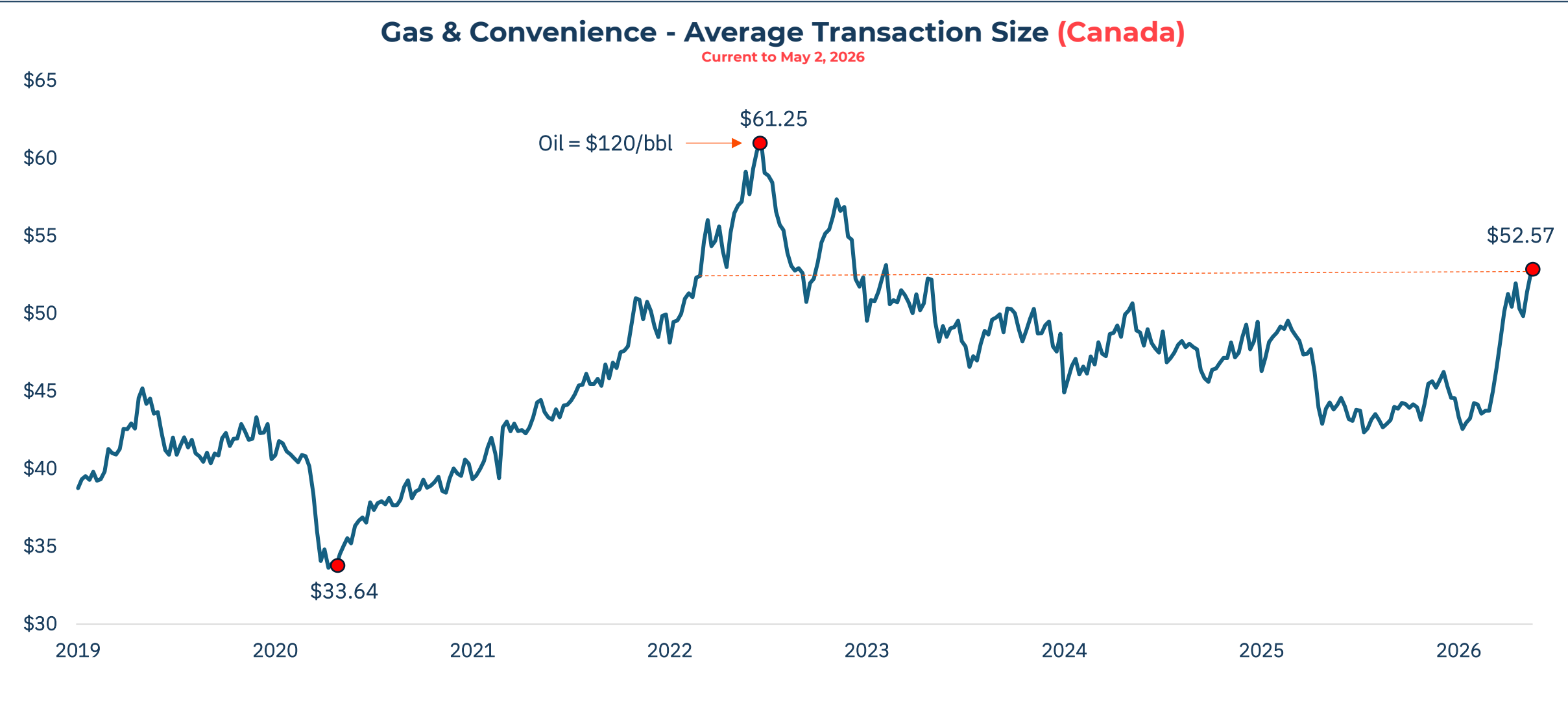
What areas have you switched brands to save money in the last three months?	
Grocery store items	36%
Household item	22%
Clothing and apparel stores	16%
Restaurants	15%
Health and beauty product stores	13%
Your telecom provider	12%
Gas	12%
Alcohol	6%

Source – Angus Reid Consumer Economic Pulse, Wave 44. Survey conducted February 26 – March 2, 2026.

The latest consumer spending data.

Gas & Convenience - Average Transaction Size (Canada)

Current to May 2, 2026



Holiday spending insights.

2025 holiday spend recap.

Year-over-year trends for the holiday season (2025 vs. 2024):

Region	Total spend	Transaction count
Alberta	-1%	0%
Atlantic Canada	0%	+1%
British Columbia	-1%	-1%
Manitoba	+2%	+3%
Ontario	-1%	0%
Quebec	-1%	+2%
Saskatchewan	-2%	+1%
Territories	+3%	+2%
Canada	-1%	+1%

About the data: Year-over-year data compares the holiday season (November 1 to December 31) in 2025 against the same period in 2024. Moneris reports measure spending in Canada across a range of categories by analyzing transaction data. The figures cited are derived from aggregated transaction data being processed by Moneris in the applicable categories.

2025 holiday spend volume by date.

Ranking of holiday season dates by volume for retail businesses

Rank	Date	Compared to the busiest day
1	Friday, November 28, 2025 (Black Friday)	100%
2	Tuesday, December 23, 2025	95%
3	Monday, December 22, 2025	94%
11	Monday, December 1, 2025 (Cyber Monday)	76%
59	Friday, December 26, 2025 (Boxing Day)	46%

About the data: Ranking of dates during the holiday season (November 1 to December 31) in 2025 based on volume for retail businesses. "Compared to the busiest day" takes a given day's volume and divides by Black Friday's volume. Moneris reports measure spending in Canada across a range of categories by analyzing transaction data. The figures cited are derived from aggregated transaction data being processed by Moneris in the applicable categories.

Valentine's Day 2026 recap.

Spend trends for Valentine's Day (week-over-week):

Region	Total Spend	Transaction Count	Transaction Size
Alberta	+43%	+21%	+19%
Atlantic Canada	+51%	+27%	+19%
British Columbia	+37%	+24%	+11%
Manitoba	+36%	+19%	+15%
Ontario	+52%	+26%	+20%
Quebec	♥ +63% ♥	+43%	+14%
Saskatchewan	+47%	+28%	+15%
Canada	+48%	+27%	+16%

About the data: This comparison looks at overall spending in the week of Valentine's Day (February 14, 2026) to spending during the previous week (February 7, 2026). Moneris reports measure spending in Canada across a range of categories by analyzing transaction data. The figures cited are derived from aggregated transaction data being processed by Moneris in the applicable categories.

Economic impact of Canadian events.

NHL playoffs: Canadiens **round two** bar and restaurant spend.

Results show the Canadiens round two total bar and restaurant spend volume in Montreal and near the arena (game day vs. non-game day):

NHL playoffs (round two)				
Dates captured: May 10-16				
Date	Outcome	Location	Transaction volume	Transaction size
May 10, 2026 (Game 3 - Home)	Win	Near arena	+37%	+15%
		City	+96%	+13%
May 12, 2026 (Game 4 - Home)	Loss	Near arena	+43%	+20%
		City	+89%	+23%
May 14, 2026 (Game 5 - Away)	Win	Near arena	+14%	+1%
		City	+9%	+1%
May 16, 2026 (Game 6 - Home)	Loss	Near arena	+84%	+47%
		City	+53%	+34%

About the data: The figures compare bar and restaurant total spend on game days to non-game days. Moneris spending reports measure spending in Canada across a range of categories by analyzing credit and debit card transaction data. The figures cited are derived from aggregated transaction data processed by Moneris in the applicable categories.



2025: Jays **World Series playoff** restaurant spend.

Results show bar and restaurant spend in Toronto and near the stadium (week-over-week):

World Series					
<i>Dates captured: October 31-November 1, 2025</i>					
Game	Date	Outcome	Location	Transaction volume	Transaction size
6	Friday October 31, 2025 (Home)	Loss	Near stadium	+20%	+14%
			City	+1%	+1%
7	Saturday November 1, 2025 (Home)	Loss	Near stadium	+26%	+9%
			City	+1%	+3%

About the data: The figures compare the 2025 World Series games against control days matched by day of the week. Moneris spending reports measure spending in Canada across a range of categories by analyzing credit and debit card transaction data. The figures cited are derived from aggregated transaction data processed by Moneris in the applicable categories.

Moneris Analytics Token (MAT) enhancements.

***Exclusive to Moneris merchants**

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

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

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

Current economic snapshot.

Spending habits are evolving

Consumers are adapting their purchase behaviours in response to inflation and rising living costs.

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

Card-agnostic data captures spending behaviour across all card brands (credit + debit), and all issuing 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.

Data is the change you don't see coming.

Getting in touch.



For more information, please contact
Sean McCormick, Moneris Data
Services:

Sean.McCormick@Moneris.com

dataservices.moneris.com