

The consumer has changed.

What does it mean for your local communities?

Presented by: John Sombrito | CDP Webinar October 2026



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We're a leader in Canadian commerce.

A trusted partner to businesses, Moneris offers innovative solutions for mobile, online and in-store commerce, as well as data driven insights, value-added services and on-site support.

5.4B
transactions
processed annually

\$348B
annual processing volume

#1
merchant acquirer
in Canada

Processing
1 in 3
transactions
in Canada

A comprehensive view of spending in Canada.

All payment types, issuers, card brands and digital wallets



VISA



Transaction data points.

Dimensions and reporting:



Geo

National, Provincial,
City, Postal Code,
Street



MCC Level

Total Spend,
Industry Category,
Industry Group,
Custom



Reporting Frequency

Weekly



Delivery Frequency

Weekly, Bi-weekly,
Monthly, Quarterly,
Snapshot

Moneris Data Services.

Moneris offers timely insights into Canadian consumer behaviour, enabling economists, researchers and 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

Moneris consumer spending data.

Who uses it?

Organizations that prioritize data-driven decision-making:

- Business Improvement Areas
- Economic Developers
- Economists
- Governments
- Corporations
- DMOs/Tourism Consultants
- Strategy Consultants
- Asset Managers

What is it used for?

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



Q1 2026 consumer spending trends.

January to March 2026 vs. 2025: A flat quarter and a wary consumer.

A flat quarter, a wary consumer.

Both total spend and average transaction size were essentially flat year over year.

-0.27%

Total transaction volume, year over year—
essentially flat

+0.18%

Average transaction size—stable spend
per purchase

The tension

Sentiment was clearly negative—yet spending held flat.

That gap is the point: Canadians said they were worried, but behaved with measured caution, not a spending freeze. Restraint, not retreat, starts here.

Momentum built throughout the quarter.

A soft start in January strengthened into March—momentum was already building.

Month	Total spend % change	Avg transaction size % change
January	-2.35%	+0.21%
February	-0.63%	-1.06%
March	+0.73%	+1.29%

Reading the curve

January was weakest—a post-holiday, high-uncertainty low.

February steadied, helped by Family Day and Valentine's week.

March was strongest—pointing to higher-value purchases and the turn ahead.

Year-over-year, Q1 2026 (Jan 1 - Mar 31) vs. Q1 2025. Aggregated, anonymized Moneris transaction data; directional trends only.

Visitors shifted toward experiences.

Foreign spend was flat overall, but visitors shifted toward flights and experiences, away from hotels.

Foreign category (Q1)	Total foreign spend
Airlines	+211%
Entertainment	+21%
Other retail	+17%
Hotels	-9%
Apparel	-11%

Top visitor origins		
<i>by transaction volume</i>		
1	United States	-2.6%
2	China	-14.2%
3	United Kingdom	+10.5%
4	France	+3.4%
5	Australia	+3.9%

Year-over-year foreign (non-Canadian card) spend in Canada, Q1 2026 vs. Q1 2025. Airlines growth is off a smaller base.

Q2 2026 consumer spending trends.

April to June 2026 vs. 2025: spending accelerates, caution remains.

The pickup: spending accelerates.

Spending grew clearly year over year—a step up from Q1's flat line.

+4.6%

Total spend, Q2 2026 vs Q2 2025—a clear step up

+2.1%

Average transaction size rose year-over-year

The shift

Q1's flat line became clear growth.

Households felt steadier about their own finances than the broader economy—and that quiet confidence showed up at the till.

Growth built through the quarter.

Every month posted solid growth, and June led the quarter on both measures.

Month	Total spend % change	Avg transaction size % change
April	+4.14%	+2.00%
May	+4.12%	+1.09%
June	+5.54%	+2.60%
Q2 2026 total	+4.60%	+2.10%

June led the way

Every month grew—a stark contrast to Q1's negatives.

June was strongest: +5.5% total spend and +2.6% transaction size.

The quarter accelerated into summer, carrying momentum into the back half of the year.

Year-over-year, Q2 2026 (Apr 1 – Jun 30) vs. Q2 2025. Aggregated, anonymized Moneris transaction data.

Categories: broad-based gains.

Broad-based gains, with pockets of pressure in digital and discretionary categories.

Rising

Retail	+7%
Airlines	+6%
Vehicles	+5%
Department stores	+4%
Entertainment	+3%

Softening

Digital goods	-8%
Car rentals	-3%
Alcohol	-2%
Apparel	-2%

A telling nuance: apparel spend fell 2%, yet its transaction size rose 8%. Consumers buy less often—but splurge on the right item.

What consumers were saying.

Confidence in personal finances ticked up, even as discretionary discipline held.



34%

called their household finances strong or very strong



18%

expected the economy to improve—up from 13% in Q1



48%

expected the economy to hold steady over six months



48%

said non-mandatory spending fell (only 9% rose)

Source – Angus Reid survey commissioned by Moneris, conducted June 2026 (n=1,004).

Spending by province.

Growth was broad-based and positive in every province—a sign of shared momentum, not regional divergence.

Province	Total spend % change	Avg transaction size % change
Nova Scotia	+7.05%	+5.54%
Ontario	+6.43%	+1.39%
Alberta	+5.43%	+6.08%
New Brunswick	+5.29%	+1.93%
Quebec	+3.47%	+1.28%
Prince Edward Island	+3.00%	+1.82%
Newfoundland and Labrador	+2.80%	+3.91%
Manitoba	+2.64%	+2.47%
Saskatchewan	+2.38%	+2.62%
British Columbia	+1.71%	+0.97%
Canada	+4.6%	+2.1%

Growth from coast to coast

Leaders: Nova Scotia (+7.0%), Ontario (+6.4%) and Alberta (+5.4%).

Steadiest: British Columbia (+1.7%) still grew—no province declined.

Every province posted positive total-spend growth this quarter.

The deliberate consumer.

Cost-conscious behaviour is now the default—a majority of Canadians actively manage spending.

66%

Looking for the best deals

61%

Shopping during sales

47%

Switched to lower-cost brands

46%

Shopping at lower-priced stores

What it means for communities: value is the deciding factor. Loyalty and low-friction experience are the true differentiators—businesses with a clear value story will hold share; those competing on “nice-to-have” without one will feel the squeeze.

Tourism is redistributing dollars across Canada.

Where visitors are spending, where they're coming from
and what it means for your community.

Where visitor dollars flowed.

Quebec had a standout Q2 tourism season—a major reason it punched above its weight.

+17%

Quebec foreign spend, Q2 year over year

+8%

Average foreign transaction size in Quebec

Where foreign dollars grew (total foreign spend)

Foreign category (Q2)	Total foreign spend
Airlines	+175%
Entertainment	+19%
Souvenirs	+10%

What's driving Quebec

Marquee spring events—the Montreal Grand Prix and festival season draw international visitors.

A favourable exchange rate—made Canada better value for inbound travellers.

A note on the Grand Prix: it moved from June to May in 2026, but stayed within Q2 in both years—so it's a consistent contributor, not the reason for the year-over-year jump.

Watch your source-market mix.

The who of Canadian tourism is shifting—emerging markets are surging as the U.S. softens.

Fastest-growing foreign markets (by spend growth)

Country of card origin	Foreign spend growth (YoY)
Singapore	+138%
Ireland	+23%
Australia	+23%

-7%

The United States is still #1 by volume—but its spend was down about 7% year over year. The traditional anchor market is softening even as new ones grow.

What to do with this

Follow the growth. Align destination marketing, language support and product to the markets that are actually rising—not last decade's tourist.

Make it easy to pay. Ensure local businesses accept the international card brands and payment methods visitors rely on.

Don't lean on one market. A diversifying visitor base is more resilient than dependence on a single country.

Foreign spend by country of origin, Q2 2026 vs. Q2 2025. Aggregated, anonymized Moneris transaction data.

Location Data (geo-level).

Domestic Tourism and Economic Development Research

Measure spending in your region attributed to local shoppers and visitors from right across Canada, structured by origin postal code.

Discover where your most valuable visitors live and how much they spend in your region. Use this novel data source to inform your tourism marketing strategy and improve ROAS.

Target Marketing

Create custom shopper profiles to find your ideal customers – High end shoppers, active lifestyle shoppers, sports enthusiasts and more.



Sample Scenario: Location Data.

Date	Origin FSA	Geo	Category	Net Amount	Transaction Count	Number of Cards
2024-01	K7L	Downtown	Retail	\$ 13,041.92	137	124
2024-01	L5B	Downtown	Retail	\$ 10,867.31	104	85
2024-01	N2L	Downtown	Retail	\$ 9,431.68	165	153
2024-01	L6S	Downtown	Retail	\$ 8,657.00	65	60
2024-01	L4B	Downtown	Retail	\$ 8,349.37	60	54
2024-01	L4X	Downtown	Retail	\$ 7,933.39	122	99
2024-01	K2P	Downtown	Retail	\$ 7,309.59	46	42
2024-01	P3E	Downtown	Retail	\$ 7,267.21	37	33
2024-01	L4K	Downtown	Retail	\$ 7,184.15	150	133
2024-01	P7B	Downtown	Retail	\$ 6,613.94	61	56

The everyday baseline behind the spikes.

What these charts show

Each chart tracks average transaction size—the amount spent per purchase—for a single category over several years of weekly data.

Why it matters for events

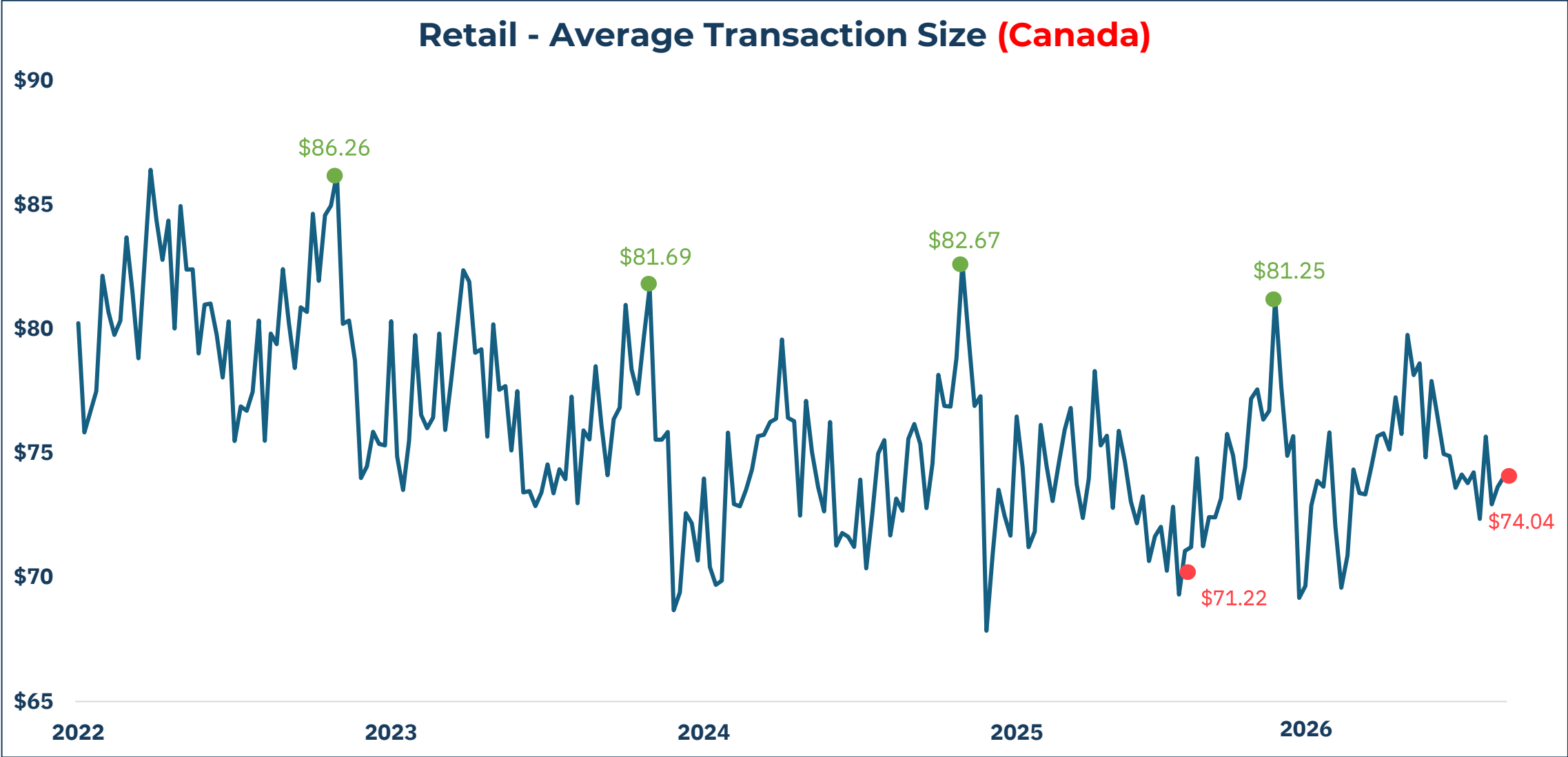
The recurring seasonal peaks are exactly the event-and-occasion moments we've been discussing—holidays, long weekends and marquee events that briefly push per-purchase spend higher.

How to use them

Treat the line as your baseline. When an event lands, watch how far and how fast a category jumps above it—and how quickly it settles back. That gap is the event's real economic signature.

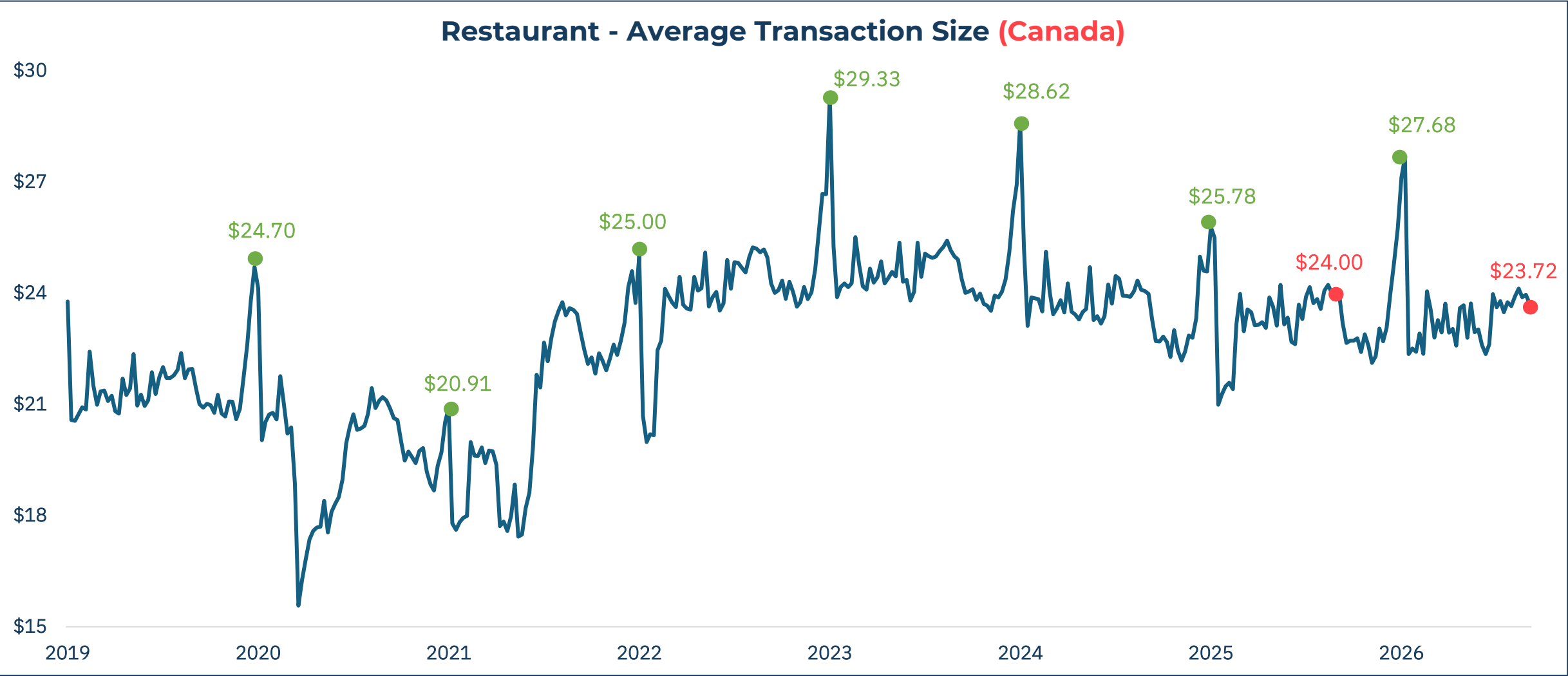


The latest consumer spending data.

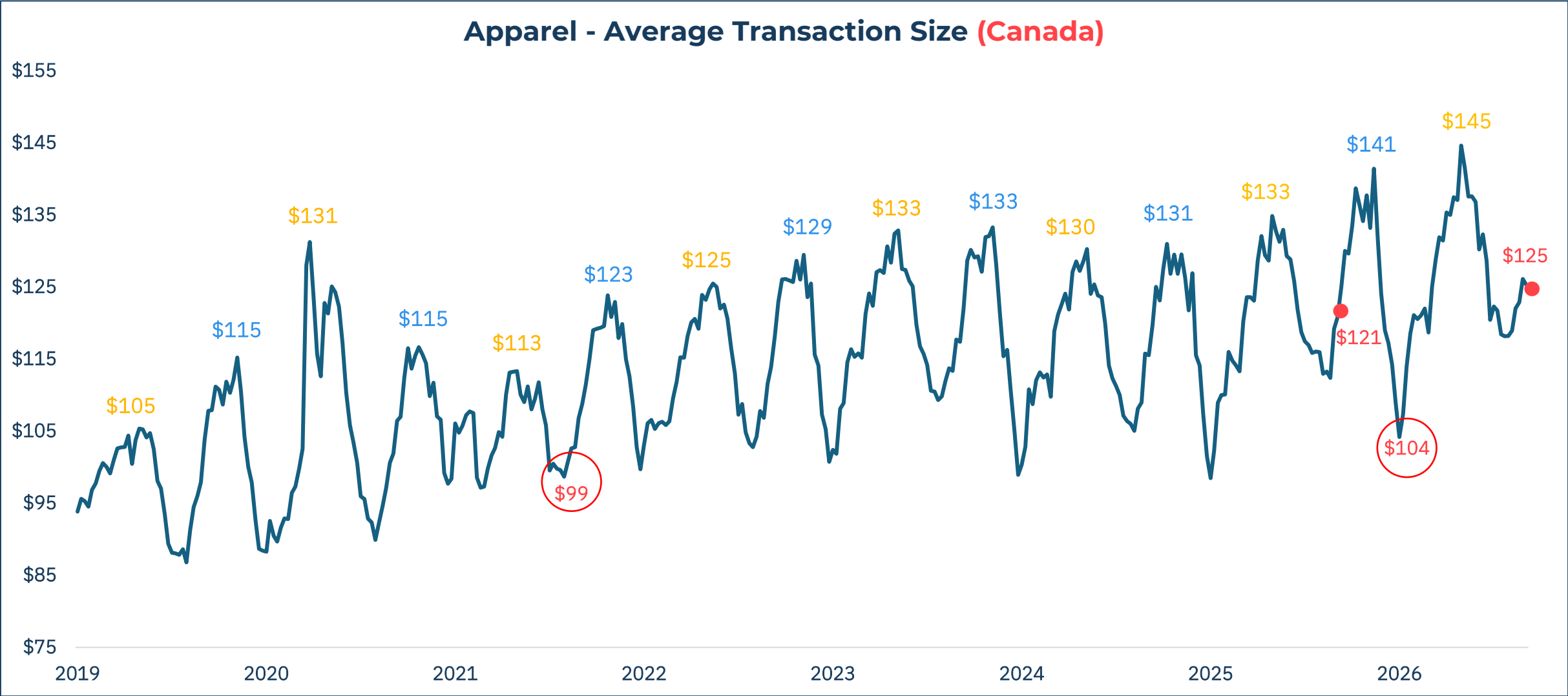


The latest consumer spending data.

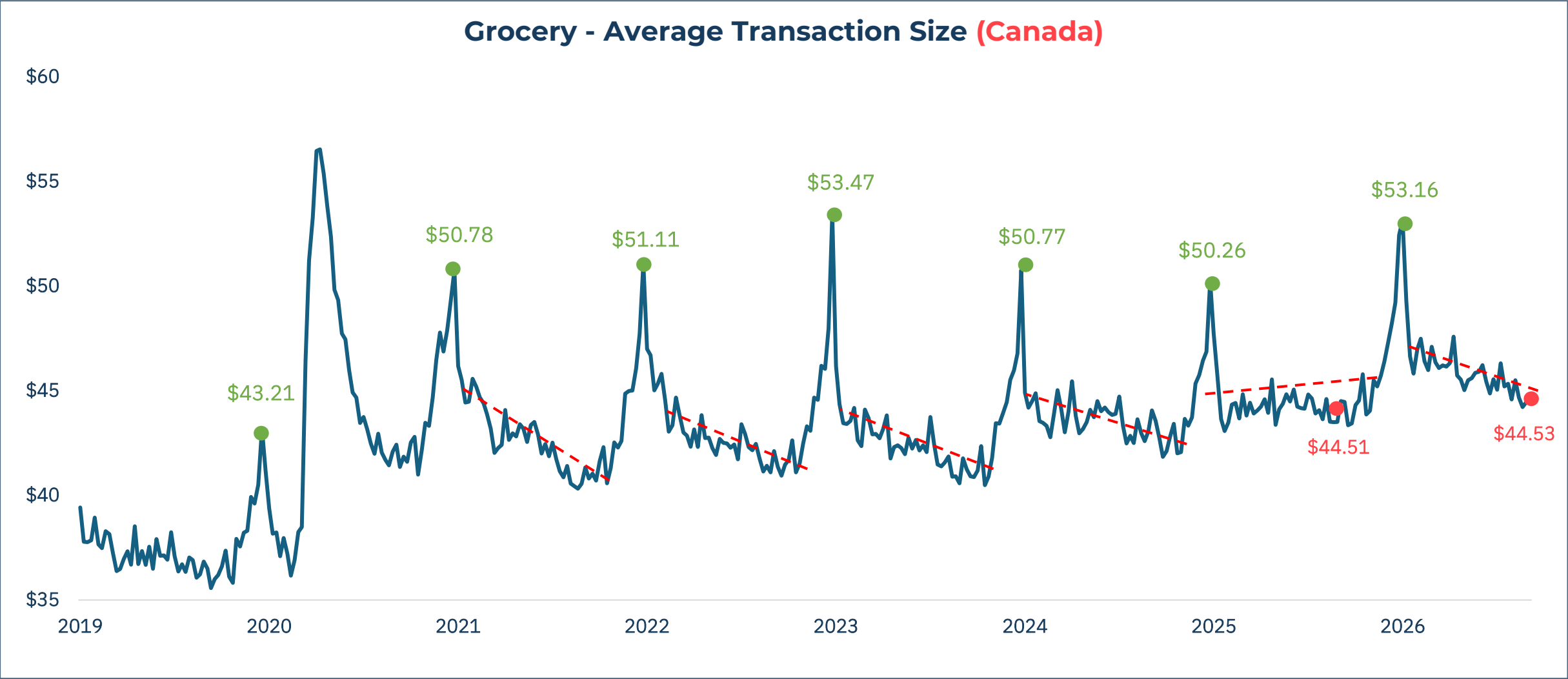
Restaurant - Average Transaction Size (Canada)



The latest consumer spending data.

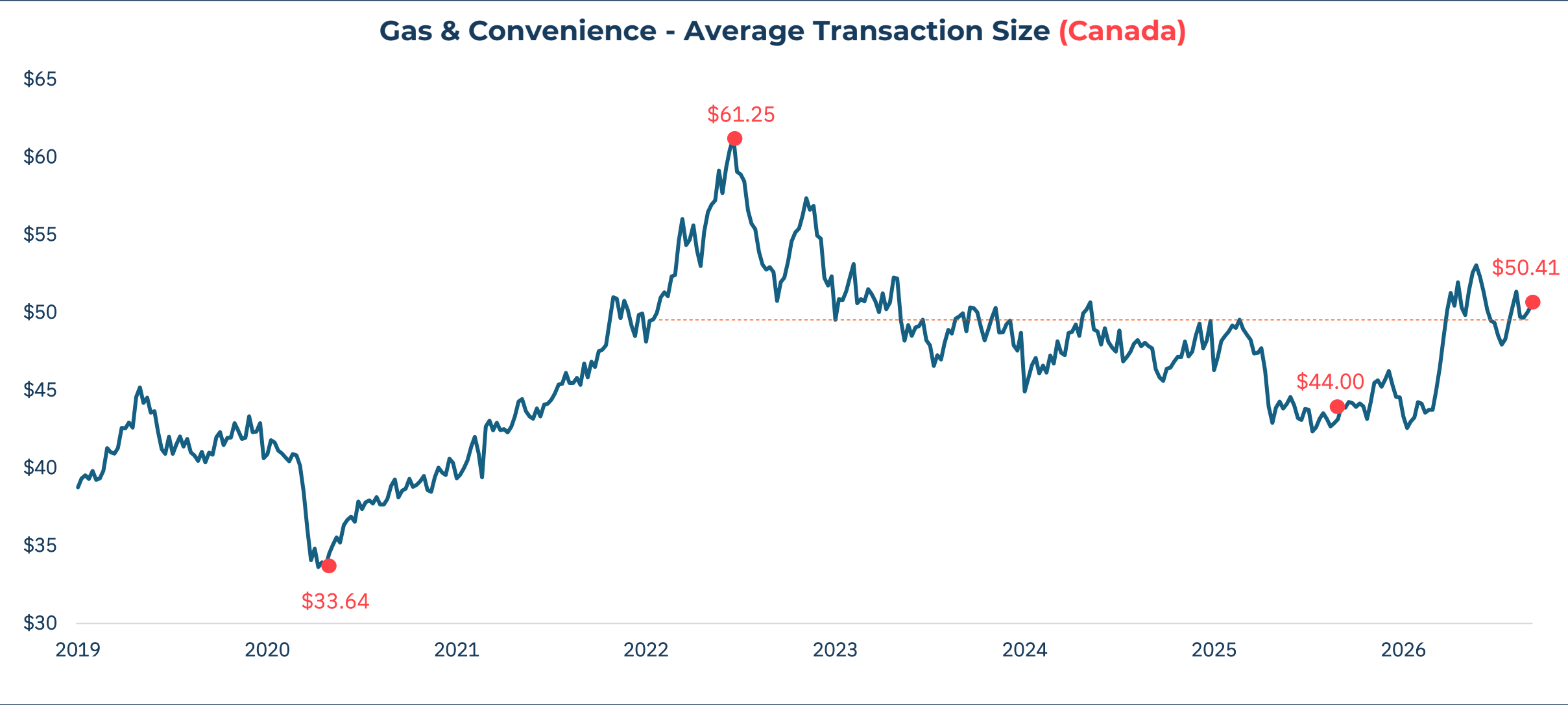


The latest consumer spending data.



The latest consumer spending data.

Gas & Convenience - Average Transaction Size (Canada)



Big events move money in Canada.

From Valentine's Day to the Canadiens' playoff run to the FIFA World Cup—how marquee moments reshape where and how Canadians spend.

Valentine's Day: a compressed, high-impact window.

Occasion-driven demand surged in the final week—proof Canadians still show up for the moments that matter.

Category (national, WoW)	Total spend
Florists	+457%
Restaurants	+44%
Grocery	+37%

Top provinces (WoW)	Total spend
Quebec	+63%
Ontario	+52%
Atlantic Canada	+51%

+48%

Total spend, final week week-over-week

+27%

Transaction volume, week-over-week

+16%

Average transaction size

Reading the pattern

Spending operates on a compressed timeline—driven by immediacy, not early planning.

Florists (+457%) show how tightly some categories track the date itself.

Year over year was softer overall, yet jewellery still rose +17% nationally—and +52% in Atlantic Canada.

For communities: back the businesses ready to capture the last-minute rush.

Moneris, week of Valentine's Day (Feb 14, 2026) vs. previous week (Feb 7, 2026); jewellery is year-over-year. Aggregated, anonymized transaction data.

The Canadiens' playoff run lit up Montreal.

Home-ice games drove major, repeatable lifts for bars and restaurants—near the Bell Centre and citywide.

Round 2 game(home)	Result	Near-arena spend	Citywide spend
Game 3—May 10	Win	+37%	+96%
Game 4—May 12	Loss	+43%	+89%
Game 6—May 16	Loss	+84%	+53%
Away games(avg.)	Mixed	~0%	-4 to -8%

What the pattern shows

Home nights are the catalyst—spending accelerated every time the action was in Montreal.

Away games were muted (Game 7 fell on a Monday, when many venues close).

Momentum built as stakes rose, peaking at +84% near the arena in Game 6.

A deep run delivers both concentrated local impact and a broad citywide boost.

+84%

Near-arena restaurant spend at Game 6
(transaction count +47%)

+96%

Citywide restaurant spend on Game 3—the lift
wasn't just downtown

Moneris, restaurant total spend on game days vs. non-game days, Canadiens Round 2, 2026. Aggregated, anonymized transaction data.

The FIFA World Cup brought the world's wallets.

International visitors were the story—foreign-card spending drove the tournament lift in host cities.

+34%

Foreign-card spend at Toronto restaurants & bars

+3%

Overall Toronto restaurant/bar spend (Vancouver +6%)

Toronto—foreign (non-Canadian card) spend	YoY change
Restaurants & bars	+34%
Grocery	+19%
Mass merchandisers	+13%
Hotels (total spend; ATS down)	+18%

The world came to Canada

Overall spend rose only modestly—but foreign-card spend at restaurants and bars jumped 34%. The visible lift came from visitors, not locals.

Hotels rose 18% in total spend while average transaction size fell—a sign of shorter stays, or visitors choosing friends, family and alternative accommodations.

Dynamic Currency Conversion (DCC) lets international customers pay in their home or local currency—the business still settles in local dollars.

A global event fills local restaurants, bars and shops with international customers—well beyond the venue.

Moneris, FIFA World Cup, Toronto, June 12–26, 2026 vs. same period 2025. Directional, aggregated, anonymized transaction data.

124 Street BIA proves **+\$600K festival ROI** with spending data.

“

Moneris Data Services transformed anecdotal stories about our festival's impact into clear, data-backed insights that demonstrated its real value.

- Luwam Kiflemariam,
Executive Director, 124 Street BIA

”



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.



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