



**Moneris**

**Tourism Spending & Location Analytics**

**Winter 2021**

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# Methodology

Moneris Data Services examined Consumer Spending and Location trends prior-to and during COVID, from Jan 2019 to Oct 2021.

Three Mountainous Tourist Regions known for Summer and Winter vacations were compared. This report represents the main findings of this study.

Metrics such as Total Spend Volume, and the number of Transactions is based on payment data measured across representative Moneris Merchants, with a focus on Tourist Industries including: Retail, Restaurant, Hotel and Entertainment.

Origin of Spend (Domestic and International), showing where Tourist came from is determined using proprietary Moneris Data Technologies.

All data, metrics, and findings are anonymized and made private to protect all stakeholders, merchants, and purchasers, over-and-above necessary regulations and privacy protections.



# Regions

The following regions were studied from Jan 2019 to Oct 2021.



## Rockies

Jasper  
Banff  
Whistler  
Revelstoke



## Collingwood

Blue Mountains  
Collingwood area



## Laurentians

Mont Tremblant  
Charlevoix  
Mont St. Anne



# Findings

1. Mountain Destinations in Canada have seen strong recovery post COVID, as international travel remains less desirable, domestic travelers are taking advantage, spending more in these regions, in verticals like retailers & hotels

- Spending and transactions have begun to recover in 2021, however Collingwood still remains lower
- Average Ticket Size is higher than 2020, but average spend per transaction is still lower than 2019, pre-COVID
- Key Verticals have grown since lockdowns ended, with Retailers and Hotels seeing larger spikes in spending growth

2. Maintaining domestic customers and re-attracting international is key to growing post-COVID, into 2022

- Merchants in these markets should consider driving and attracting continued domestic visitation
- International spend is higher than domestic and remains a growth opportunity in all markets post-COVID
- Ontario, Quebec, and Western travelers were spending more in their home provinces during COVID in 2020
- The number of nights stay at these destinations is rising across markets suggesting longer stays of domestic customers

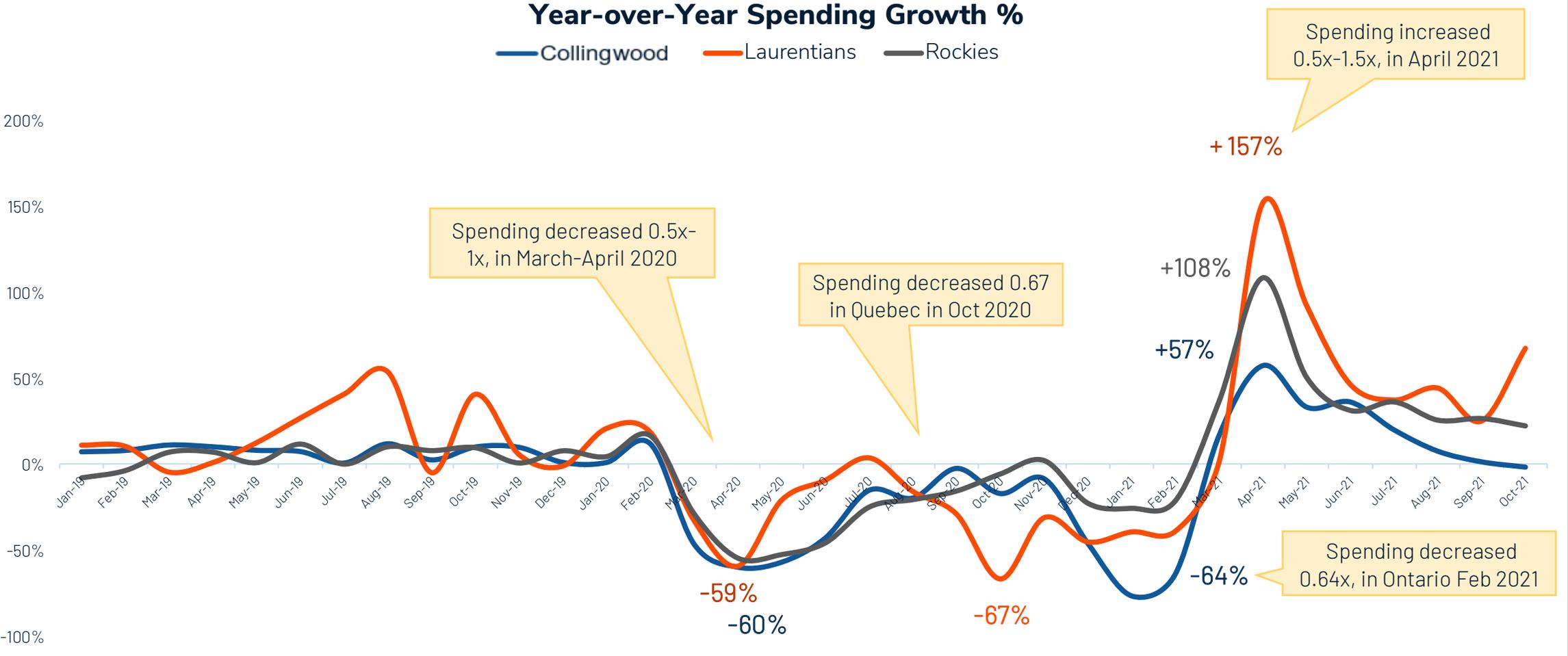


# Consumer Spending Analytics



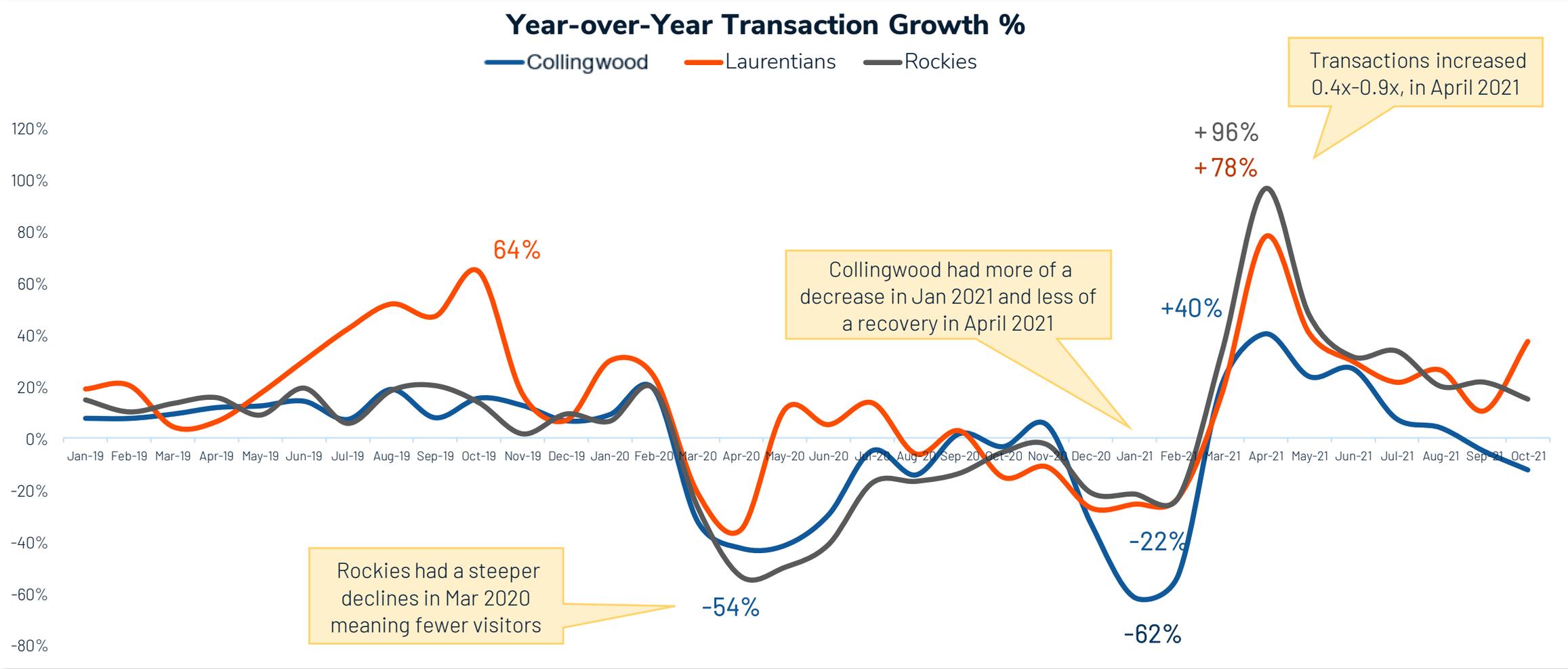
# Consumer Spending Recovered After COVID Impact

- COVID's impact was deepest during peak lockdown periods in Mar-Apr 2020, Oct 2021, and Jan-Feb 2021
- Recovery in spending (total volume) was higher overall (0.5x-1.5x) than earlier declines (0.5x-1x)
- Blue Mountains still has opportunity to grow recovery



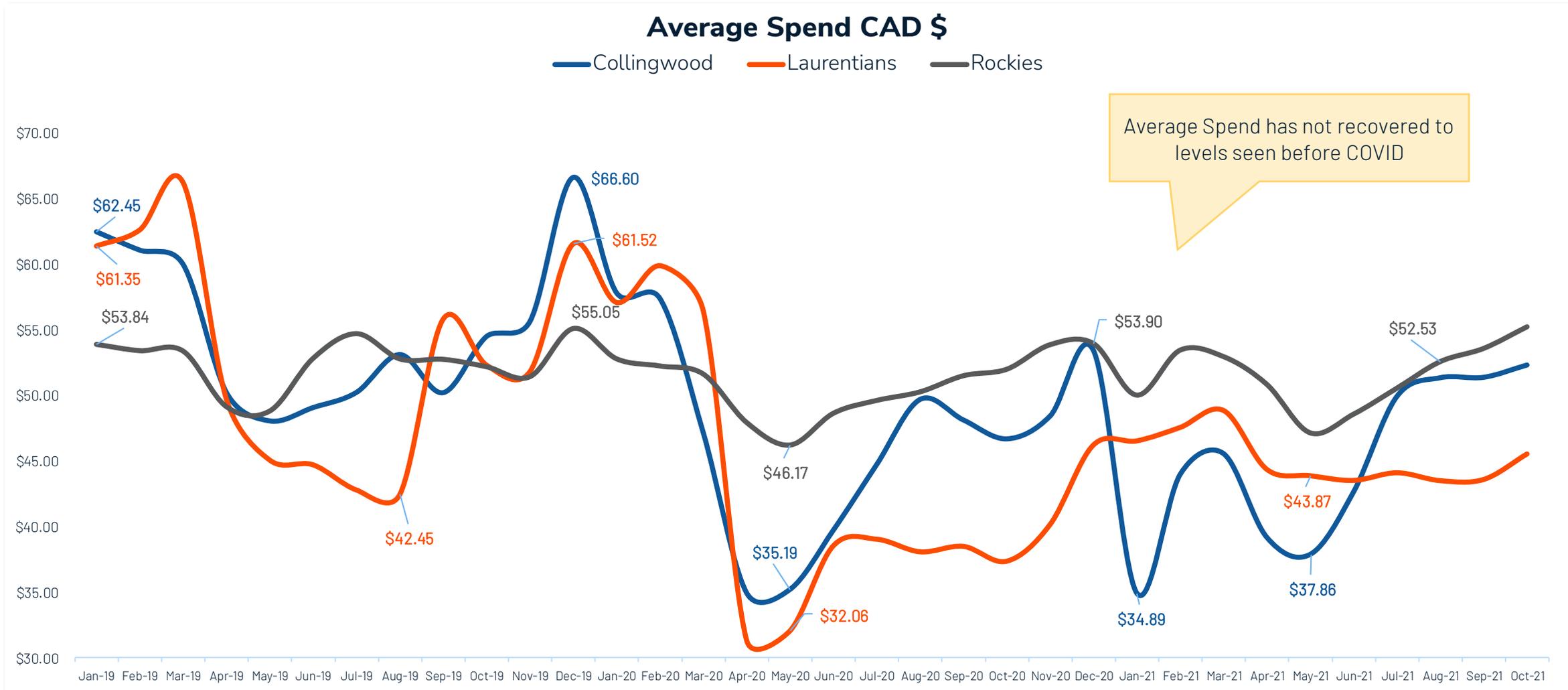
# Transactions Generally Recovered Post-COVID Impact

- Visitors shopping and staying in these regions prior-to and during COVID made less transactions overall than they spent (previous slide), meaning the trend is to spend more and make fewer trips



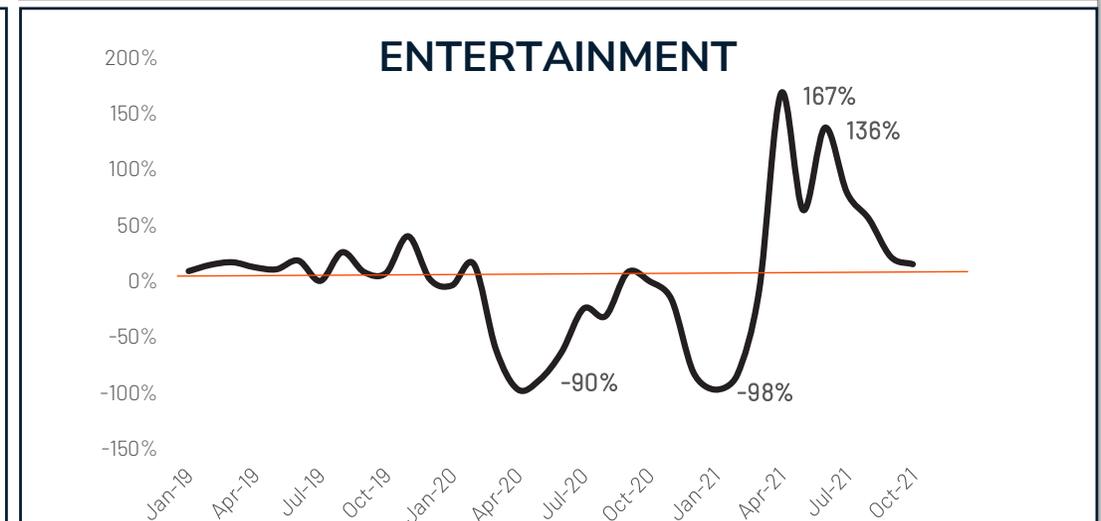
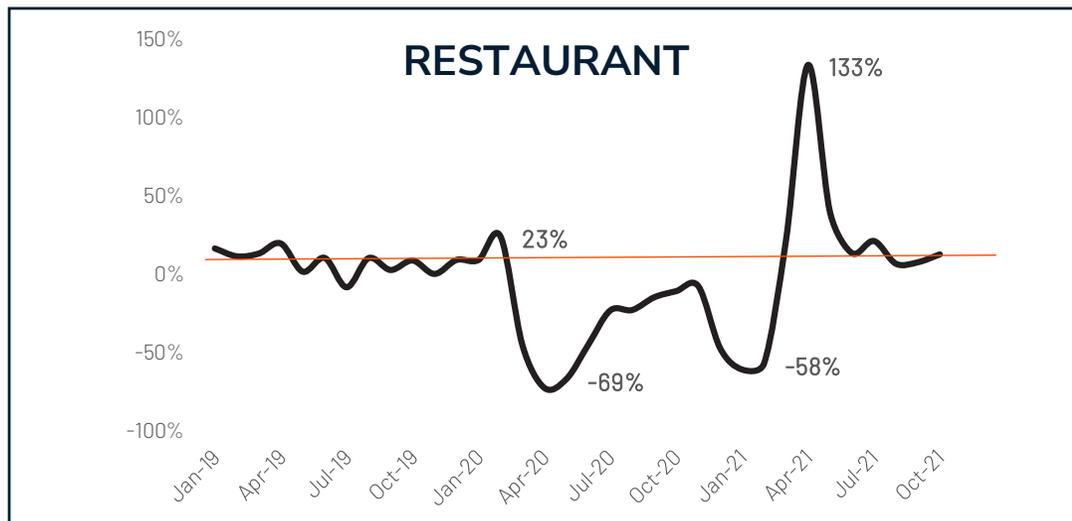
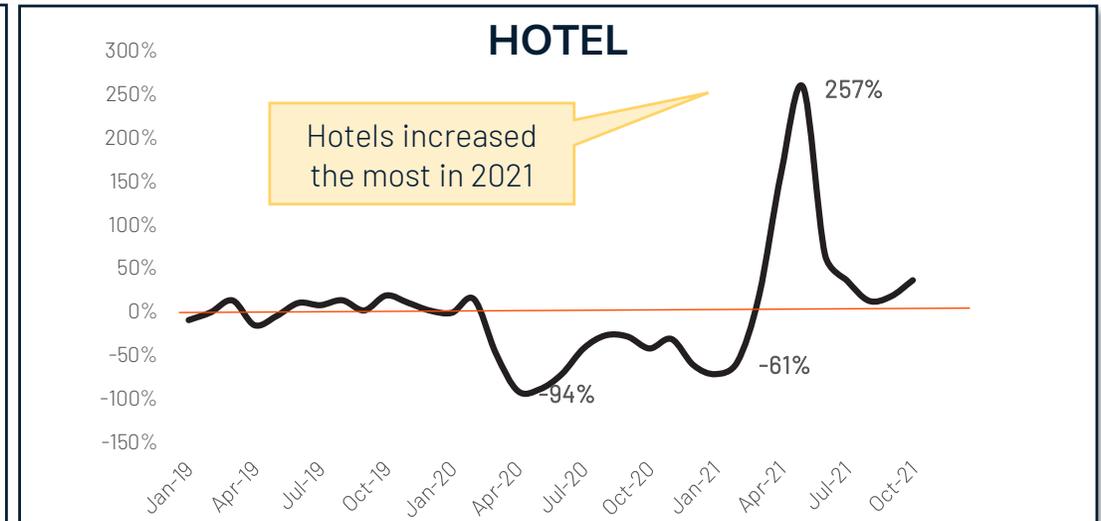
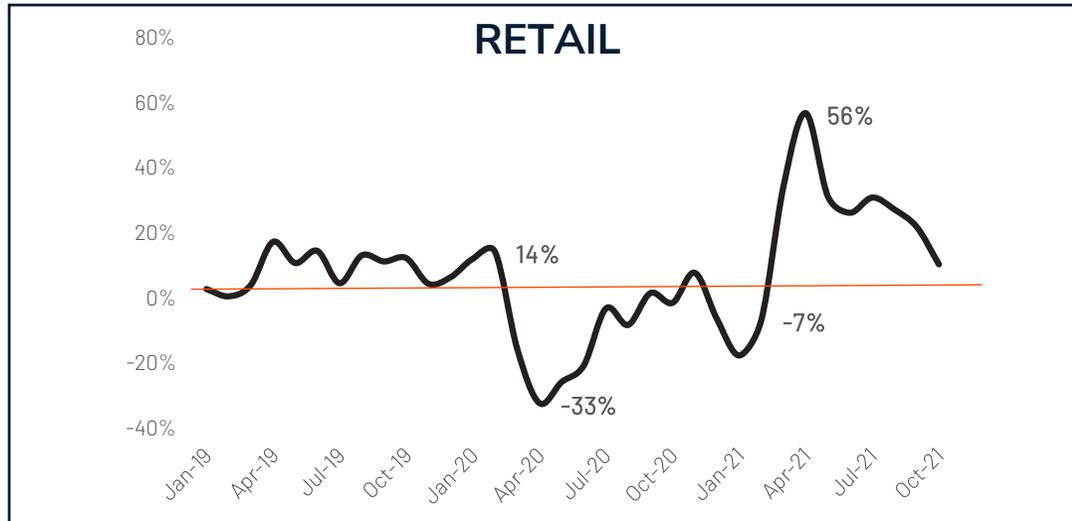
# While Volume is Recovering, Average Spend Still Lower

- The Average Spend varied for Collingwood and Laurentians, less so for Rockies.
- March 2020 & January 2021 declines matched overall volume spend declines but March 2021 also declined.



# Retail and Hotels Have Recovered to Pre-COVID Highs

- The spending trend across all Tourist regions studied followed the overall aggregated trend
- Hotel and Entertainment had larger increases starting in March 2021 and moving into the summer



# Consumer Location Analytics

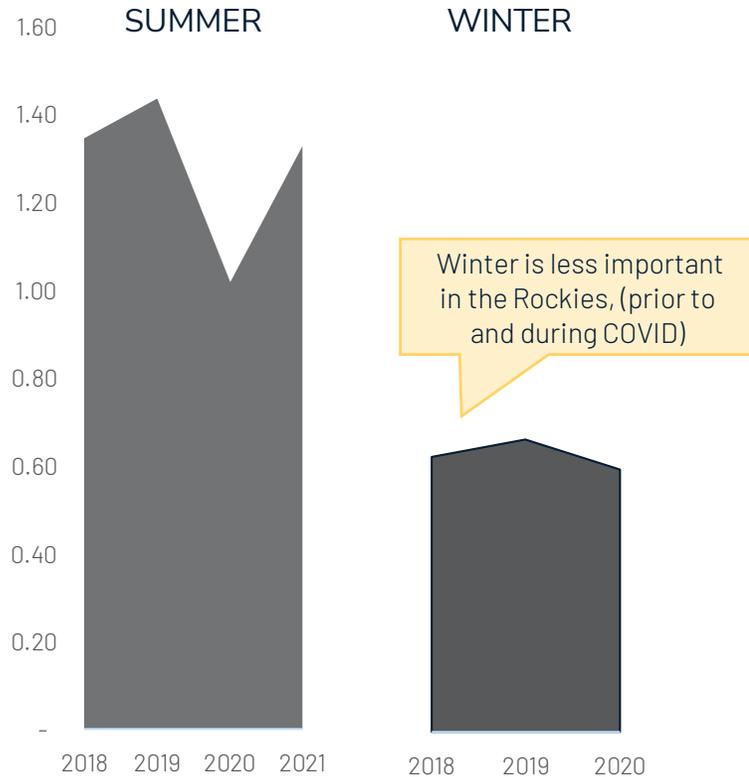


# Winter Key Opportunity for Recovery Across Markets

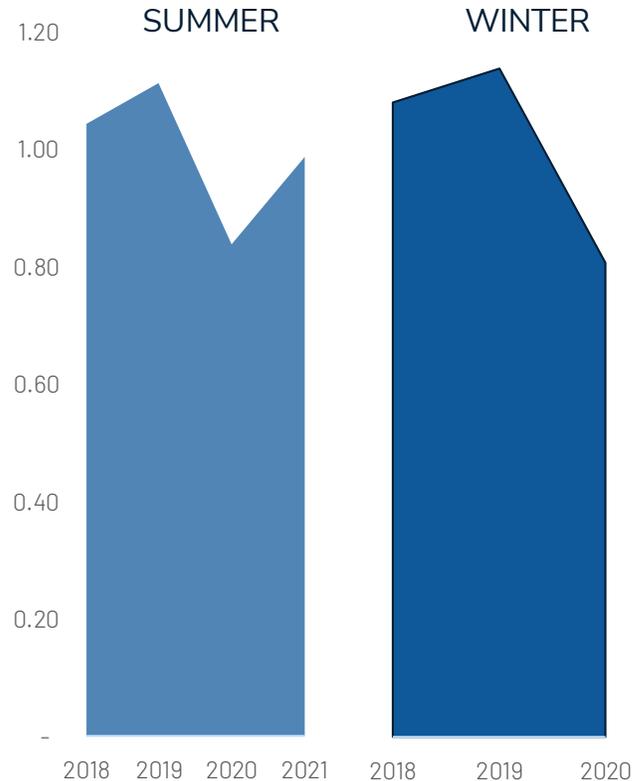
- The spending trend across all Tourist regions was decline during 2020, due to COVID
- Recovery in spend was higher in the Rockies and the Laurentians in Summer 2021

## Spending (Index)

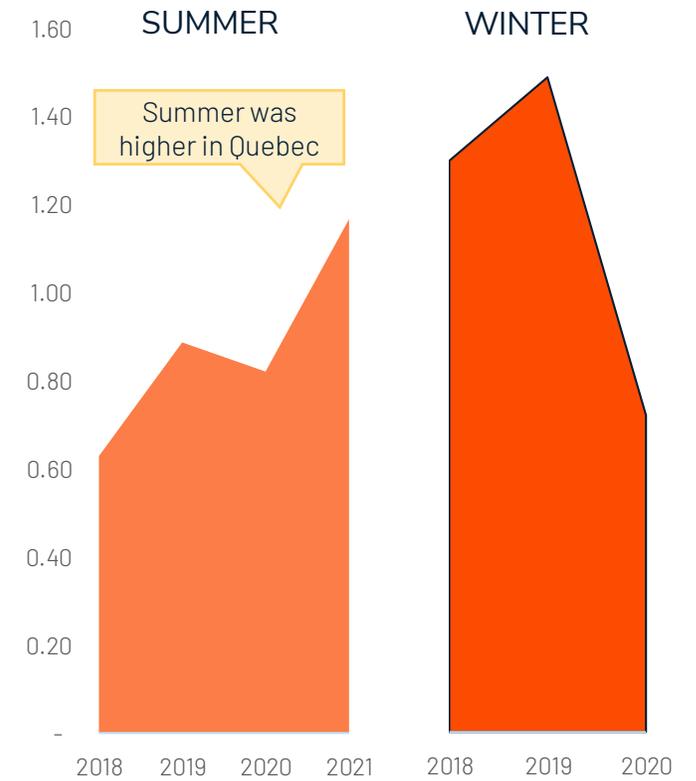
### Rockies



### Collingwood



### Laurentians

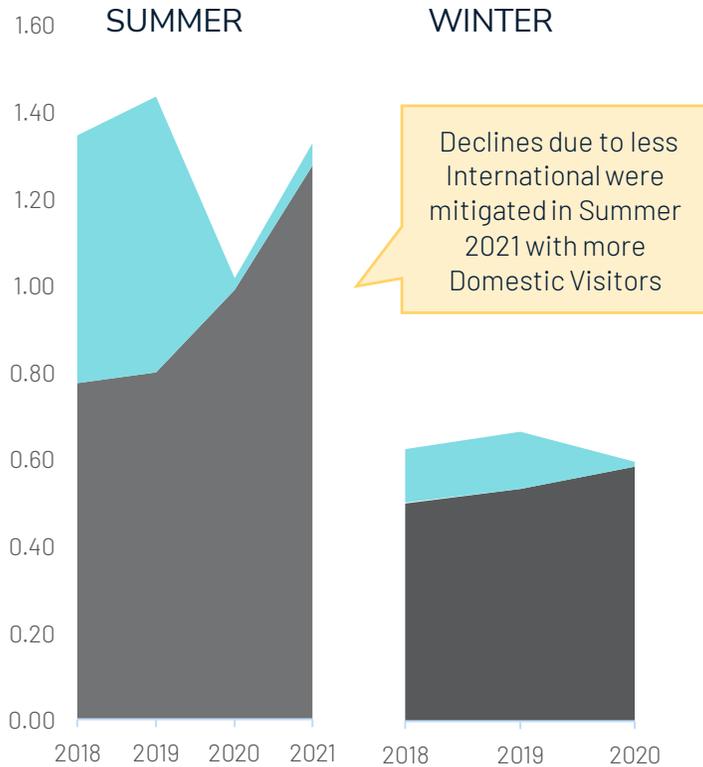


# Domestic Spending Mitigated International Declines

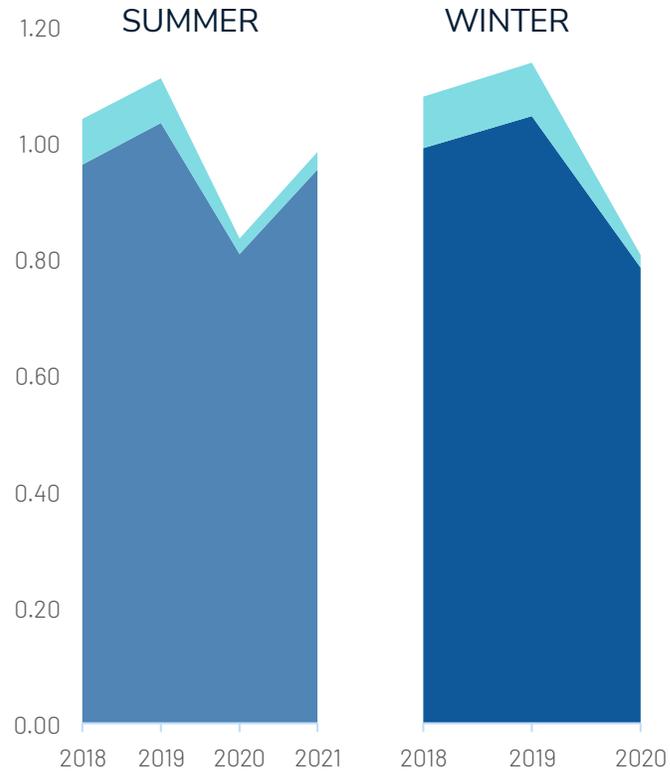
- Declines in 2020 due to International visitors dropping were mitigated with Domestic consumer spending
- Collingwood and Laurentians have much fewer International visitors, with almost none in Quebec in 2021

## Spending (Index)

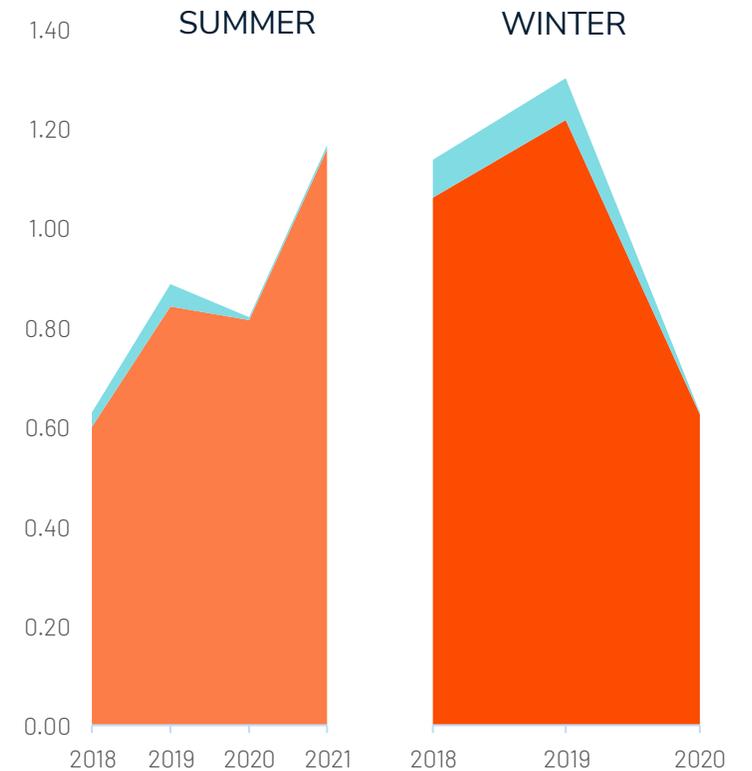
### Rockies



### Collingwood



### Laurentians



# International Transactions, Domestic & International

- International visitors spend more and have fewer transactions than Domestic spenders
- Transactions are much lower in Collingwood and Laurentians than spend

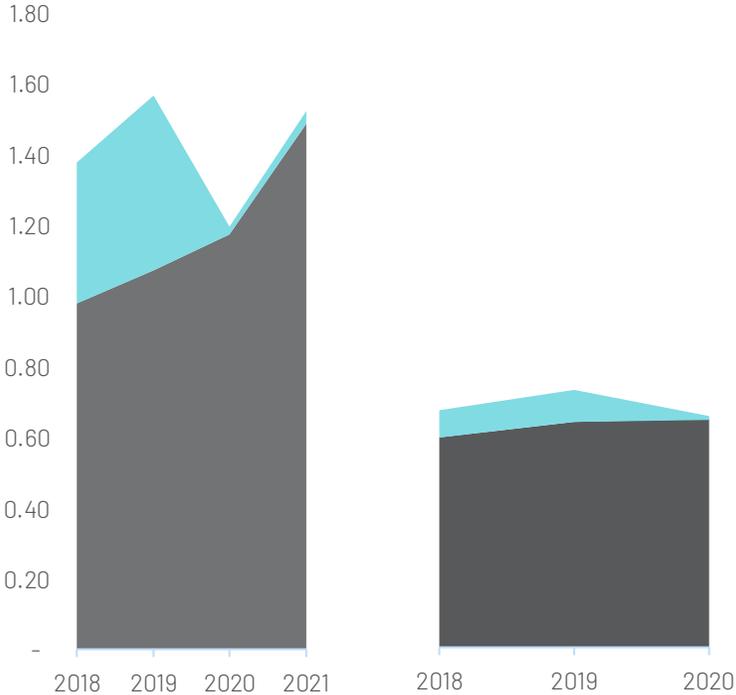
Transactions in Winter are less overall than in Summer

## Transactions (Index)

### Rockies

SUMMER

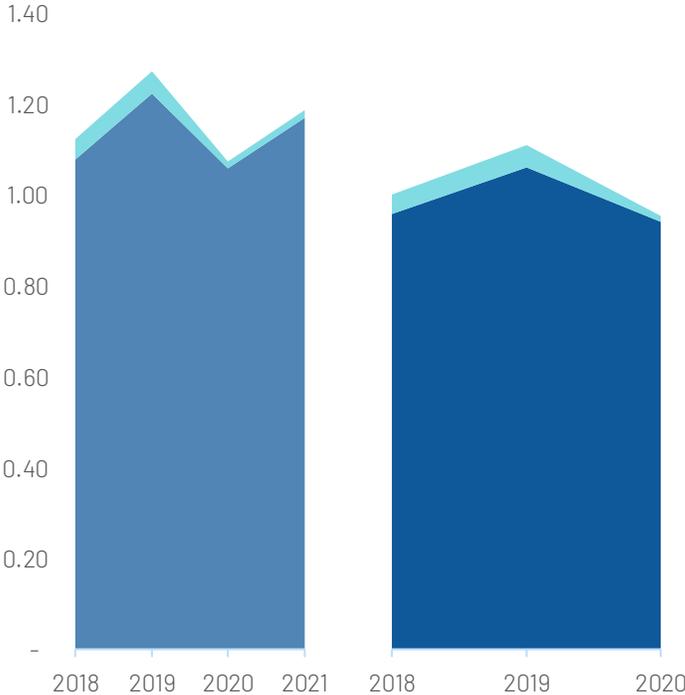
WINTER



### Collingwood

SUMMER

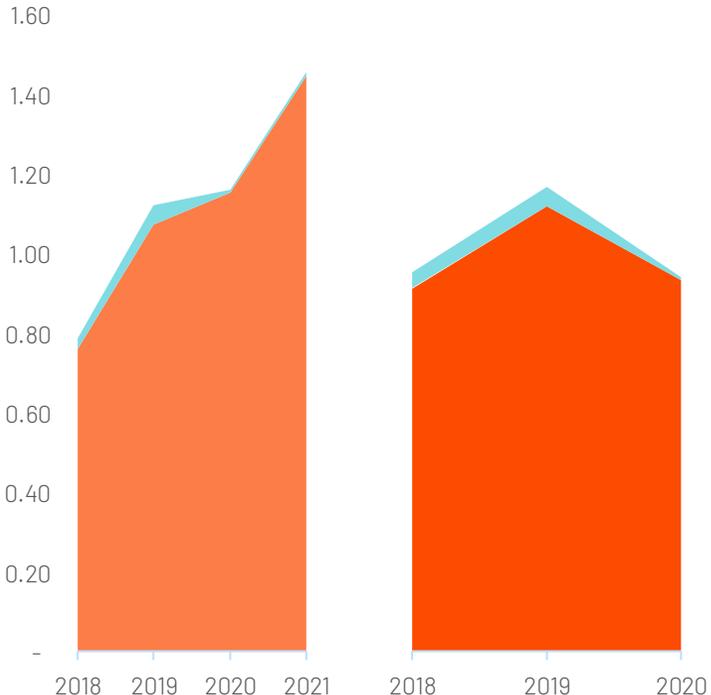
WINTER



### Laurentians

SUMMER

WINTER



# Loss of International Spend Impacting Recovery

- International visitors spend much more on average than Domestic spenders (nearly 2x)
- COVID caused declines in average spend during 2020 but is recovering in 2021

## Average Spend (Per Transaction)

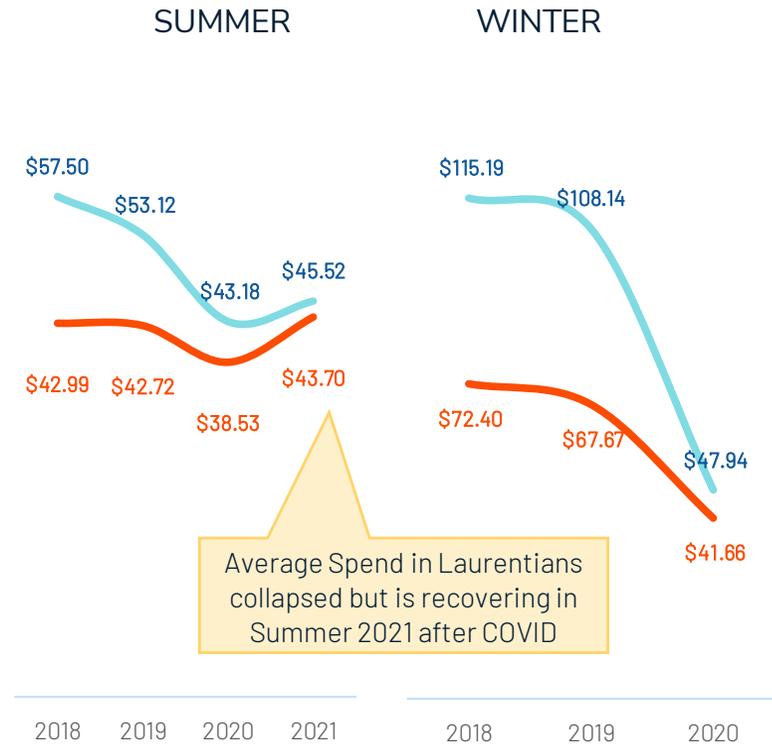
### Rockies



### Collingwood

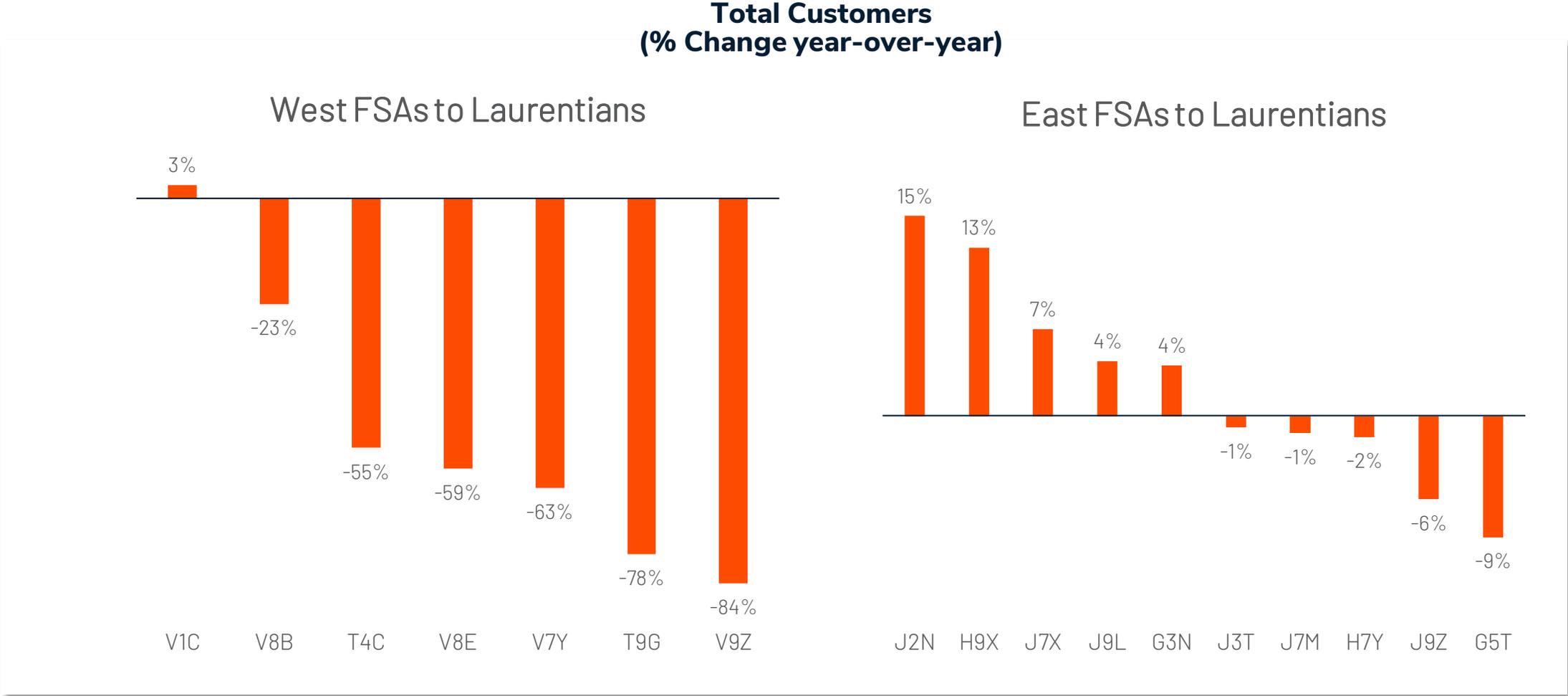


### Laurentians



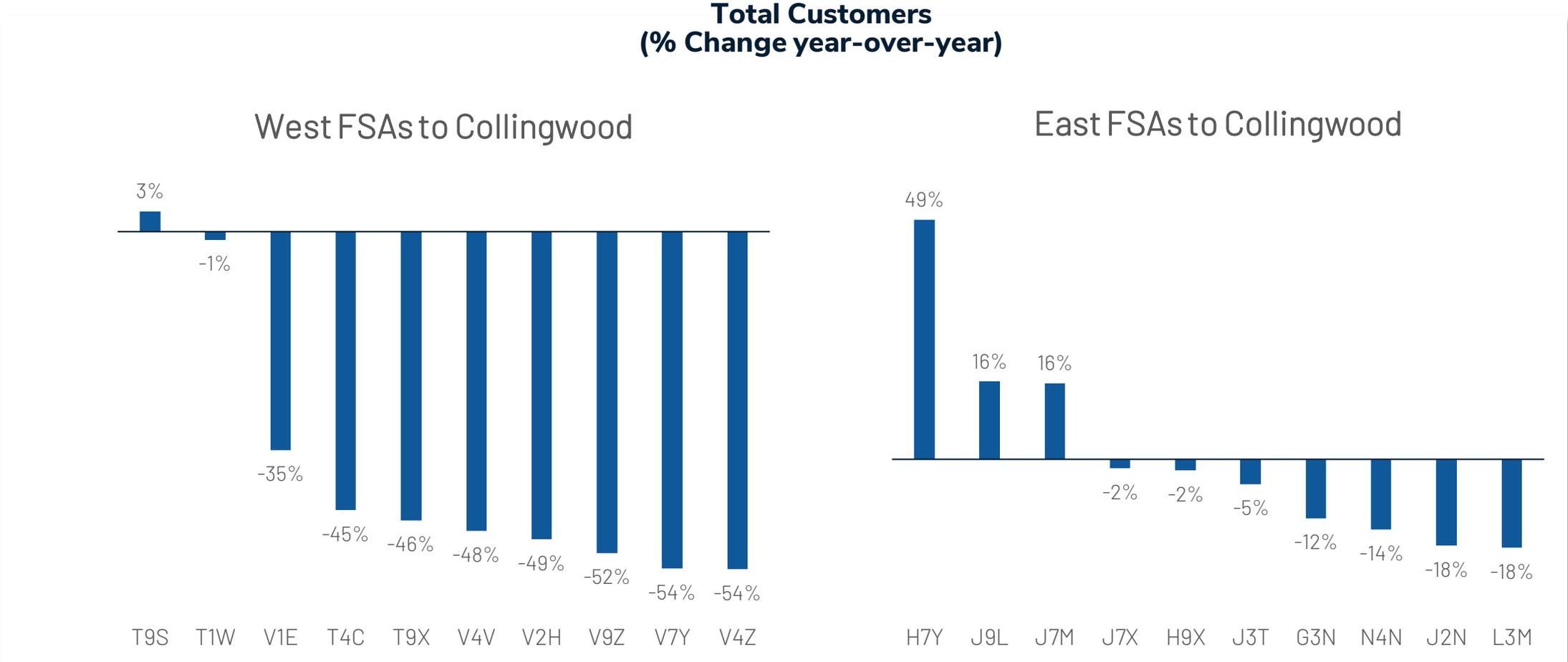
# Laurentians captured Quebec Travelers During COVID

- Declines in 2020 occurred with those from the West, while higher spending came from QC FSAs



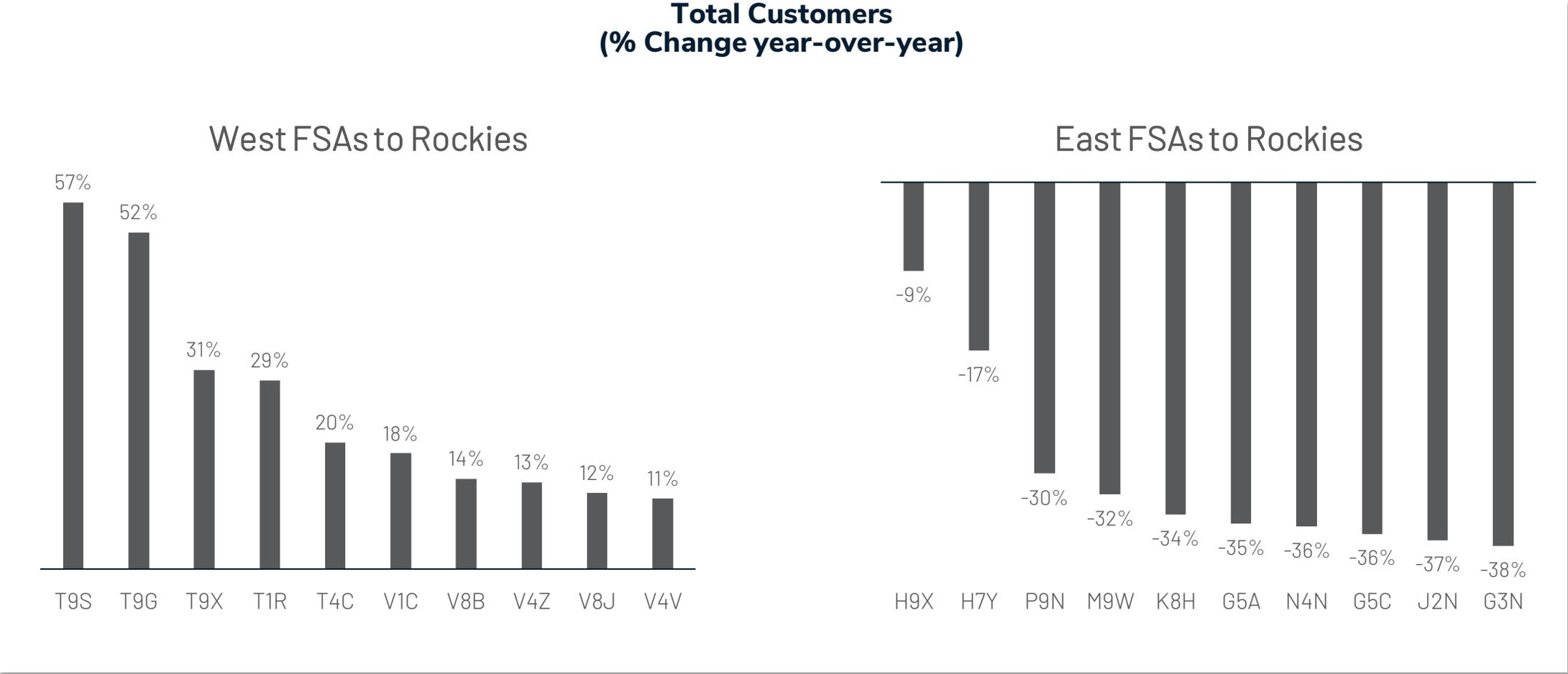
# Collingwood captured Quebec Travelers During COVID

- Higher spending came from QC and ON FSAs in 2020



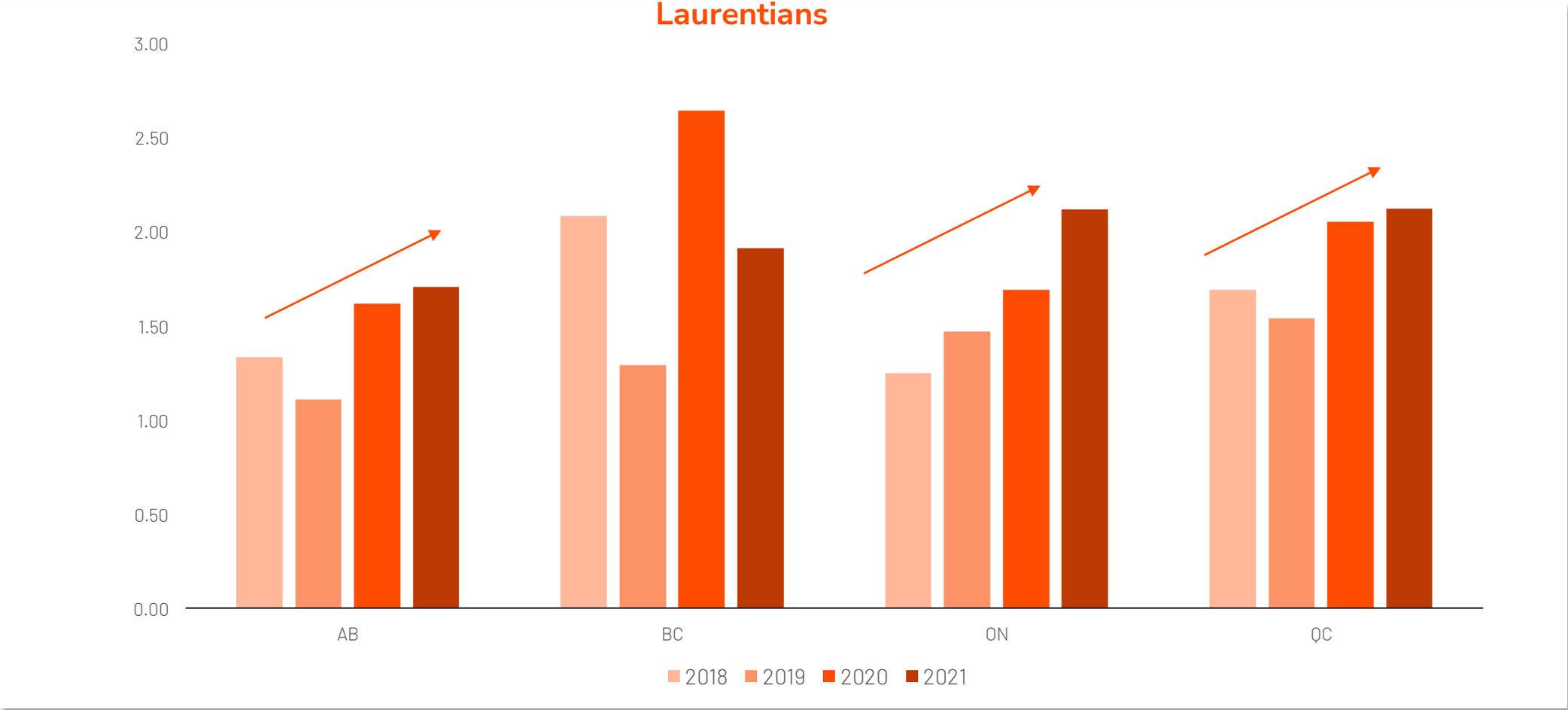
# Rockies captured Alberta and BC Travelers During COVID

- Higher spending came from AB and BC FSAs in 2020



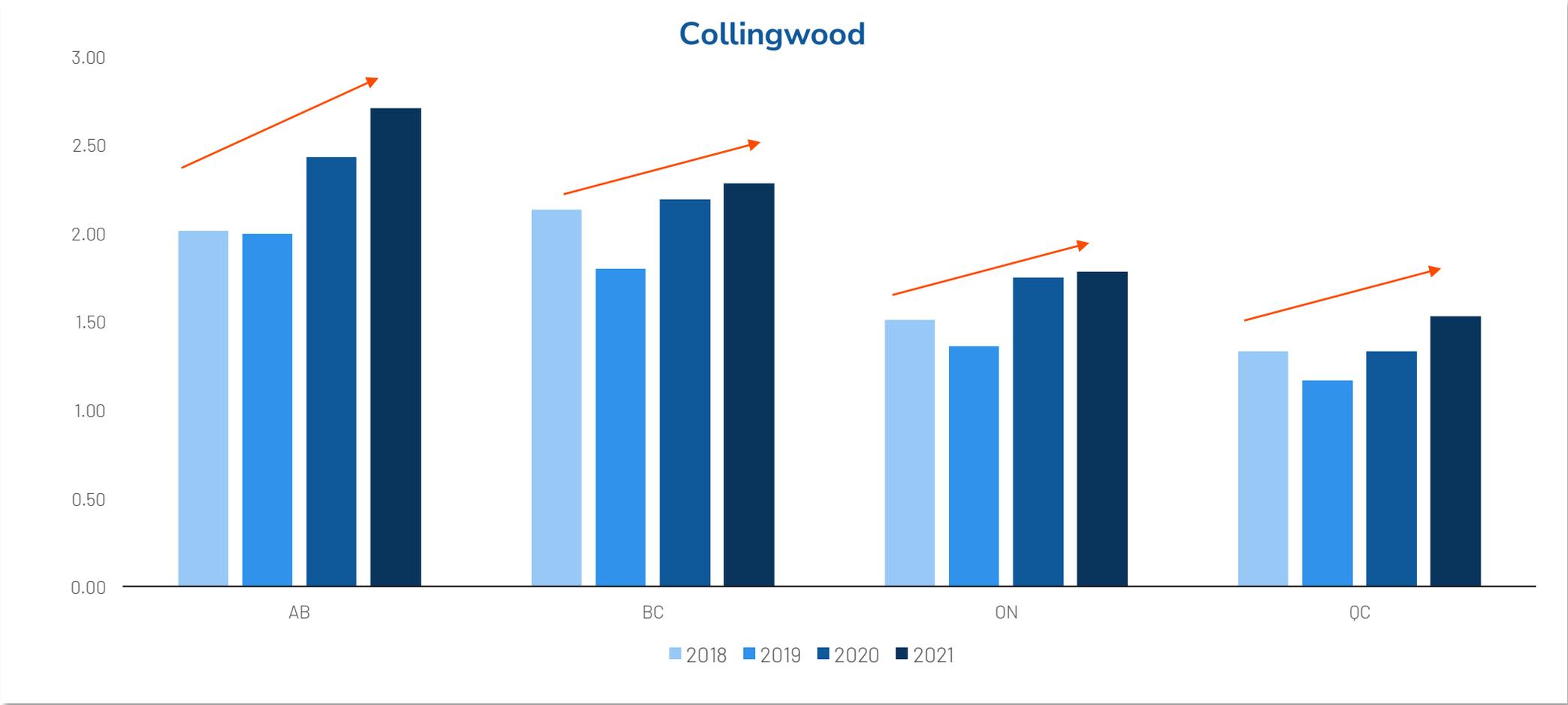
# Average Nights-Stay is Trending Up in Laurentians

# of Nights Stayed in Destination on Average



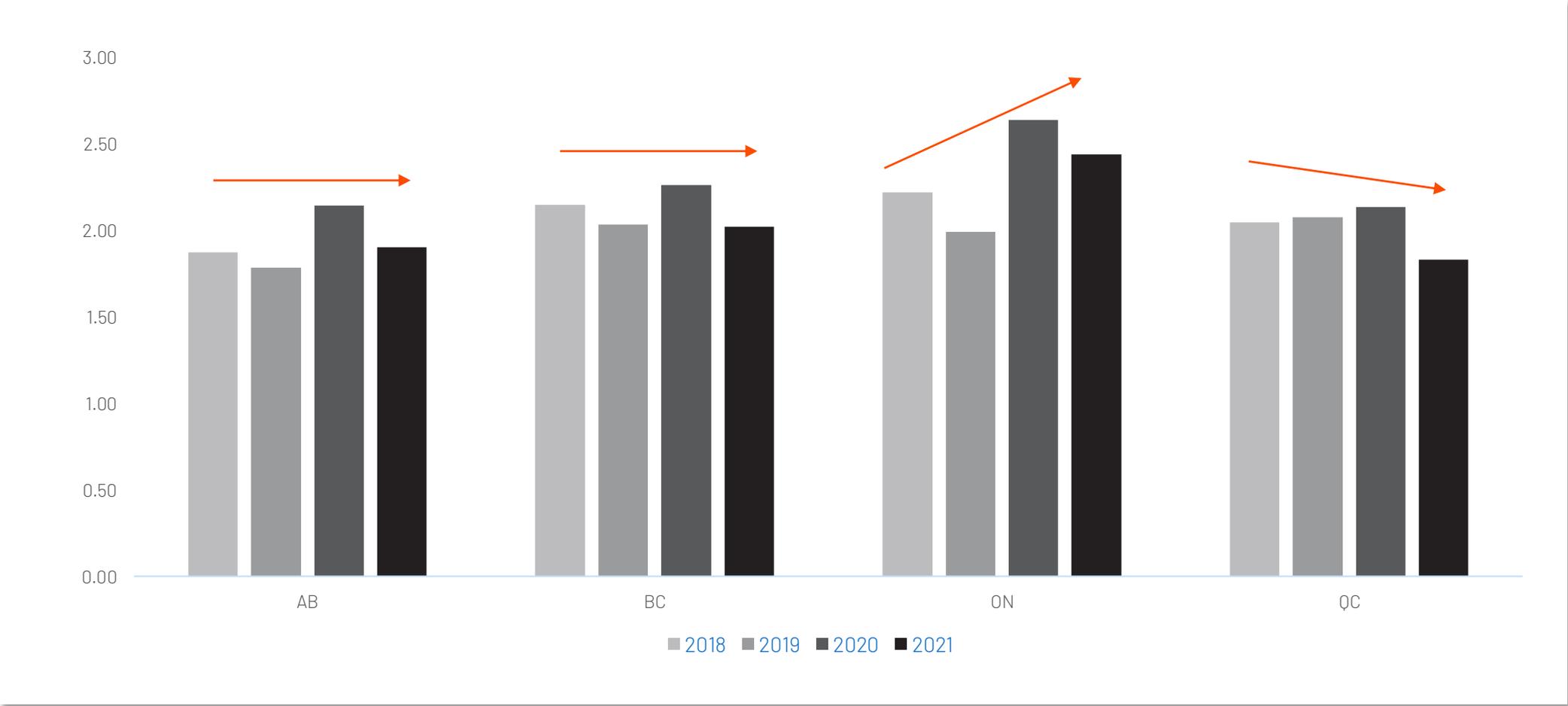
# Average Nights-Stay is Trending Up in Collingwood

# of Nights Stayed in Destination on Average



# Average Nights-Stay is Mostly Unchanged for Rockies

# of Nights Stayed in Destination on Average  
Rockies





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**Winter 2021**

# About Moneris Data Services



BMO



Founded by  
**RBC and BMO**

**600** transactions/sec

**3.5+ billion** transactions



**All merchant categories**

Restaurant, grocery, apparel,  
travel, and more.



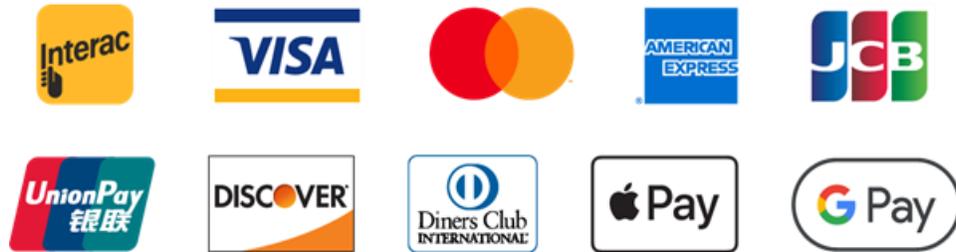
**Over 350,000**

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:



# Transaction Data Points

With a database of over **3.5 billion** transactions, growing by **600** transactions per sec, Moneris captures 4 key data points on every transaction made on Moneris terminals



Time



Location



Date



Amount



# Moneris Consumer Spending Data

## Dimensions & Reporting



### Geo

National, Provincial, City,  
Postal Code, Street



### MCC Level

Total Spend, Industry  
Category, Industry Group,  
Custom



### Reporting Frequency

Weekly



### Delivery Frequency

Bi-weekly, Monthly,  
Quarterly, Snapshot

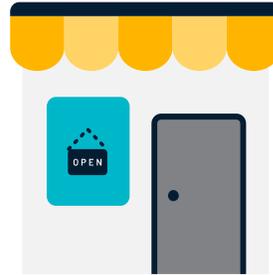


# Moneris Consumer Spending Data

## Spending Categories



**Total Spend**



**MCC Industry (3)**

Retail  
Services  
Travel/Entertainment



**MCC Group (30)**

Household  
Alcohol  
Restaurant  
Apparel  
Department Stores  
Drug Stores  
Gas & Convenience  
Grocery  
Hotels  
Vehicle  
... and more

