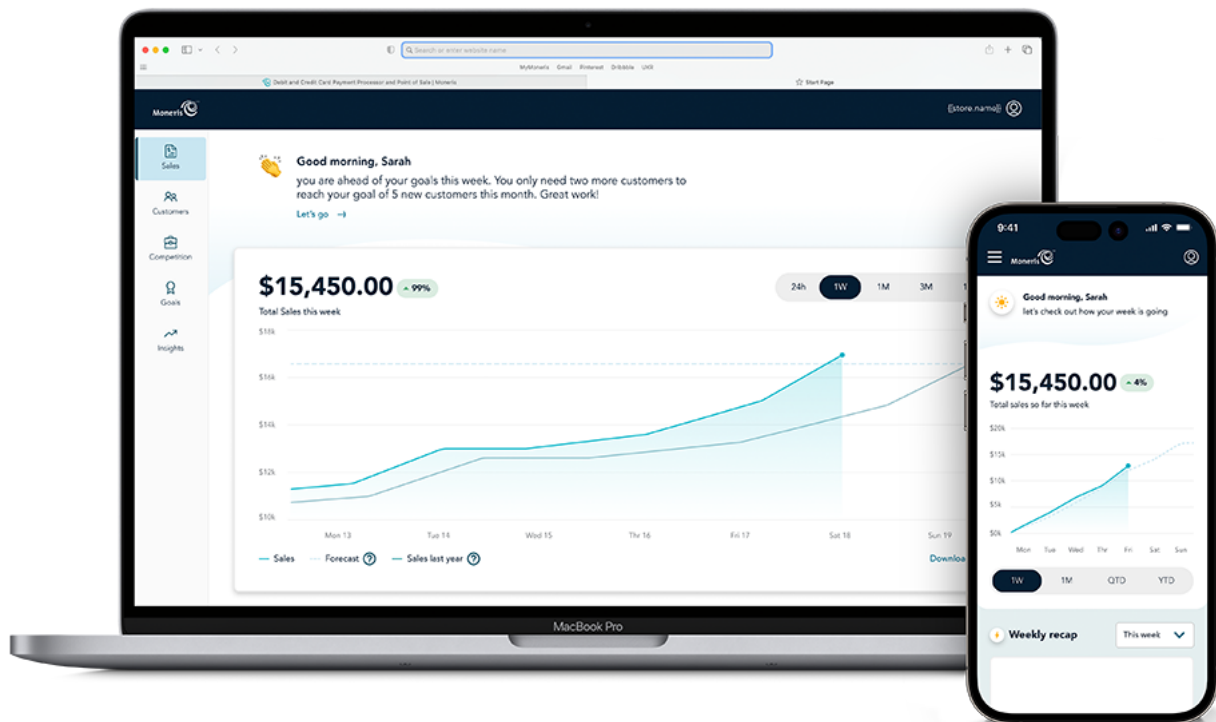# Welcome to Moneris Insights

Moneris Insights is a tool that provides merchant subscribers with valuable business insights on your sales, customers, and competitors. Access Moneris Insights on your mobile device or on a laptop/desktop PC. Set one-time or recurring sales and customer goals to improve your bottom line and gain more foot traffic. Receive notifications about new insights on your mobile device, and view them in the app.

Choose a tile below to learn more about Moneris Insights:

Get Started with Moneris Insights

Create Sales and Customer Goals

View Sales, Customer, and Competitor Pages

Get started

Start here

This section will provide you with information on how to get started with Moneris Insights. Click the links below to learn about:

- a product overview
- a glossary of terms used in this webhelp
- a note about how images are used in this webhelp
- how to get started with Moneris Insights
- logging in
- configuring Moneris Insights settings
- viewing notifications
- logging out

Product overview

Moneris Insights provides merchants with key business information in three key areas: Know Your Business, Know Your Customer, and Know Your Competition.

Sales (Know your Business) helps business owners understand their sales through the multiple time frames (week, month, quarter and year). This section displays:

- **Historical sales dollars** - Shows historical sales by week, month, quarter, and year and highlighting your highest and lowest sales periods within the timeframe selected.
- **Predictive Sales forecasts** - Helps you to understand their forecasted daily, weekly, or monthly sales based on 4 weeks (rolling).
- **YTD (desktop only)** - Portrays your year over year performance

Customers (Know your Customers) provides insight into customer demographics, loyalty and spend trends through:

- **Customer profiles by location, income and average age** – This is heat map of where your customers are coming from using the first 3 digits of their postal code, with details are on their average income and age. This postal code view is scalable to all of Canada.
- **Customer spend profile by postal code** – Provides the top 3 performing categories shoppers within your business' postal code area shop, with average basket size.
- **New and recurring customer volumes, and average transaction spend** – Tells you how many of your customers are new vs. recurring, along with their average transaction spend.
- **Customer Spend Trends** – Expresses value in three terms (high, medium, and low value) based on the customers overall spend within the MCC category, frequency of visits to your business and their and historical spend per visit.
- **Customer Journey Insights** - Displays an aggregated view of where your customers transacted before and after visiting your business.

Competition (Know Your Competition)

- Provides insights on your business relative to competitors in your industry and geographic area.
- See anonymized average sale and transaction data of competitors in your geographic area.
- See a heatmap of where your customer base lives in relation to your business, and a heatmap showing your location in relation to your competitors.
- See your sales relative to leading, solid, and emerging competitors in your geographic area.

- Moneris Insights offers the following features:
  - Sales and customer goal setting and tracking - enables you to input an increase target for the month and view your goal progress on a dashboard. These goals are tracked based on your business' actual performance tracked by transactions processed by your Moneris device or business solution.
  - Radius selector outlining up to the top 3 businesses sub-types within your industry and within your selected radius. This contains the percentage of area sales acquired by the business sub-type, along with the average sale and transaction counts.
  - Performance summary of your specific business sub-type containing average sale size and transaction counts.
  - Insights and SMS Notifications - Business insights will provide information on major or key performance updates as well as goal related progress through three types of communications:

- Event/Rule-based SMS notifications - receive notifications on your mobile device based based on triggering events (e.g., meeting a goal) or at a frequency that you specify.
- Weekly SMS and in-product digest outlining key performance updates
- In-product notification hub, called "Insights"

Learn more about

[Goals](#)

[Sales page](#)

[Customers page](#)

[Competitors page](#)

[View notifications](#)

A note about terminology in this help documentation

This help documentation contains the terminology related to the context of Moneris Insights. The table below presents some terms used in this documentation and what it means to you, the audience, as you are reading it.

Term:	Meaning in context:
Moneris devices	This term pertains to: • Moneris standalone terminals, like the Go, Go Plus, or Core devices • Integrated PINpad solutions like the P400 or Go Slim PINpads • Semi-integrated PINpads like the Go and Go Plus terminals • Unattended PINpads like the A35 and UX301 • Moneris business solutions like Moneris Go Restaurant or Moneris Go Retail • Moneris eCommerce solutions like Moneris Online or Moneris Checkout
Gross sales	This term pertains to the dollar amount charged on the customer's credit or debit card (including federal and provincial sales taxes) after discounts have been applied.
Merchant categories	This term pertains to the type of business using Moneris devices or business solutions. The categories are broad, like restaurants, but then drill down to a more specific definition like bars or pubs.
Moneris Portal	The Moneris Portal page is designed to bring all of your various portal access under one simple, easy-to-use interface. Signing in to the Moneris Portal enables you to access all of your Moneris products you are eligible for or to which you have acccess. For example, if your business has Moneris Go terminals, you will be able to sign in to the Moneris Go Portal. As a Moneris Insights user, you will also have access to the Moneris Insights application from the Moneris Portal page. By default, the Moneris Portal also enables you to access Merchant Direct version 2 (MDv2).
Merchant Direct Version 2 (MDv2)	Merchant Direct Version 2 is a portal available to all Moneris merchants. Use it to access monthly statements and reports, and manage your Moneris

	account from anywhere at any time. An MDv2 account is required to be able to access Moneris Insights. ***Note:*** *Merchants who are still using the previous version of Merchant Direct will not have access to Moneris Insights until they have migrated to MDv2. Refer to the linked document for more information on migrating to MDv2.* MDv2 Transition Guide
Pages	This refers to the Sales, Customer, and Competitor dashboard screens, where insights into your sales, customers, and competitors are summarized and displayed.
Comparison Pills	This term refers to the oval shaped objects beside dollar figures. These pills usually display percentages, but in the case of customer counts, they display whole numbers. **Green** pills represent increases, and **red** pills represent decreases, while **grey** pills represent no change.

A note about images

Because the Moneris Insights application operates on both desktop and mobile devices, the interface adjusts to fit the screen size of the device you're using to access the tool. As a result, images in this guide will show both the desktop and mobile screens. They will be labelled "*desktop*" and "*mobile*" to help you distinguish between them.
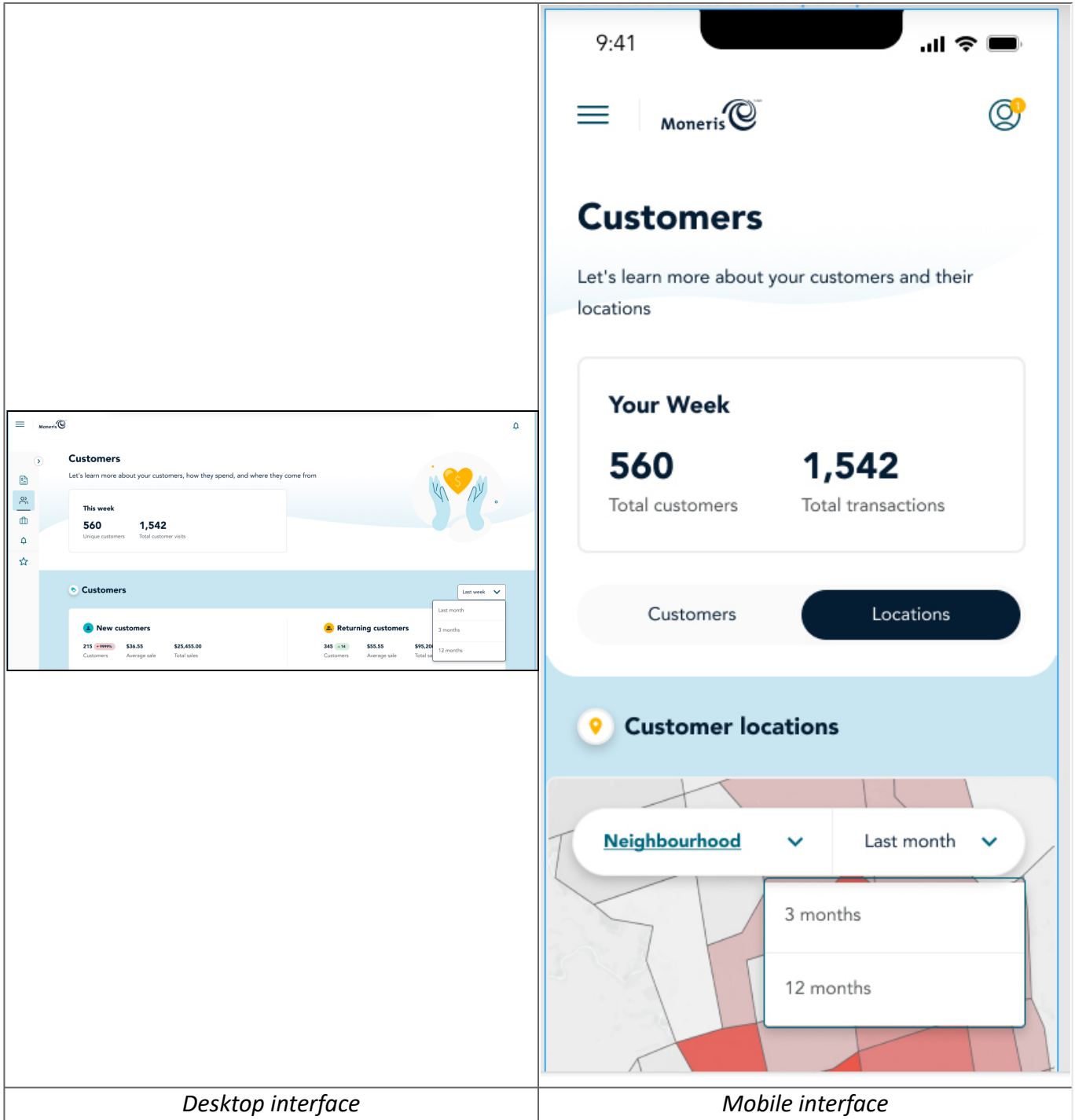
Desktop interface	*Mobile interface*

Getting started with Moneris Insights

New to Moneris Insights? Select your path below to get started:

- If you are a new merchant to Moneris, follow the [New to Moneris](#) path.
- If you are already an existing Moneris merchant, follow the [New to Moneris Insights](#) path.
- If you've already registered for Moneris Insights and are ready to begin, follow the [Initial setup](#) path.
- Once you're done, refer to the [Next steps](#) section.

New to Moneris

Welcome to Moneris! Whether you boarded yourself online via moneris.com or contacted a Moneris Sales Rep, follow these steps to begin harnessing the power of Moneris Insights.

1. Register for Merchant Direct, which is Moneris' online merchant reporting portal, providing you with financial reporting, transaction management functionality, and more.

   Note: Merchants using the previous version of Merchant Direct will not have access to Moneris Insights. You will need to migrate to MDv2 and register for Moneris Portal before being able to access Moneris Insights.

2. Add the Moneris Insights service to your card-present or card-not-present payment processing solution. You can do this by contacting your Moneris Sales Rep, or by onboarding yourself via Moneris' self-serve portal available at moneris.com. [provide link to self-serve registration for MI]
3. Wait for the Welcome email to arrive confirming your order.
4. Login to the Moneris Portal (the link is provided to you through the Welcome email).
5. In the Moneris Portal, set up your devices and initialize your other portal access, e.g., Merchant Direct, Moneris Go, etc.
6. In the Moneris Portal, launch the Moneris Insights portal by clicking the **Launch** button on the **Moneris Insights** tile.
7. Select the Moneris Merchant ID to which you want to associate the Moneris Insights tool (it will be marked with the "Not subscribed" status).

   Note: This is applicable if you have multiple Merchant IDs associated with your account. If you only have one Merchant ID on your account, you will not be prompted to select a Merchant ID.

1. Click/tap **Sign up now** on the Merchant ID you wish to to associate with Moneris Insights.
8. Follow the [Initial setup](#) flow to get started using Moneris Insights.

New to Moneris Insights

Already an existing Moneris merchant, but new to Moneris Insights? Welcome! Follow the instructions below to begin harnessing the power of Moneris Insights to take your business to new heights.

Note: You need to have an active MDv2 account and access to the Moneris Portal to use Moneris Insights.

   Note: For technical trial, the ordering flow will not be applicable.

1. Contact your Moneris Sales Rep or follow the in-product subscription flow to order Moneris Insights.
2. Wait for the Welcome email to arrive confirming your order.
3. Login to the Moneris Portal (the link is provided to you through the Welcome email).
4. In the Moneris Portal, launch the Moneris Insights portal by clicking on the **Moneris Insights** tile. You are prompted to manage consent preferences for cookies.
5. Choose one of the following:

- To accept all cookies, click/tap **Select all**. Proceed to step 7.
- To customize the cookies you wish to accept, click/tap **Customize**. Proceed to step 6.

1. Review the cookies, disable the ones you do not wish to track, then click/tap **Confirm My Choices**.
2. Select the Moneris Merchant ID to which you want to associate the Moneris Insights tool (it will be marked with the "Not subscribed" status).

   Note: This is applicable if you have multiple Merchant IDs associated with your account. If you only have one Merchant ID on your account, you will not be prompted to select a Merchant ID.
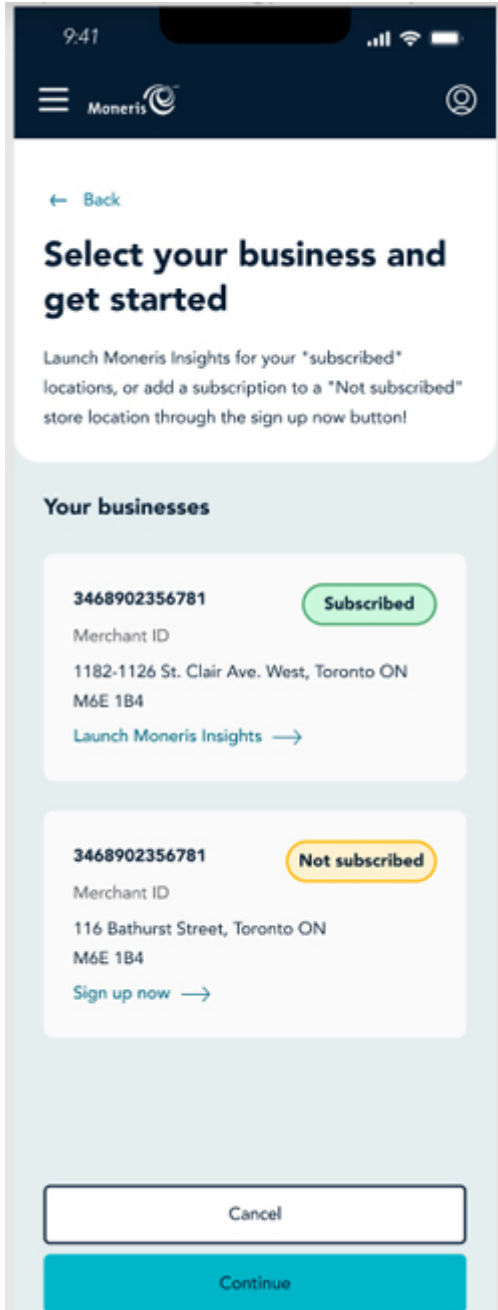
1. Click/tap **Sign up now** on the Merchant ID you wish to to associate with Moneris Insights.
6. Follow the Initial setup flow to get started using Moneris Insights.

Initial setup

The first time you launch the Moneris Insights application on a mobile device or web browser, you will be prompted to do a minimal amount of setup. Follow the instructions below to set up Moneris Insights for the first time.

Note: It is recommended that the business owner or designated senior staff perform this initial setup.

Note: If at any time you make a mistake during the setup process, click/tap the **Go back** button to return to the previous screen as needed.

1. On your mobile device or web browser, launch the Moneris Insights application.
2. At the *Let's start growing your business* screen, click/tap the **Get started** button. The Terms of use page appears.
3. Carefully read the terms of use. Once you finish, place a checkmark in the **I accept the terms of use** checkbox, then click/tap the **Continue** button.
4. Review the business address and category information on the *Confirm your information* screen, then do one of the following:
   - If everything listed is correct, click/tap the **Continue** button. Proceed to step 5.
   - If your information has changed (e.g., the address or business type), click/tap the **My information has changed** button. Proceed to the If your information has changed section below for instructions to change your business' information, then return to these steps and begin again at step 1.

1. In the *Set your preferred name* screen, enter your preferred name in the field provided, then click/tap the **Continue** button.

   Note: This name appears on the Goals screens, and on Sales, Customers, and Competitors pages each subsequent time you launch the application. You can choose to skip this step for now if you wish (by clicking/tapping **Skip this step**).

1. In the *Get insights sent direct to you* screen, click/tap the **Set up SMS Insights** button. The Set up Notifications screen appears.
7. Enter a mobile phone number in the **Mobile phone number** field.
8. Select your preferred language for these SMS notifications by clicking/tapping the **English** or **Français** options.
9. Log your consent to receive SMS messages from Moneris on your mobile device by placing a checkmark in the **Yes, I want to receive SMS notifications** checkbox.
10. Click/tap the **Continue** button. Moneris will send a verification code to your mobile phone.

    Note: This verification code may take a few minutes to arrive. If you don't receive a code within 3 minutes, click/tap **Send it again**. Once you do receive the verification code, proceed to step 12.

11. In the *Verify your phone number* screen, enter the code sent to your mobile phone in the **SMS Code** field, then click/tap the **Continue** button.

    Note: If you enter the code incorrectly, or if you time out click/tap **Send it again**.

12. Once your number is verified, the Sales page appears. You are all set to begin working.

If your information has changed

In the event that some aspect of your business has changed (e.g., a new business name), there are two methods to update your business info with Moneris: using MDv2, or by speaking to Moneris Customer Care. Both of these processes are outlined below. Follow these steps to update your information with Moneris before completing your Moneris Insights setup.

Method 1: Use Merchant Direct Account Management

- Refer to the Manage your account topic in the MDv2 Online help tool for full instructions on using the self-serve features in MDv2.

Method 2: Contact Moneris Customer Care

1. Open a separate browser tab.
2. Go to moneris.com/support.

3. On the support page, scroll down to the **Need Additional Help?** section at the bottom of the page. The Contact page appears.
4. On the Contact page, you can choose to speak to a live agent, or arrange for a call at a time of your choosing. A Moneris Customer Care representative will help you change your business information.

Next steps

Once you complete this initial series of setup steps, you can choose what to do next. If you want to:

- start setting up your sales and customer goals, begin at the Goals overview topic and select how you want to proceed from there.
- have a look at the Sales, Customer, or Competitor pages, begin at the Pages overview topic and select how you want to proceed from there.

Log in

Access the Moneris Insights application through the Moneris Portal. Once you log in to Moneris Portal, you will be able to click/tap the **Moneris Insights** tile, which will launch the application. There are two different login paths based on the number of Merchant IDs you have associated with your account; both login paths are described below.

Note: Refer to the [Getting started with Moneris Insights](#) topic if this is your first time logging in.

Note: Prior to logging in to Moneris Insights, you must register for Merchant Direct Version 2 (MDv2), set up banking info, and become an active user. You must set up your user account in MDv2 so that the user permissions and roles you define can be applied to Moneris Insights. Visit the [MDv2 support page](#) for information on completing these tasks.

Note: The Moneris Portal uses two-factor authentication for sign in, which means that a verification code will be sent to your email or mobile number via SMS text.

Log in with a single Merchant ID:

For merchants who have a single Merchant ID, follow these instructions to log in to Moneris Portal:

1. In a web browser, visit the Moneris Portal Sign in page at https://login.moneris.com/en/login.
2. Enter your login credentials (**Email address** and **Password**) in the provided fields, then click/tap the **Sign in** button.
3. When the Verify Code page appears, enter the verification code that was sent to your email or mobile phone into the **Verification code** field, then click/tap the **Verify code** button.
4. When the "Your portal(s)" page appears, click/tap the **Launch** button for Moneris Insights. The Moneris Insights application launches and the [Sales](#) page appears.

Log in with multiple Merchant IDs:

For merchants who have multiple Merchant IDs associated with their account, follow these instructions to log in to the Moneris Portal:

1. In a web browser, visit the Moneris Portal Sign in page at https://login.moneris.com/en/login.
2. Enter your login credentials (**Email address** and **Password**) in the provided fields, then click/tap the **Sign in** button.
3. When the Verify Code page appears, enter the verification code that was sent to your email or mobile phone into the **Verification code** field, then click/tap the **Verify code** button.
4. When the "Your portal(s)" page appears, click/tap the **Launch** button for Moneris Insights.
5. Select the desired subscribed Merchant ID for the store you wish to view. The Moneris Insights application launches and the [Sales](#) page appears.

Note: For Merchant IDs that appear with a "Not subscribed" status on the Your portal(s) page, you will need to purchase a Moneris Insights subscription for that Merchant ID before you can launch the application and see information about that specific location.

Related topics

[Getting started with Moneris Insights](#)

Configure Moneris Insights settings

You can use the Change your preferences screen to configure your name, language, and SMS notification settings. Follow the instructions below to learn how.
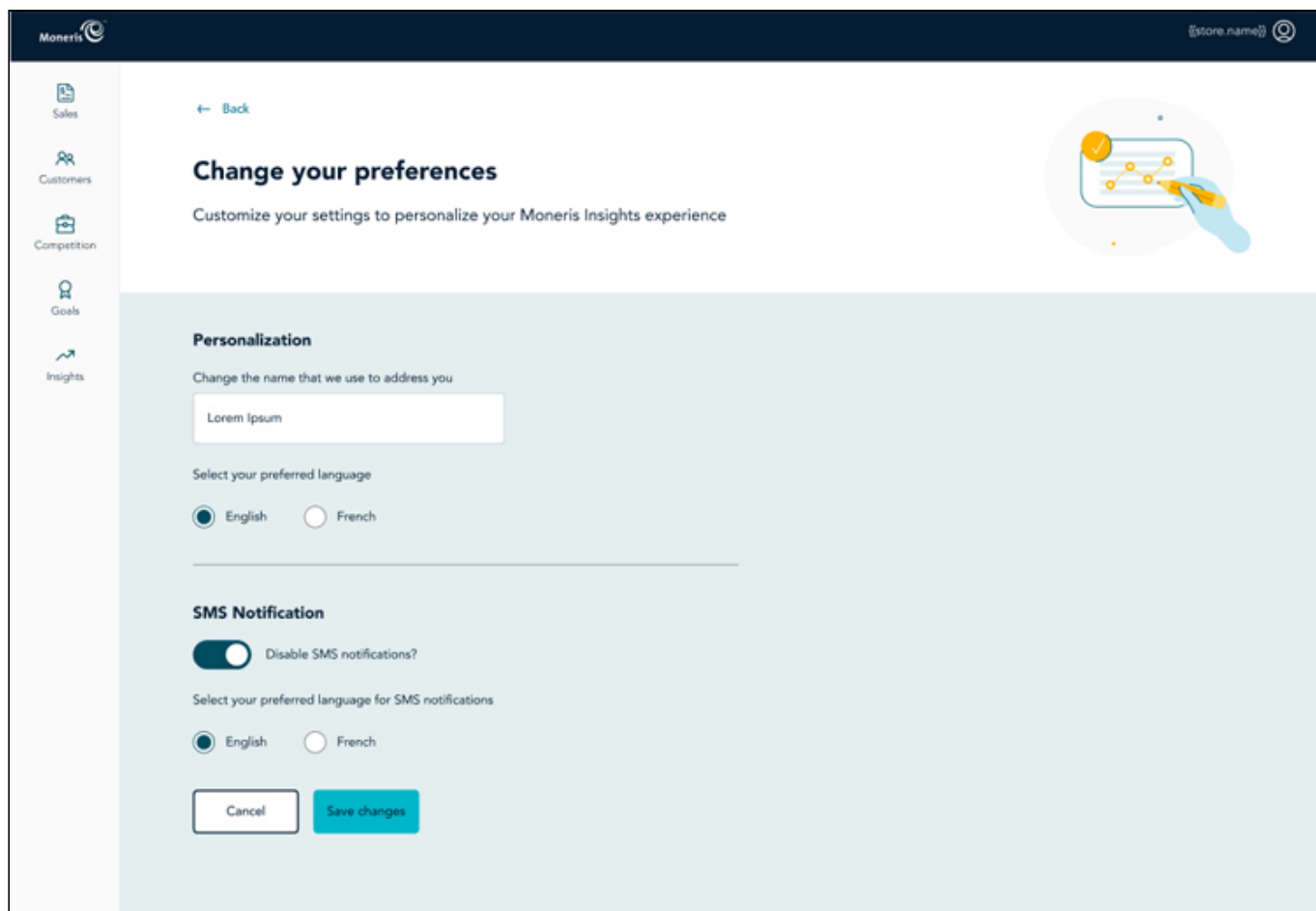
To access configuration settings:

1. From any screen in Moneris Insights, click/tap your user avatar in the top right corner of the screen.
2. On the menu that appears, click/tap **Settings**. The Change your preferences screen appears.
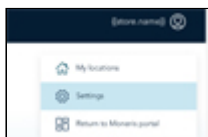
Change your display name

Follow the steps below to change your display name within the Moneris Insights application. This name will be visible at the top of several screens (like the Goals and Insights pages).

1. On the Change your preferences screen, in the **Personalization** section of the page, click inside the **Change the name that we use to address you** field.
2. Enter your preferred display name into the field.
3. Click/tap the **Save changes** button.

This name will now appear the next time you view your goals or insights pages.

Change your language preference

Follow the steps below to change the display language in the Moneris Insights application.

1. On the Change your preferences screen, in the **Personalization** section of the page, click/tap the English or French option under Set your preferred language.
2. Click/tap the **Save changes** button.

The page language changes and the page now displays in your selected language.

Change your SMS notification settngs

Follow the steps below to change how you are [notified](#) when new insights become available.

Note: This set of steps assumes you entered a mobile phone number for SMS during your initial product setup as described in the [Getting started with Moneris Insights](#) topic.

1. On the Change your preferences screen, in the **SMS Notification** section, choose whether to enable or disable SMS notifications:
    - To enable notifications, leave the **Disable SMS notifications?** toggle slid to the left.
    - To disable notifications from Moneris Insights, slide the **Disable SMS notifications?** toggle to the right.
2. Select your preferred language for SMS notifications:
    - To be notified in English, select the **English** option.
    - To be notified in French, select the **French** option.
3. Click/tap the **Save changes** button. You are prompted to cancel or continue the SMS setup.

View notifications

Moneris Insights provides valuable business insights, and can push notifications directly to your mobile phone number via SMS text. These notifications can also be viewed in the Moneris Insights application on the Insights page. This topic explains the push notifications, the inbox, and the contents of the Insights page.

Push notifications

Moneris Insights can push notifications of business insights directly to your mobile device via SMS text. These push notifications can be viewed right away, or be deferred to later.

Note: Deferring the notification will keep the notification in the **Unread** section of the inbox.
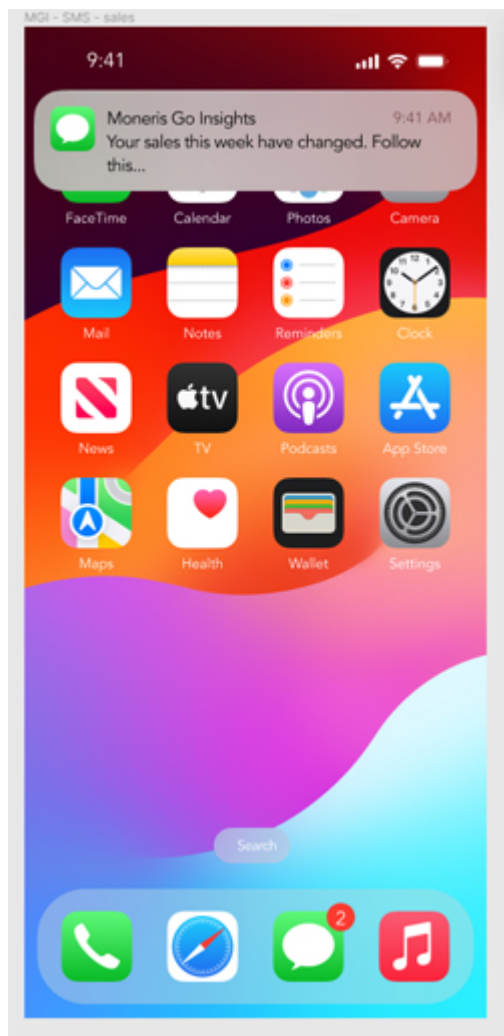
To view the notification right away:

1. When the notification appears in your as an SMS notification, click/tap the link provided in the notification.
2. Log in to the Moneris Portal using your credentials.
3. Select the **Moneris Insights** tile in the Moneris Portal.
4. Once Moneris Insights launches, click/tap **Insights** on the main menu.
5. In the **Unread** section of the Insights page, click/tap the insight you wish to read.

To defer the notification until later:

- Dismiss the notification for now. It will remain in your Unread inbox for up to a year.

The Insights Inbox

The Moneris Insights application maintains an inbox for notifications, similar to an email inbox. This section explains what you will see in the Inbox screen.

Note: The notifications are sent to your mobile device via SMS text.

- **Unread**: This section of the inbox displays new, unread insight messages from Moneris sent to you. Click/tap on an insight to read its contents. When you are finished reading the message, close it by clicking/tapping the **X** in the top right corner. The insight message will be moved down to the **Read** section.
- **Read**: This section of the inbox contains up to three previous insight messages that you have read and closed. Older read messages are pushed out when new insight messages are read.

To view the notification right away:

- When the notification appears as an SMS notification, click/tap the link provided in the notification.

Contents of the Insights page

The **Weekly recap** section of the page displays two types of data: a high level *Highlights* data set, or a more detailed *Performance* view. Click/tap the **Highlights** or **Performance** buttons at the top of the Weekly recap section to toggle between the views.

Note: The mobile and desktop versions display the same information, but do it in slightly different ways. The mobile version has Highlights and Performance separated, whereas the desktop version presents all of this information consolidated onto one page under headings. There is no need to toggle between Highlights and Performance tabs on the desktop version.

The Weekly recap can be useful in identifying the days of the week where your business is busier, thereby helping you adjust staffing and inventory levels to meet demand.

Weekly recap highlights

Under the **Highlights** tab in the **Weekly recap** section, the following data is displayed:

- **Sales**: This section displays your gross total sales from the previous calendar week, a pill containing the percentage increase or decrease from the previous calendar week, and the sales forecast from the previous calendar week.
- **Customers**: This section displays the number of new customers who paid with credit/debit cards processed on your Moneris device, the number of returning customers who paid with credit/debit cards processed on your Moneris device, and the average transaction dollar value of new and recurring customers. You can also see percentage increases or decreases in the pill beside each value.
- **Competition**: This section displays gross sales by your competitors in the previous week, as well as their average sale amount.

You are also presented with the option to view the previous week's highlights. If you wish to view the previous week's highlights, click/tap **View now**.

Weekly recap performance

Under the **Performance** tab in the **Weekly recap** section, the following data is displayed:

- **Highest sales day last week**: This section displays the name of the day, e.g., Monday, the gross sales for the day, and the number of transactions processed on your Moneris device. To qualify as the highest sales, Moneris Insights is taking the gross sales dollar figure.
- **Lowest sales day last week**: This section displays the name of the day, e.g., Monday, the gross sales for the day, and the number of transactions processed on your Moneris device. To qualify as the lowest sales, Moneris Insights is taking the gross sales dollar figure.
- **Other days**: This section displays the name of the day, the gross sales, and transaction count for the other days of the previous week that did not qualify as either the highest or lowest.

This data can be used to identify days of the week where you might need to add extra staff or inventory to meet demand or to reduce staffing based on patterns you are seeing in the performance. You are also presented with the option to view the previous week's performance. If you wish to view the previous week's performance details, click/tap **View now**.

Finally, there is a **Your sales goals** section at the bottom of the page which displays your current sales goal, as well as the ability to create a new goal.

Log out

When you have finished your session in Moneris Insights, follow these instructions to log out and return to the Moneris Portal.
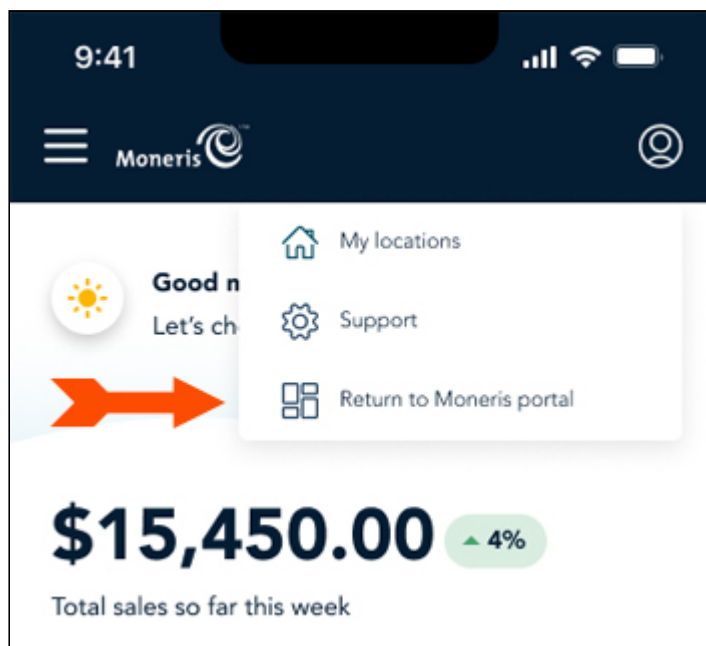
1. In the top right corner of the application, click/tap your user avatar. A drop-down menu appears.
2. Click/tap **Return to Moneris portal**. You are returned to the Moneris Portal, effectively logging out of Moneris Insights.

Goals

Goals overview

In this section, we will go over everything you need to know to create, view, edit, and manage goals for your business. You can leverage the data that Moneris collects to help create goals in two key areas: increasing *sales* and increasing the number of *customers* you serve. The Goals feature is meant to help you set goals for your business, and then use the dashboard to see how you're performing against your goals in the two key areas.
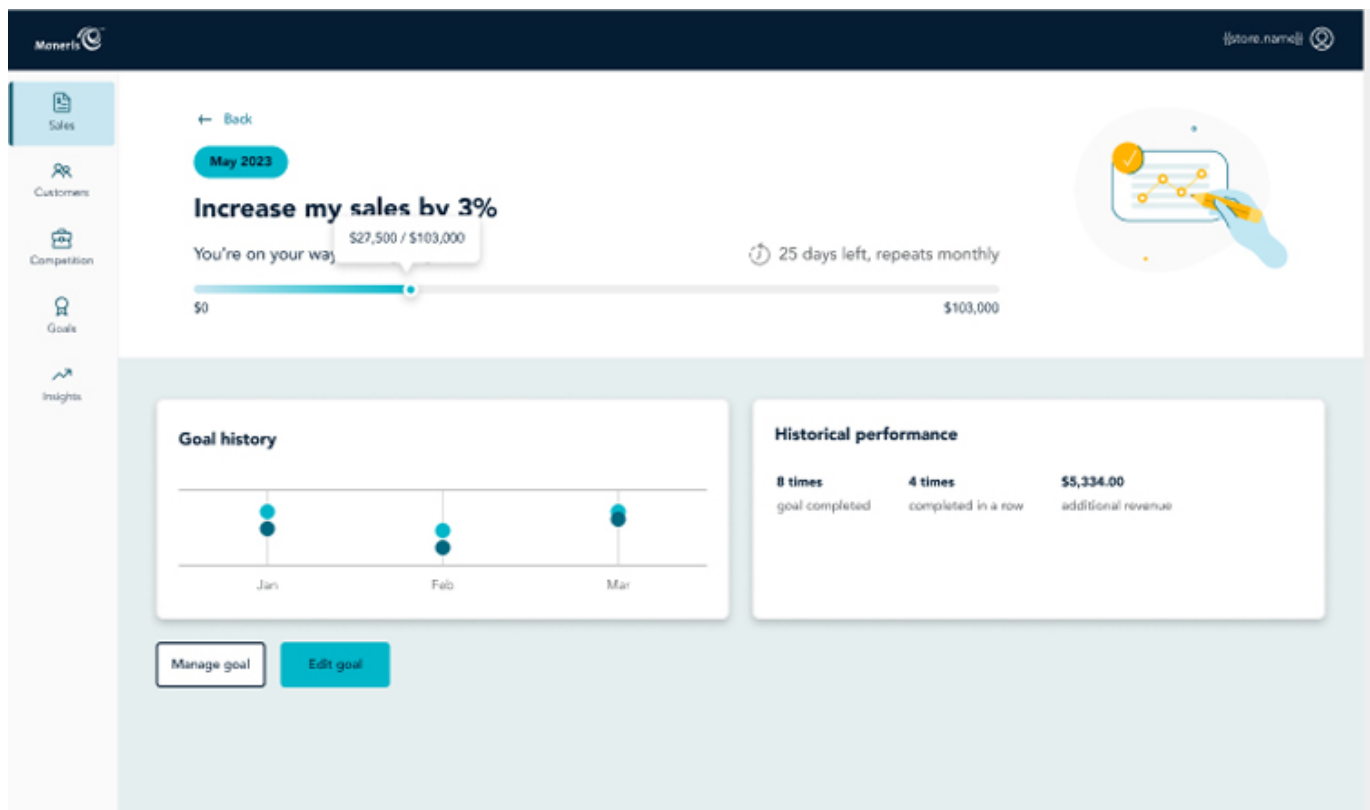
Types of goals

You are able to create and track two types of goals: Sales and Customers.

- **Increase my sales** - This goal is designed to help you boost your sales, either by a percentage or dollar figure that you can specify. Alternatively, Moneris also provides some default suggestions that you can use. The goal is then tracked against the specified percentage or dollar figure increase when the goal is created.
- **Get more customers** - This goal is designed to increase the amount of customers who purchase your goods and services, either by a percentage or number of new customers.

In this section, you will learn how to:

- [Delete goals](#)

Access the Goals screen

Use the Goals screen to create targets to acquire new customers and increase sales. There are a couple of methods of accessing goals:

- Through the Goals Hub
- Through the **Your Goals** sections on the Sales and Customer Page

To access the Goals Hub screen, follow these steps:

1. From the app's main screen, tap/click the main menu.
2. On the menu, tap/click **Goals**. The goals screen appears.

To access the Goals from within each Dashboard screen:

1. From the app's main screen, tap/click the main menu.
2. Click/tap the Page you wish to view (**Sales** or **Customers**).
3. In the Page, scroll down to the **Your Goals** section at the bottom of the screen.

From the Goals screen you can do the following options:

- Create sales goals
- Create customer goals
- Edit goals
- View sales goals
- View customer goals
- Delete goals

Understanding and navigating the Goals Hub interface

The Goals Hub is your place to view all of your goals, past and present. It provides you with in-depth information about your business is performing against the goals you have set.

To access the Goals Hub:

1. On the main menu, click/tap **Goals**. The Goals Hub page appears.

From the Goals Hub, you can do the following tasks:

- Create new goals ([Customers](#) or [Sales](#))
- View goal details ([Customers](#) or [Sales](#))
- View your [active goal](#) progress
- View your [previous goals](#)

Active goals

This area of the Goals Hub page displays the current active [sales](#) and [customer](#) goals that you have created, as well as your current progress. For a deeper dive into the goals, click/tap **Goal details**. Refer to the [View goal details](#) section further down this page for more information.

The goal date is displayed (e.g., "September 2023"), as well as the summary (e.g., "Increase my sales by 3%"). To the right of that is a progress bar which indicates how the business is performing against the goal. You can also see the number of days left to achieve the goal on the right side of the progress bar. For example, if you have a recurring goal of increasing sales by 3% for the month of July 2023 and you viewed it on July 28, you would see "3 days left, repeats monthly".

Previous goals

This area of the Goals Hub page displays previous sales and customer goals that you created, as well as your achievement status. Like the **Active goals** section above, it displays the goal date (e.g., "April 2023") and the summary (e.g., "Increase my sales by 3%"). To the right of that is a progress bar which indicates how the business performed against the goal, and a status message (e.g., "You did it, goal achieved").

For a deeper dive into the goals and the business' performance, click/tap **Goal details**. Refer to the [View goal details](#) section further down this page for more information.

View goal details

When you click the **Goal details** link on the Goals Hub, your screen displays the corresponding sales or customer goal details page. For more information about the data displayed on these pages, refer to the respective [View customer goals](#) and [View sales goals](#) topics.

Edit and manage goals

From the Goal details page, you are also able to edit current goals, as well as cancel or remove goals. For more information, refer to the [Edit goals](#) and [Cancel and remove goals](#) topics.

Create sales goals

Use the Create a new goal screen to create a sales goal to increase your sales month over month.

To access the Goals screen, refer to the [Access the Goals screen](#) topic for instructions.

You can choose to create recurring sales goals that will repeat month over month, or you can choose to create unique goals for individual months. The sales goal is auto-calculated by using the previous month's revenue and adding on the percentage or dollar value that you entered to create the goal value. This auto-calculation is applicable to both recurring and one-time sales goals.

Note: Merchants who are new to Moneris will not have data on which the system can calculate the previous month's customer counts. New merchants will be asked to set a baseline revenue value so that the goal can be created.

Note: You are able to create a goal for a month up to 7 days prior to the end of the month. For example, if you want to create a goal for January, you have up until January 23 to create January goals. If you attempt to create a goal on January 24, that goal will be applicable to February.

Note: Goals are monthly only; they can not be set up weekly, quarterly, or yearly.

To begin creating a sales goal:

1. [Access](#) the Goals screen.
2. Click/tap the **Create a new goal** button.
3. In the **Goal details** section, click/tap the **Select goal type** drop-down menu and choose **Increase my sales**.
4. Click/tap the **Continue** button.
5. Choose your goal type:
   - To create a recurring sales goal, refer to the instructions under [Creating recurring sales goals](#).
   - To create a one-time sales goal, refer to the instructions under [Creating a one-time sales goal](#).

Creating recurring sales goals

Creating recurring sales goals enables you to create a sales goal once and have it repeat month over month. Follow the instructions below to create a recurring sales goal for your business.

1. In the Create a new goal screen, select how you wish to increase your sales:
   - To set goals to increase your sales by a percentage, click/tap the **Percentage %** option.
   - To set goals to increase your sales by a dollar amount, click/tap the **Dollars $** option.
2. In the **How much do you want to increase sales** section, enter a custom percentage or dollar amount in the field provided.
3. Place a checkmark in the **Repeat this goal each month** checkbox.
4. Click/tap the **Continue** button.
5. On the Review screen, review the goal settings based on your choices in the previous steps.
6. Do one of the following:
   - If you are satisfied with the goal you created, click/tap the **Create Goal** button at the bottom of the Review screen and proceed to step 7.
   - If you need to make adjustments, click/tap **Back** at the top of the screen and repeat steps 1-5.
7. When you see the "Goal created successfully" notification appear, the goal has been saved and is now active.

Creating a one-time sales goal

Follow this set of instructions to create a one-time sales goal for an upcoming month.

1. Create a new goal screen, select how you wish to increase your sales:
   - To set goals to increase your sales by a percentage, click/tap the **Percentage %** option.
   - To set goals to increase your sales by a dollar amount, click/tap the **Dollars $** option.
2. In the **How much do you want to increase sales** section, enter a custom percentage or dollar amount in the field provided.
3. Click/tap the **Continue** button.
4. On the Review screen, review the goal settings based on your choices in the previous steps.
5. Do one of the following:
   - If you are satisfied with the goal you created, click/tap the **Create Goal** button at the bottom of the Review screen and proceed to step 6.
   - If you need to make adjustments, click/tap **Back** at the top of the screen and repeat steps 1-4.
6. When you see the "Goal created successfully" notification appear, the goal has been saved and is now active.

Create customer goals

Use the Create a new goal screen to create a customer goal to increase your customer count month over month.

To access the Goals screen, refer to the [Access the Goals screen](#) topic for instructions.

You can choose to create recurring customer goals that will repeat month over month, or you can choose to create unique goals for individual months. The customer goal is auto-calculated by using the previous month's customer volume values and adding on the percentage or numeric value that you entered to create the goal value. This is applicable to both recurring and one-time customer acquisition goals.

Note: Merchants who are new to Moneris will not have data on which the system can calculate the previous month's customer counts. New merchants will be asked to set a baseline revenue value so that the goal can be created.

Note: You are able to create a goal for a month up to 7 days prior to the end of the month. For example, if you want to create a goal for January, you have up until January 23 to create January goals. If you attempt to create a goal on January 24, that goal will be applicable to February.

Note: Goals are monthly only; they can not be set up weekly, quarterly, or yearly.

To begin creating a customer goal:

1. [Access](#) the Goals screen.
2. Click/tap the **Create a new goal** button.
3. In the **Goal details** section, click/tap the **Select goal type** drop-down menu and choose **Get more customers**.
4. Click/tap the **Continue** button.
5. Select how you wish to quantify the increase:
    - If you wish to grow your customer base by a percentage, click/tap the **Percentage** option.
    - If you wish to grow your customer base by quantity, click/tap the **Number of customers** option.
6. Once you make your selection, a list of preset percentages or numbers appears. You can enter in a customer percentage or number based on your selection in the previous step.
7. Select whether or not you want to make this a recurring goal:
    - If you wish to make this a recurring goal to repeat month over month, place a checkmark in the **Repeat this goal each month** checkbox.
    - If you wish to make this a one-time goal, leave the box unchecked.
8. Click/tap the **Continue** button.
9. In the Review screen, review the goals that you've set.
    - If you need to make corrections, click/tap the **Back** link.
    - If you are satisfied with the goal, click/tap the **Create Goal** button.

    When you see the "Goal created successfully" notification appear, the goal has been saved and is now active.

Edit goals

Once your [customer](#) and [sales](#) goals have been created, you can edit your goals on an as needed basis.

Note: Goals are monthly only; they can not be set up weekly, quarterly, or yearly.

**Note:** There are multiple methods to access your goals:

- When viewing the goal itself, click/tap the **Goal details** link.
- On the mobile Goal detail page, tap the **Manage goal** button, then tap the **Edit goal** button.
- On the desktop Goal detail page, click the **Edit goal** button.
- Through the Goals Hub. Click/tap **Goals** on the main menu on the left side of the page.

To edit goals:

1. Select the goal you wish to edit and access the Goal detail page as described in the note above.
2. Make the changes to your goal. Possible changes you can make in this screen include:
   - Select a different amount option (percentage, or customer quantity/dollar amount).
   - Enter a different custom amount.
3. When you finish editing, click/tap the **Continue** button.
4. Review the goal details in the Review screen.
5. Once you are satisfied with your changes, click the **Update goal** button.

View sales goals

Once your sales goals have been [created](#), it is possible to view your goal progress and gain deeper insights into your sales by accessing your goal through the [Goals Hub,](#) or through the [Sales Page](#).
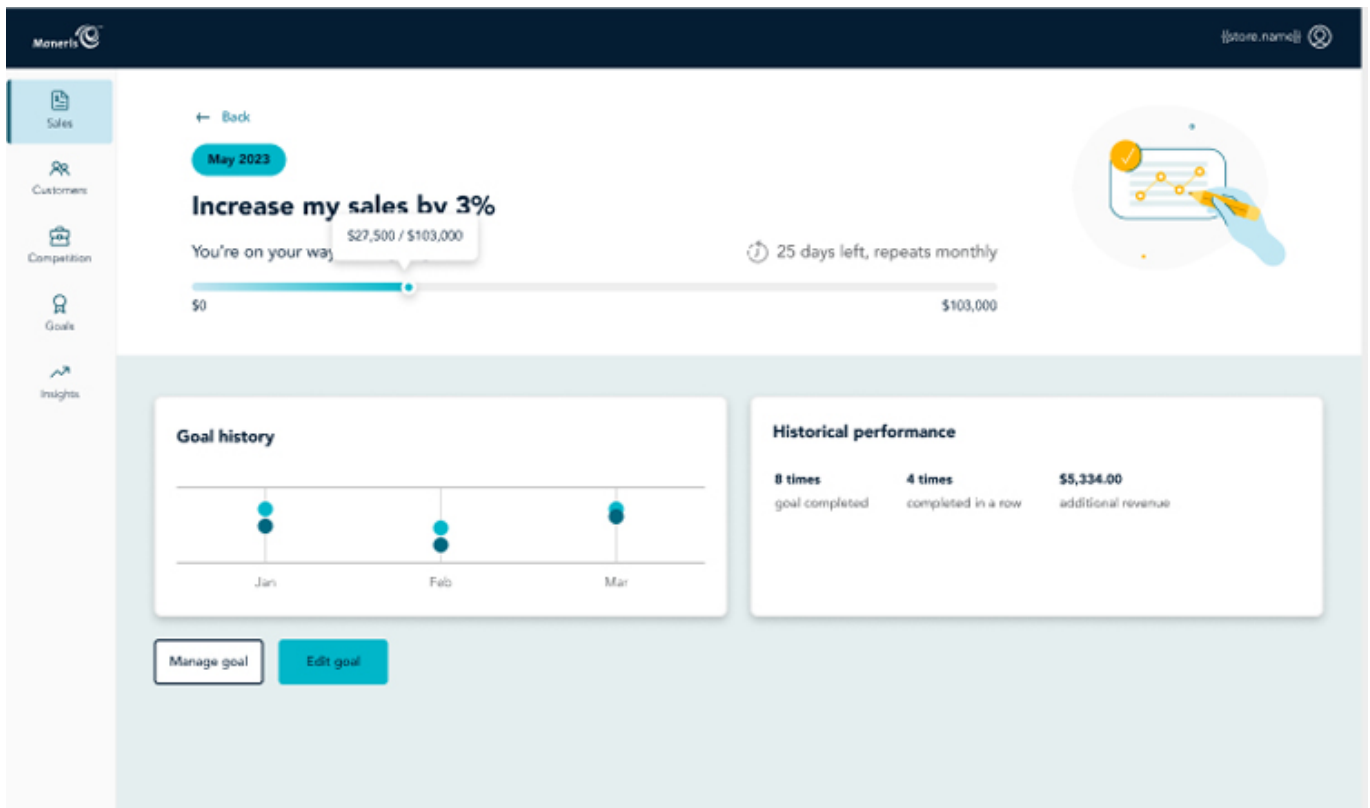
To access your sales goals:

1. From the application's main menu, click/tap **Goals**. The Goals Hub screen appears.
2. In the Goals Hub, click/tap the active sales goal.
3. Click/tap **Goal details**. The goal details appear on the screen.

Refer to the [Explanation of the interface](#) section below to understand what you are viewing in the goal details screen.

How sales are defined

It is important to understand how Moneris Insights defines "sales". Moneris Insights defines sales by credit/debit cards/mobile wallets being used to transact payments on a Moneris device.

Note: This means that if a customer pays with cash or a gift/loyalty card, their purchase is not captured by Moneris, so it will not be counted as a sale in Moneris Insights.

Also be aware that sales figures are gross sales, meaning that taxes and tips are included in the values being displayed on the screen.

Explanation of the interface
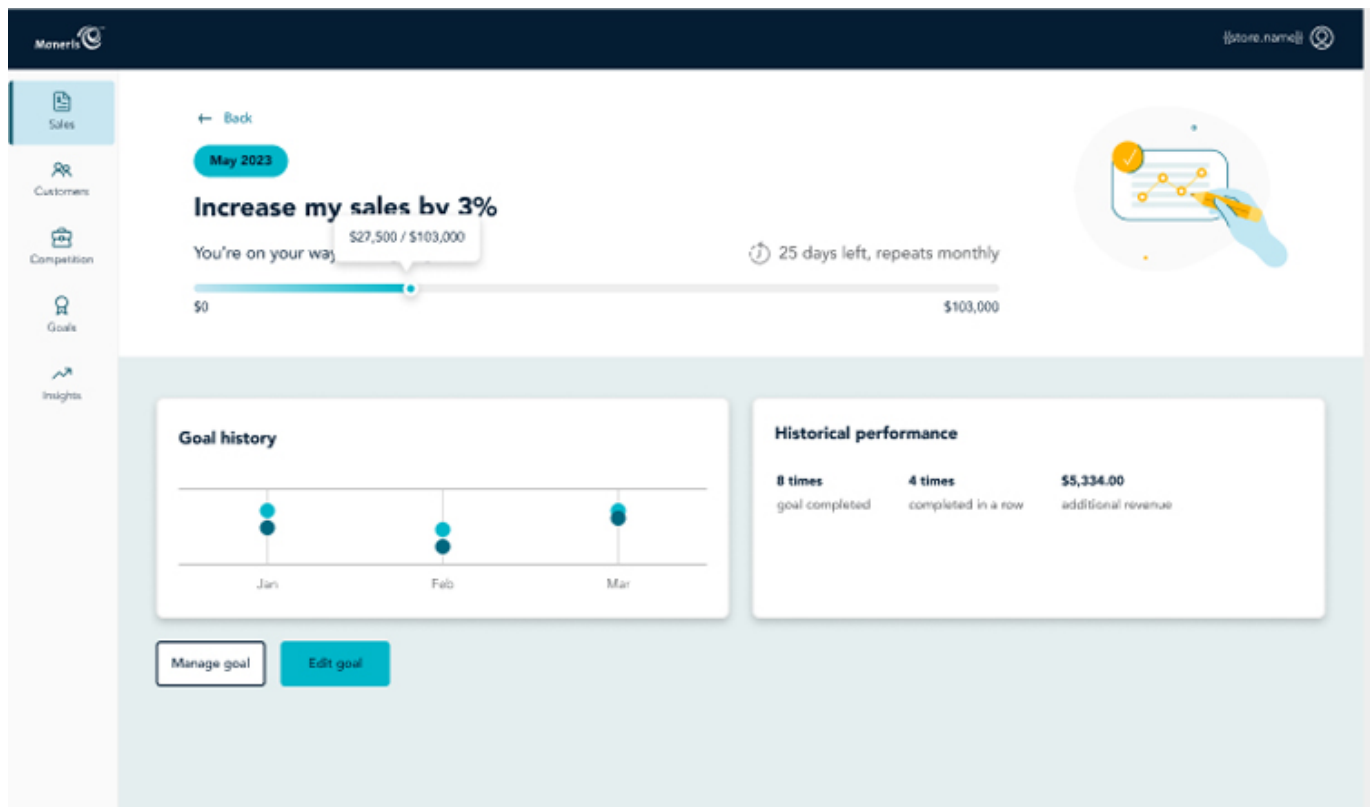
At the top of the screen, you can see the goal statement (e.g., Increase my sales by 3%), the timeframe (e.g., "June 2023"), as well as a progress bar indicating a sales dollar figure. You can also see how many days are left in the goal period (e.g., "25 days left"). If your goal has a repetition schedule, e.g., you created a repeating goal, you will also see that indicated by the "repeats monthly" label.

The **Goal history** section in the middle of the page shows a graphical representation of your business' sales from the previous six months. The dark blue dot indicates the goal, and the lighter blue teal dot indicates the actual sales figures.

The **Historical performance** section shows the number of times you have completed the goal successfully, the number of times you completed the goal successfully in a row (e.g., back-to-back months), and the total new customer count.

Note: The Historical performance is only available for repeating goals. If the goal is non-repeating, you will only see the historical performance table and the content within that table differentiates between non-repeating and repeating goals. **Repeating** goals show the number of times a goal was completed, completed in a row, and the additional revenue the goal generated for the business. **Non-repeating** goals show the additional revenue the goal generated for the business and the completion date.

From this page, you are able to delete/cancel your goals by clicking/tapping the **Manage goal** button. You are also able to edit the goal by clicking/tapping the **Edit goal** button.

View customer goals

Once your customer goals have been created, it is possible to view your goal progress and gain deeper insights into your customer base by accessing your goal through the Goals Hub.
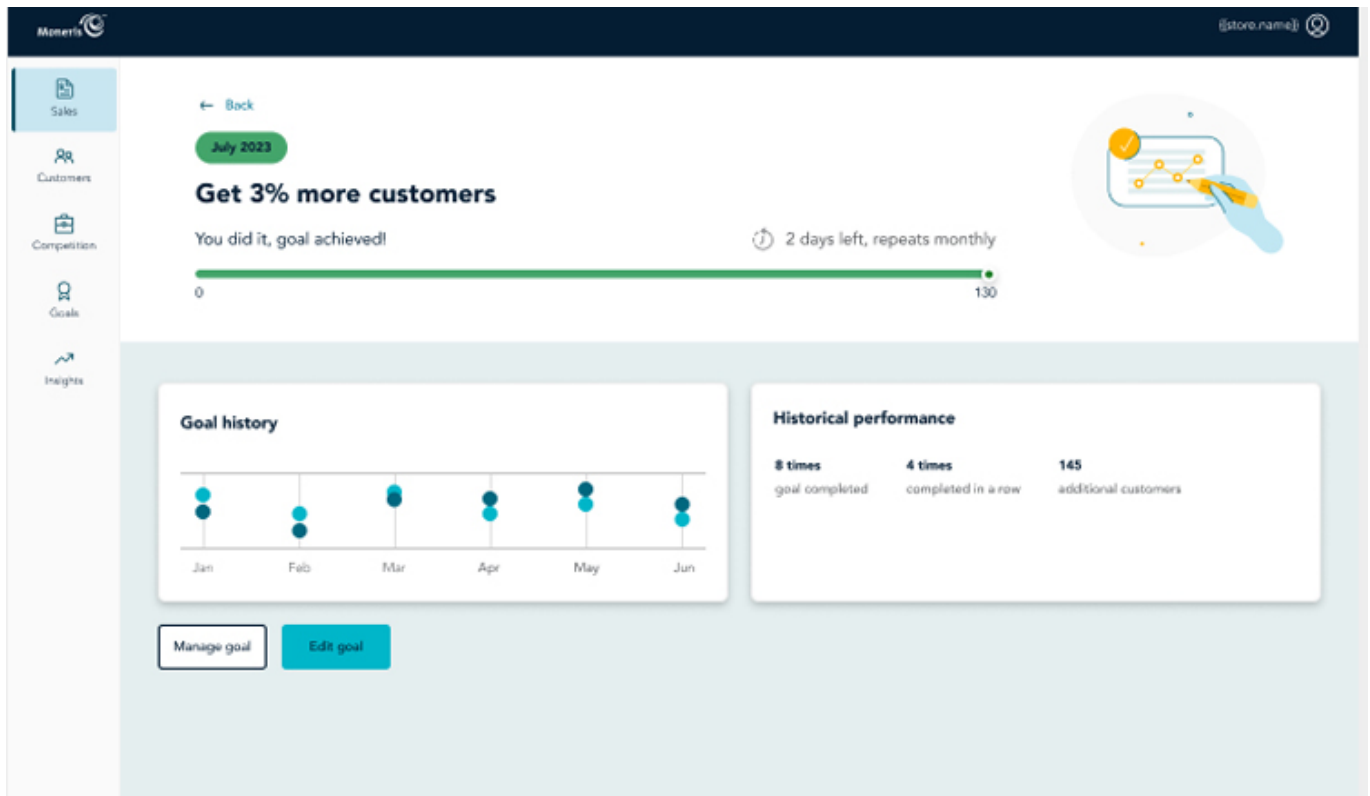
To access your customer goals:

1. From the application's main menu, click/tap **Goals**. The Goals Hub screen appears.
2. In the Goals Hub, click/tap the current customer goal.
3. Click/tap **View Details**. The goal details appear on the screen.

Refer to the Explanation of the interface section below to understand what you are viewing in the goal details screen.

How new customers are defined

It is important to understand how Moneris Insights defines "new customers". Moneris Insights defines new customers by unique credit/debit cards being used to transact payments on a Moneris device. This means that the first time a credit or debit card is tapped, swiped, or inserted (or accessed through a digital wallet such as ApplePay or GooglePay), Moneris classifies that as a new customer.

Note: This means that if a customer who may have patronized your business in the past has been issued a new credit or debit card by their bank or card issuer and they are now using it at your business, they are also considered "new".

In addition, your merchant category (type of business) will also impact who is considered a "new customer". For some merchant categories, the definition of a new customer is dependant upon the number of transactions processed on a credit/debit card within a 6 or 18 month period, e.g., Optometrists fall into the category of 18 months, while restaurants and hotels see more frequent foot traffic, putting them into the category of 6 months. This means if a new card is used to purchase an item at these establishments outside of the 6 or 18 month period, they will be considered as new.

Explanation of the interface

At the top of the screen, you can see the goal statement (e.g., Get 3% more customers), the timeframe (e.g., "June 2023"), as well as a progress bar indicating how many new customers have made purchases. You can also see how many days are left in the goal period (e.g., "25 days left"). If your goal has a repetition schedule, e.g., you created a repeating goal, you will also see that indicated by the "repeats monthly" label.

The **Goal history** section in the middle of the page shows a graphical representation of the new customers who transacted over the previous six months. The dark blue dot indicates the goal, and the lighter blue teal dot indicates the actual number of new customers.

The **Historical performance** section shows the number of times you have completed the goal successfully, the number of times you completed the goal successfully in a row (e.g., back-to-back months), and the total new customer count.

From this page, you are able to delete/cancel your goals by clicking/tapping the **Manage goal** button. You are also able to edit the goal by clicking/tapping the **Edit goal** button.

Note: In the mobile app, there is only a **Manage goal** button. You must click this button to edit or cancel a goal. The desktop version of the app has both the **Edit goal** and **Manage goal** button side-by-side.

Cancel and remove goals

Cancelling a goal stops tracking it but retains the progress up until the point it was cancelled. If you ever want to go back to review the goals you set over the course of the year, you would be able to do so. The data on the goal is stored in the front end for up to 1 year.

Removing the goal completely removes it on the front and back ends.

Cancel a goal

If the customer or sales goals that you have created are no longer relevant and need to be cancelled, follow these steps to cancel a goal.

1. From the (sales or customer) Goals hub, click/tap the **Manage goal** button.
2. In the popup that appears, click/tap the **Cancel this goal** button. A confirmation popup appears.
3. Click/tap the **Yes, cancel goal** button. The goal reappears and has a label indicating you cancelled it.

Remove a goal

If the customer or sales goals that you have created are no longer relevant and need to be completely removed, follow these steps to remove a goal.

1. From the (sales or customer) Goals hub, click/tap the **Manage goal** button.
2. In the popup that appears, click/tap the **Cancel this goal** button. A confirmation popup appears.
3. Click/tap the **Yes, cancel goal** button. The goal reappears and has a label indicating you cancelled it.
4. Click/tap the **Remove goal** button. A confirmation popup appears.
5. Click/tap the **Remove goal** button. The goal and all of its related historical data is removed.

Pages

Pages overview

In this section, we will go over everything you need to know to gain insights into your business' health in three key pillars: Sales, Customers, and Competitors.

The Moneris Insights pages are designed to provide you with important information about the health of your business, to help you make impactful changes within your business based on the three key pillars.

In this section, you'll learn how to:

- [Access the Pages](#)
- [Select a date range](#)
- [View the Sales Page](#)
- [View the Customer Page](#)
- [View the Competition Page](#)
- [View the Weekly Recap](#)

A note about number rounding

The only values that are rounded in Moneris Insights are as follows:

- All percentage values - including percentages in comparison pills
- Y axis on the sales line graphs
- All customer counts
- All transaction counts

For everything else, the full dollar and cents value of your sales revenue is displayed.

Access the Pages

Once you log in to Moneris Insights, follow these steps to access the Sales, Customer, or Competition pages.

To access the Sales page:

    From the main menu, click/tap the **Sales page** icon.

To access the Customer page:

    From the main menu, click/tap the **Customer page** icon.

To access the Competition page:

    From the main menu, click/tap the **Competition page** icon.

Select a date range with date presets

Use the date selector tool to enter a date range to view data. The date selector offers preset time periods, eliminating the need to enter a date range manually.

Note: For the initial release, you will not be allowed to enter or select a date range; your only options are the date presets.

Use date presets

Date presets are a quick way to access data without needing to enter a date range. The preset date options offered are:

- **1W**: This is the default view, and represents the current week. The system considers a week to run from Sunday to Saturday.
- **1M**: This represents the current month to date. The system considers a month to align to the calendar months.
- **QTD**: This represents the current quarter to date. A quarter is comprised of 3 calendar months, so Quarter 1 runs from the beginning of January to the end of March. Quarter 2 runs from the beginning of April to the end of June, while Quarter 3 occupies July through to the end of September, and Quarter 4 spans October to December.
- **YTD**: This represents the current year to date. The system considers a year to align to the calendar year (January - December).

The date presets appear across the top of the sales dashboard on the desktop version, and across the bottom on the mobile version.

Desktop version
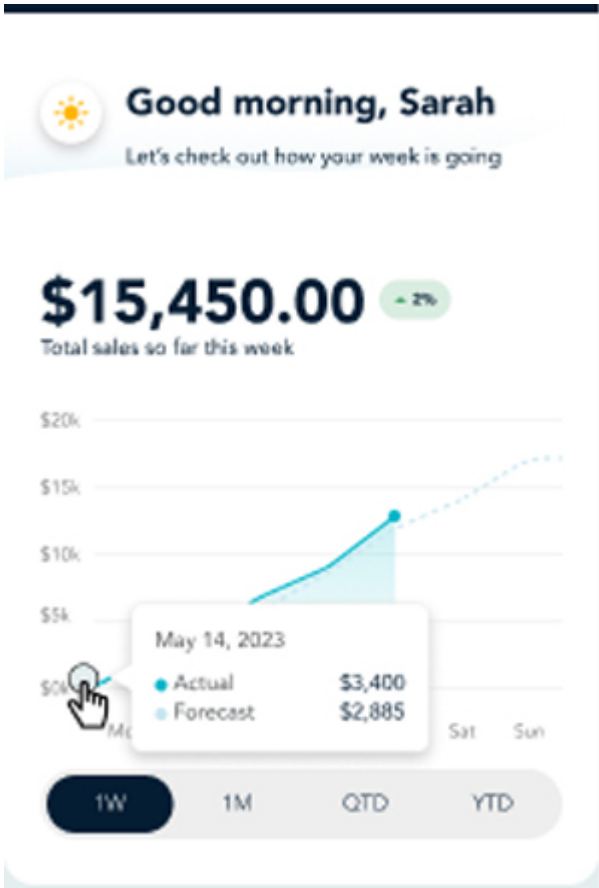
Mobile version

View the Sales Page
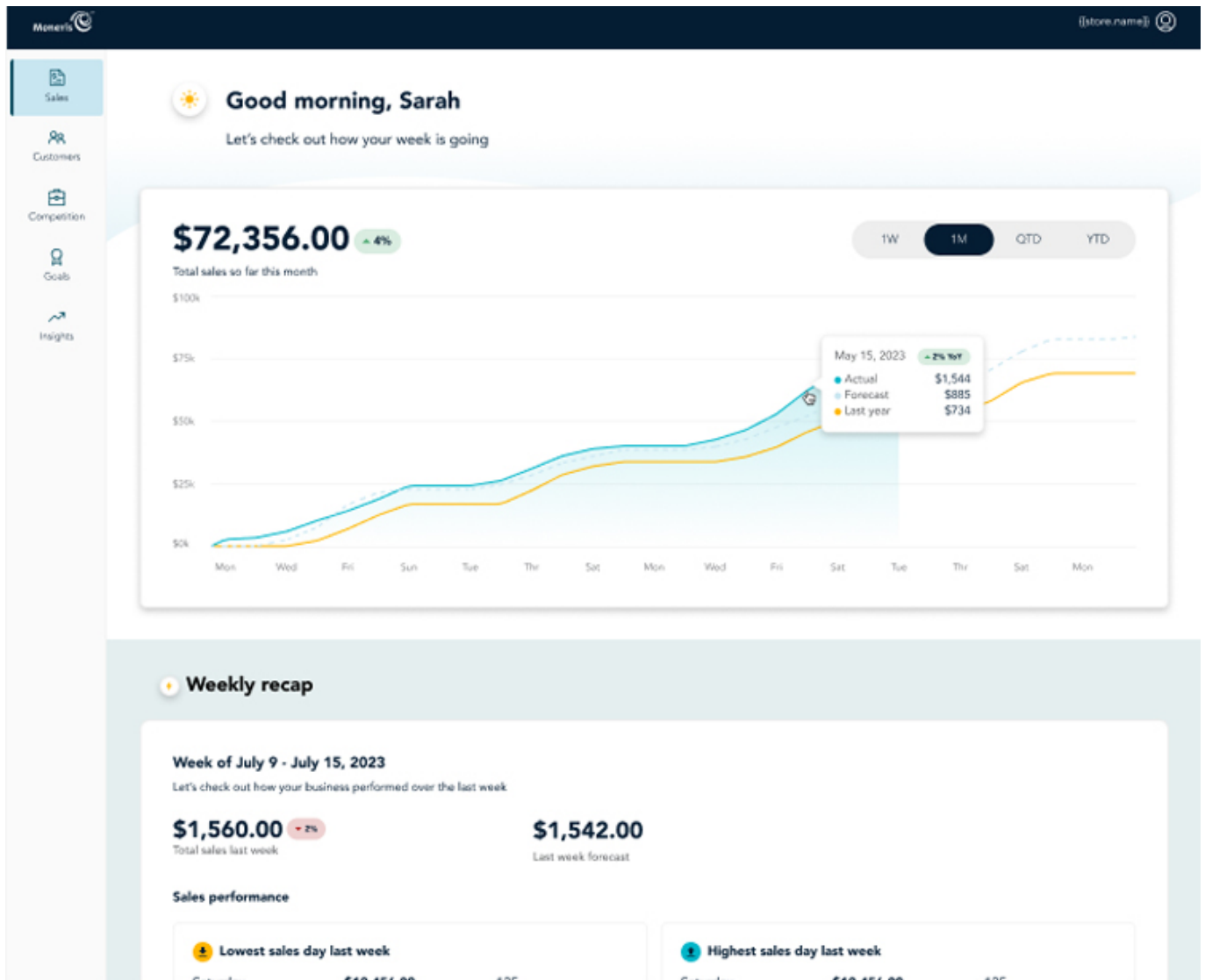
Understanding and navigating the Sales page

The Sales page is divided into three sections:

- a sales graph which displays your total sales for the selected time period
- a Weekly recap section, which provides a recap of the previous week's sales
- a Goals section which shows Sales goal progress to date

These sections are described below.

Sales graph

The Sales graph is the main focus of this page. It is an interactive graph capable of displaying current sales for the selected time period, a forecast of sales based upon spend trends, and your sales from the same time period of the previous year as applicable.

Note: If you are a brand new merchant, or new to Moneris, the last year's figures will not be available to you until you've been using Moneris devices for at least a year in your business.

The sales figures that appear on screen are *gross values* drawn from credit and debit transactions processed by your Moneris device within the time period. Cash sales are not captured in this data.

You can choose to view the data for different time periods. Refer to the [Select a date range](#) topic for more information on switching time frames for data views.

Actual, Forecast, and Last Year figures

On the dashboard you can click or tap at various points on the line and see specific figures for that point in time. The popup that appears shows the date or date range, the percentage of change year over year, and the actual sales, forecast sales, and last year's sales in dollar values.

Note: The desktop and mobile versions of these graphs are different due to space constraints of the smaller screen. The desktop version will display actual and historical forecasts and year to date (YTD) sales values. The mobile version only shows the actual and historical forecasts (not the YTD values).
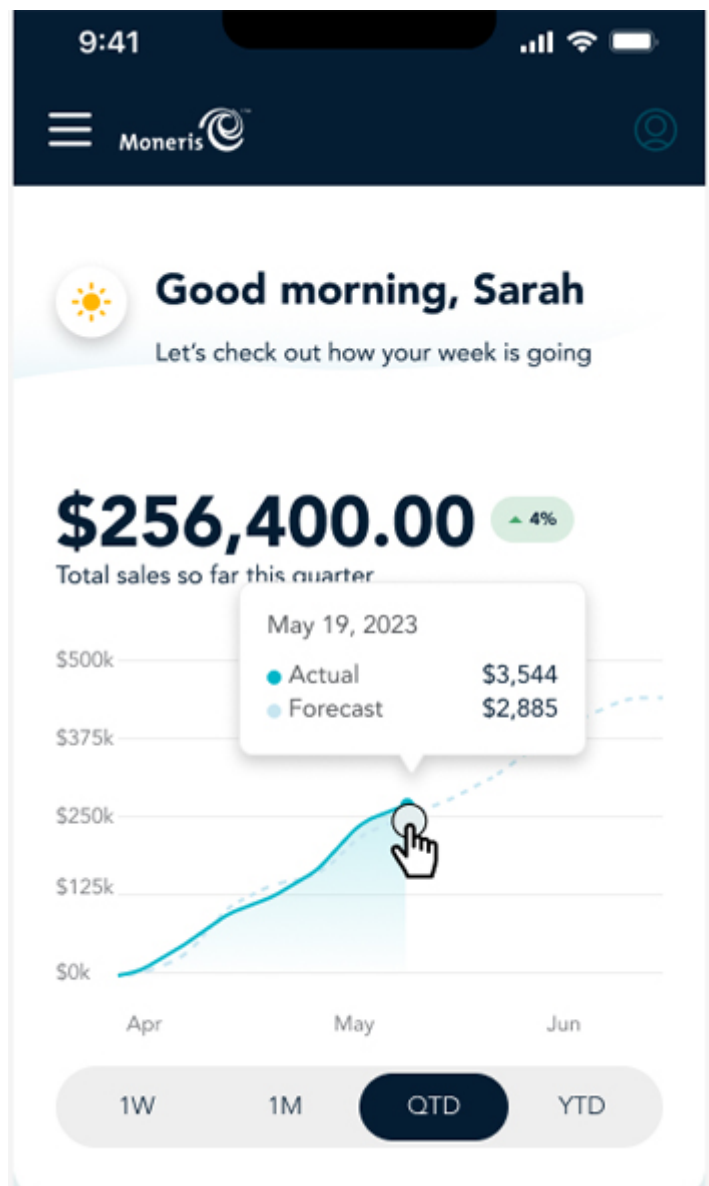
Desktop view   *Mobile view*

Notes on the sales numbers

It is important to note that most transactions are settled on the same day that they are processed on your Moneris device, or on the next day (roughly 97% of transactions), and thus will appear in the sales figures

displayed on the Sales page. However, a small number of transactions (roughly 3%) can take up to four days to settle, which means that they will not be included in the sales figures shown.
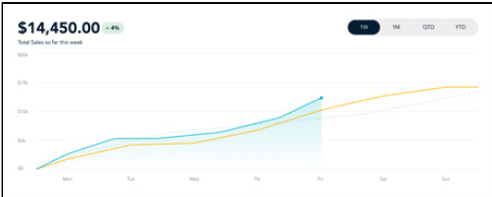
You will not see immediate changes to sales values every time you process a transaction; you need to wait for the batch to be closed and settled.

Notes about dates along the X axis

The X axis of the graph is dynamically labelled with dates or days depending on which view you are using (Week, Month, QTD, or YTD), and also which platform you are viewing on (mobile or desktop). The X axis appears across the bottom of the graph (shown here with the **red** arrow); the Y axis appears to the left of the graph (shown here with the **green** arrow).
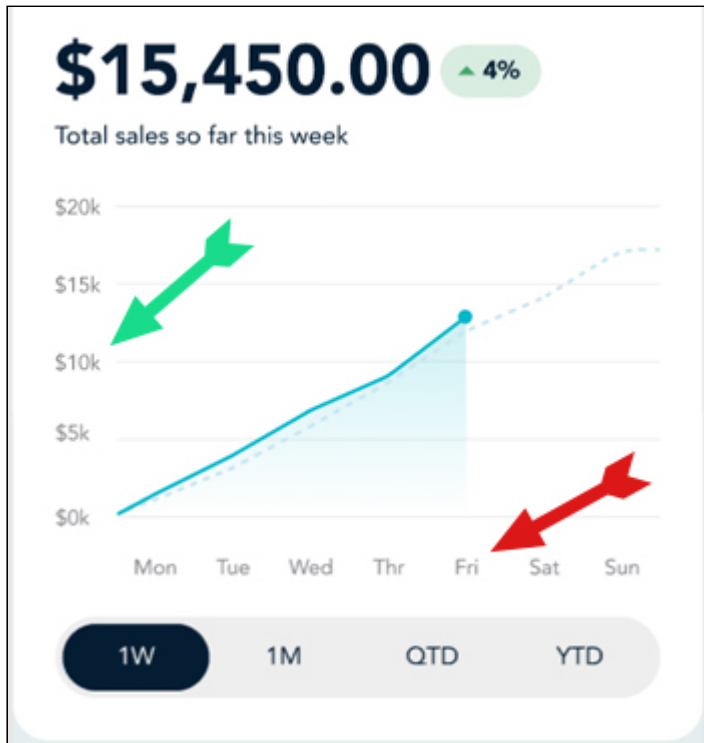
The table below explains what you will see based on your view selection and platform.

Date view	Mobile platform	Desktop/Laptop web browser
1 Week (1W)	• Days of the week abbreviated to 3 letters (Sun, Mon, Tue, Wed, Thu, Fri, Sat) • Date order reflects a standard calendar week of Sunday to Saturday • The 1W view has a maximum of 7 data points to display.	• Days of the week abbreviated to 3 letters (Sun, Mon, Tue, Wed, Thu, Fri, Sat) • Date order reflects a standard calendar week of Sunday to Saturday • The 1W view has a maximum of 7 data points to display.
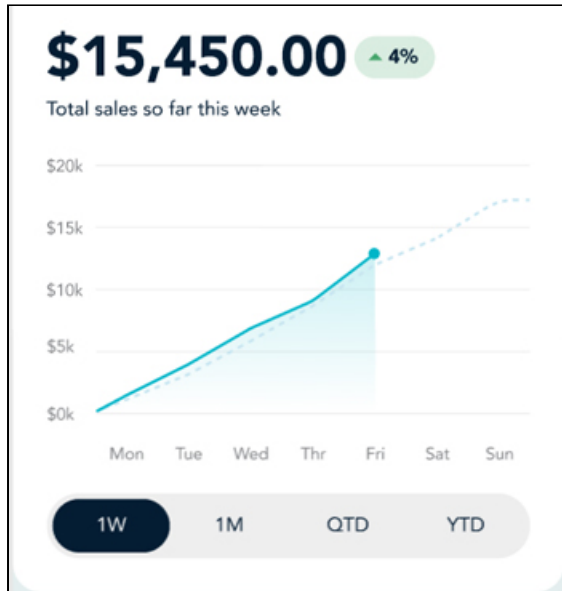
| 1 Month (1M) | • Days of the week abbreviated to a single letter (S, M, T, W, T, F, S)
• Due to space limitations on a mobile phone screen, **_days of the week will skip every other day from the start of the month_**. This means that if the month begins on a Saturday, you would see S, M, W, F, S (representing Saturday, Monday, Wednesday, Friday, Sunday).
• The 1M view has a maximum of 31 data points to display.
• Despite skipping days, this data is still available and visible if hovering over the gaps between the days.
 | • Days of the week abbreviated to 3 letters (Sun, Mon, Tue, Wed, Thu, Fri, Sat)
• Due to space limitations on screen, **_days of the week will skip every other day from the start of the month_**. This means that if the month begins on a Saturday, you would see Sat, Mon, Wed, Fri, Sun.
• The 1M view has a maximum of 31 data points to display.
• Despite skipping days, this data is still available and visible if hovering over the gaps between the days.
 |
| Quarter to Date (QTD) | • Months are abbreviated to 3 letters (Jan, Feb, Mar, Apr, May, Jun, Jul, Aug, Sep, Oct, Nov, Dec). | • Months are abbreviated to 3 letters (Jan, Feb, Mar, Apr, May, Jun, Jul, Aug, Sep, Oct, Nov, Dec). |
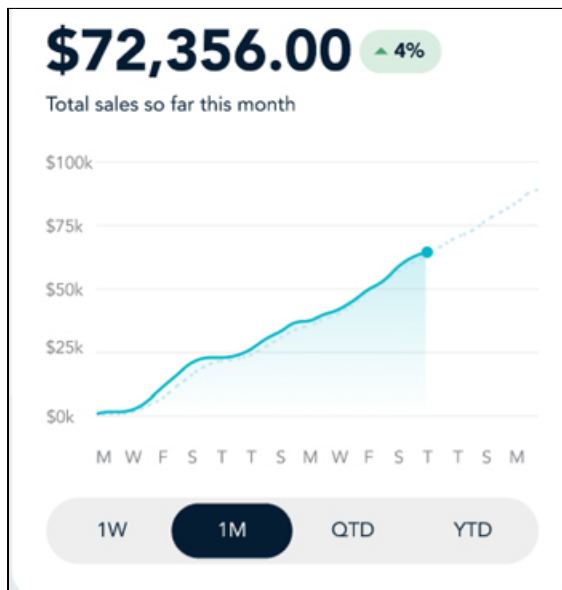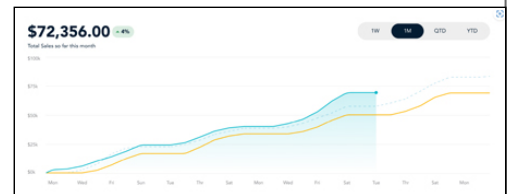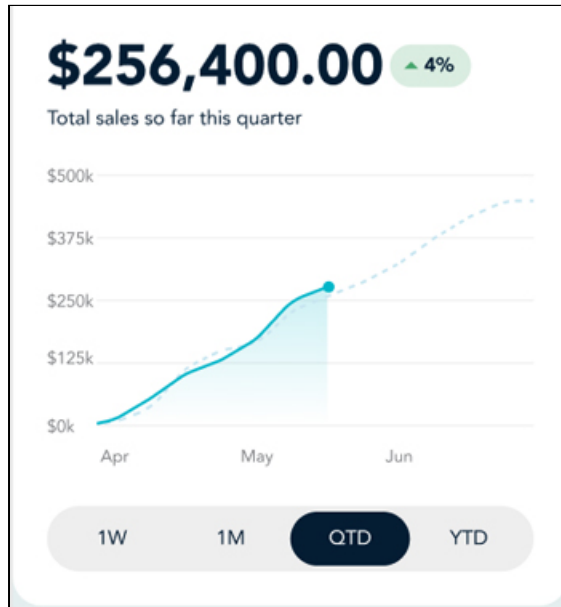
	- Only the current quarter is displayed. - Quarters are as follows: - Q1 - Jan, Feb, Mar - Q2 - Apr, May, Jun - Q3 - Jul, Aug, Sep - Q4 - Oct, Nov, Dec - Quarters can have multiple data points **$256,400.00** ▲ 4% Total sales so far this quarter $500k $375k $250k $125k $0k Apr May Jun 1W 1M QTD YTD	- Only the current quarter is displayed. - Quarters are as follows: - Q1 - Jan, Feb, Mar - Q2 - Apr, May, Jun - Q3 - Jul, Aug, Sep - Q4 - Oct, Nov, Dec - Quarters can have multiple data points that show up weekly for the quarter, e.g., Jan 1, Jan 8, Jan 15, Jan 22, Jan 29, Feb 5, Feb 12, Feb 19, Feb 26, Mar 5, Mar 12, Mar 19, Mar 26 $256,400.00 Total Sales so far for this quarter 1W 1M QTD YTD
Year to Date (YTD)	- Months are abbreviated to 3 letters (Jan, Feb, Mar, Apr, May, Jun, Jul, Aug, Sep, Oct, Nov, Dec). - Due to space limitations on a mobile device screen, every other month will be skipped, e.g., you will see Jan, Mar, May, Jul, Sep, Nov. - Despite skipping months, this data is still available and visible if hovering over the gaps between the months.	- Months are abbreviated to 3 letters (Jan, Feb, Mar, Apr, May, Jun, Jul, Aug, Sep, Oct, Nov, Dec). - All months are shown on the screen. $462,400.00 Total Sales so far this year 1W 1M QTD YTD
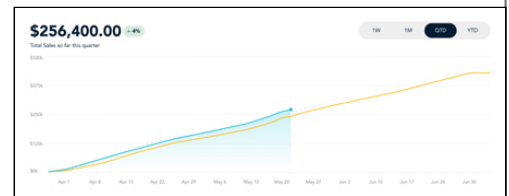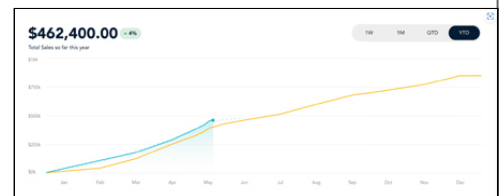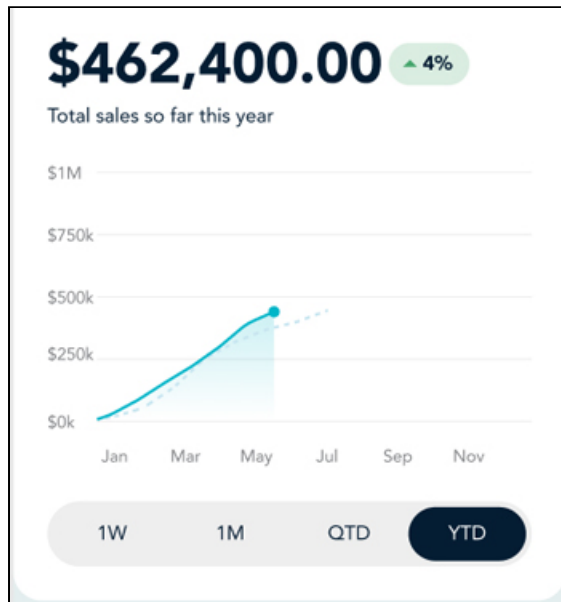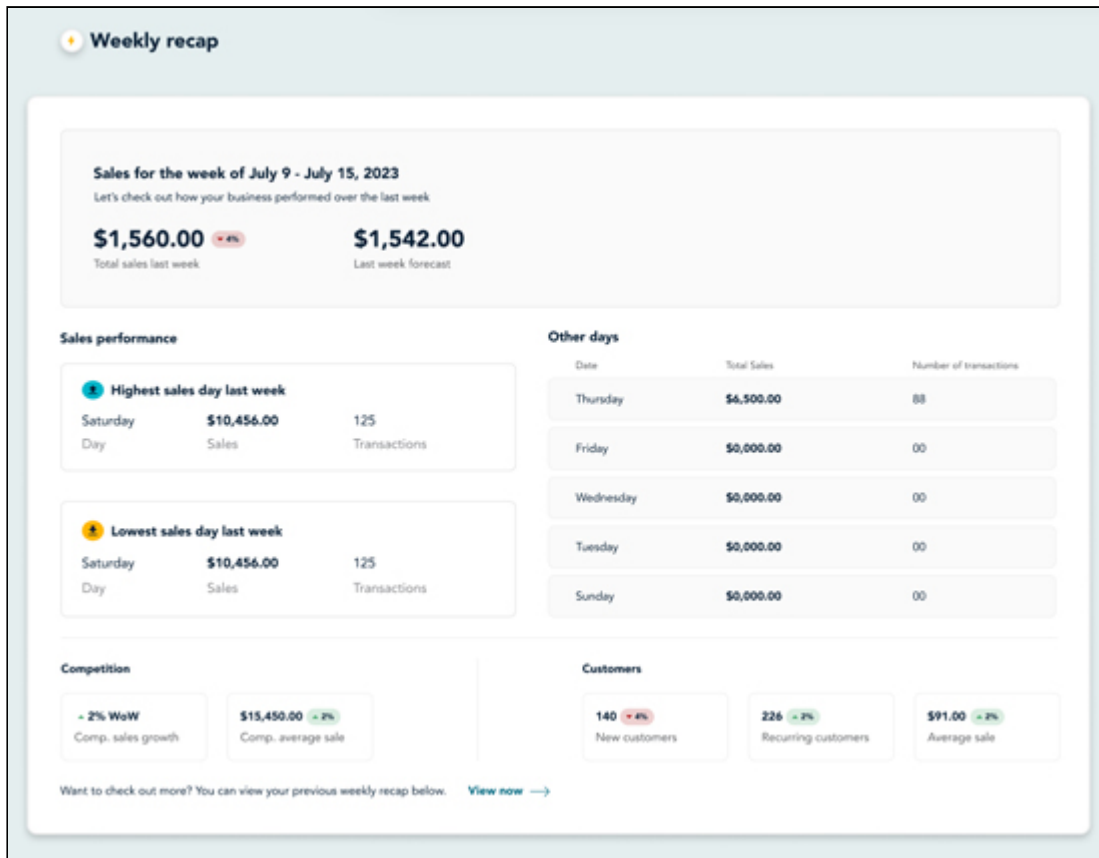
Weekly recap

The **Weekly recap** section displays highlights from the previous week's sales. It displays the last week's gross sales and forecast at the top. Then it breaks down the sales performance (gross sales and number of transactions processed) for the best and worst days of the week, as well as the performance of the other five days.

The **Competition** section of the weekly recap is drawn from sales recorded by your competitors under the same merchant category to which your business belongs in your geographic area.

Note: This is based on your competitors also using Moneris devices to process credit and debit transactions. Cash transactions, merchants from a different business type, and non-Moneris merchants are not represented here.

The **Customers** section provides a quick view of new and returning customer counts, and the gross average sale value.

Note: The [Customer Dashboard](#) provides a much more detailed view of this customer data.

Goals
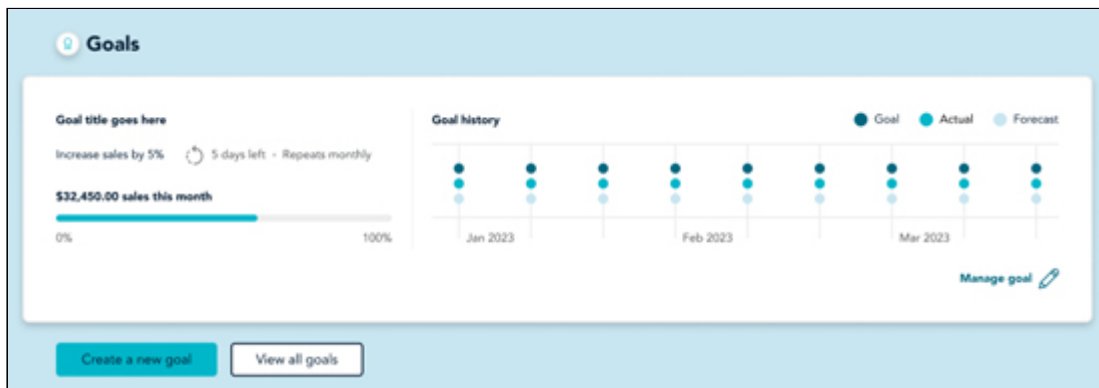
The information displayed in the Goals section is drawn from the [Sales goal](#) you created and the credit and debit transactions processed by your Moneris device. You have the option to [create a new goal](#) or to [view all goals](#) (by clicking/tapping their respective buttons).

View the Customers Page

The Customer page contains valuable data about the customers who have processed credit or debit transactions at your business. This data includes:

- [number of new and returning customers, and their respective average spends and total sales](#)
- [customer location and demographic information](#)
- [customer spending trends](#)
- [where customers spend money before and after they visit your business](#)
- [customer goals](#)
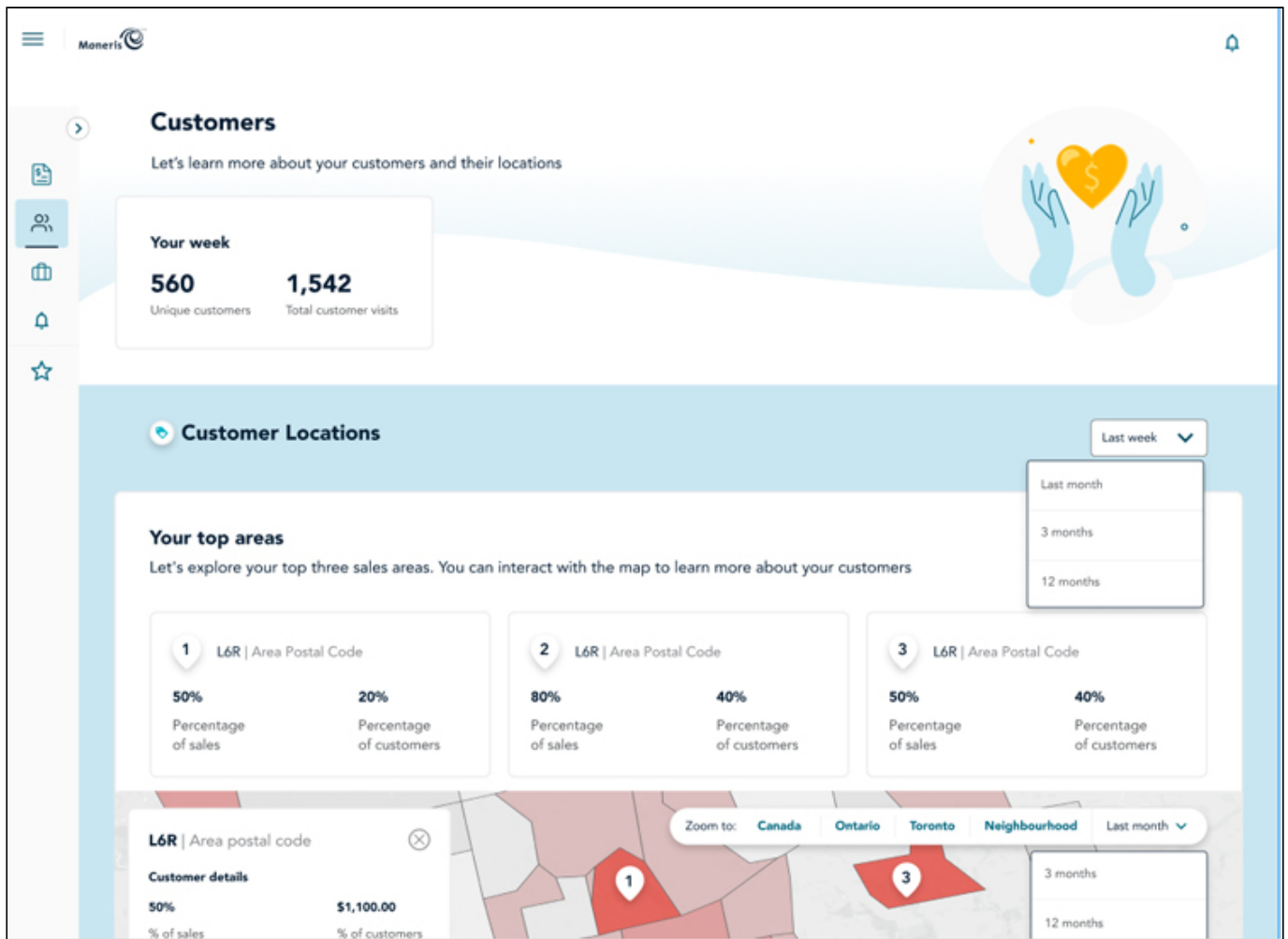
Let's view each section individually and describe the data that's displayed.

Customer counts
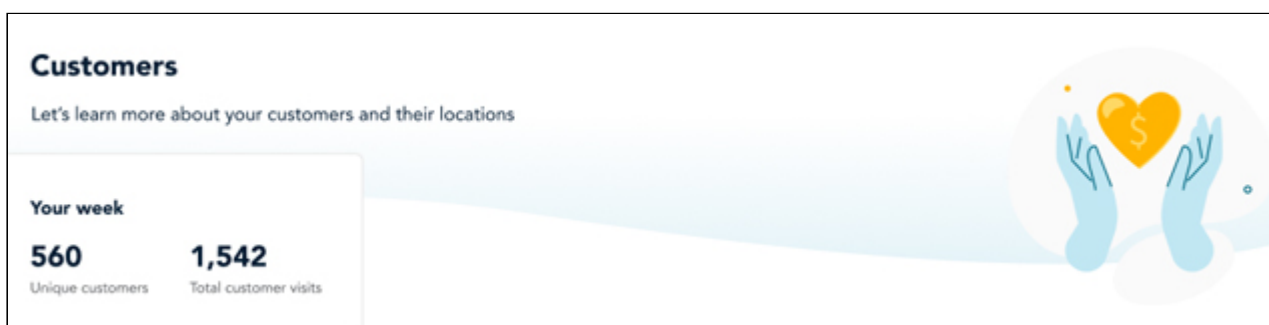
At the top of the page, you can see the quantity of unique customers who visited your business and paid with credit & debit cards so far this week. The number of **Unique customers** and **Total customer visits** values change from day to day with traffic and transactions processed.

Note: These customer counts will not display customers who paid cash, or bought nothing at all; values are calculated based on transactions that used Moneris as the payment processor. **Unique customers** are defined by the payment card they used when processing transactions. For example, if the same customer visits you on Monday, Wednesday, and Friday to purchase something and they use the same card, they are counted as 1.

Customer location and demographics
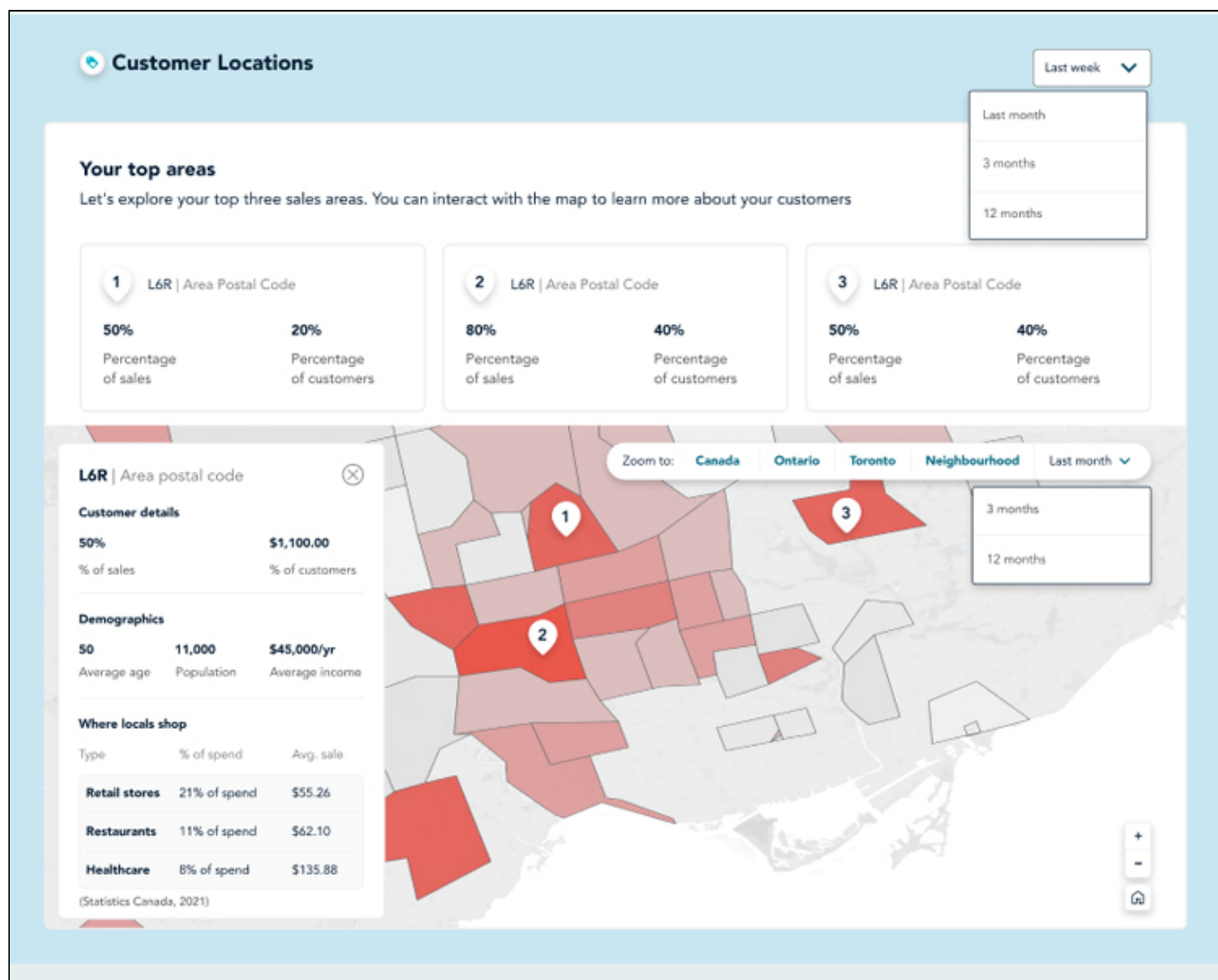
This section derives its data from a combination of sources, including federal census data, card issuer data, and Moneris transactional data from other Moneris merchant categories in your area.

Across the top of this section, you can see the top three sales areas organized by postal code prefix. These areas are also displayed on the map that appears below. You can see the percentage of sales and customers that come from each postal code based on anonymized cardholder data.

On the screen, the **Customer details** section shows customers who used a credit/debit card at your location who are from the selected postal code/area. If you select a different area on the map, these numbers will dynamically update to reflect the data from the newly selected postal code/area. It also shows the percentage of your total sales which come from this area, as well as the percentage of your business' customers.

The **Demographics** section draws data from the last federal census, which captures average resident age, population totals, and average annual income. If you select a different area on the map, these numbers will dynamically update to reflect the data from the newly selected postal code/area.

The **Where locals shop** section is drawn from Moneris transactional data based on merchant categories, and displays the top 3 categories of Moneris merchants in your area based on % of spend. In the screenshot here, you can see that locals living in this area spend money at retail, restaurants, and on healthcare services. If you select a different area on the map, these numbers will dynamically update to reflect the data from the newly selected postal code/area.

These customer demographics can also be viewed for the previous 3 months or the previous 12 months. The default view is from the previous month. You can adjust your view by clicking the **Last month** drop-down menu and selecting a different time frame.

You can also zoom out to look at all of Canada, all of your province, all of your city, or drill down into specific city neighbourhoods. You can do this by using the **Zoom to:** options across the top of the map, or by clicking within defined borders.

Note: You can also zoom in and out on the map by clicking the zoom buttons ( ) in the bottom right corner on the desktop version, or by pinching and zooming on a mobile device.

Customer count and financials
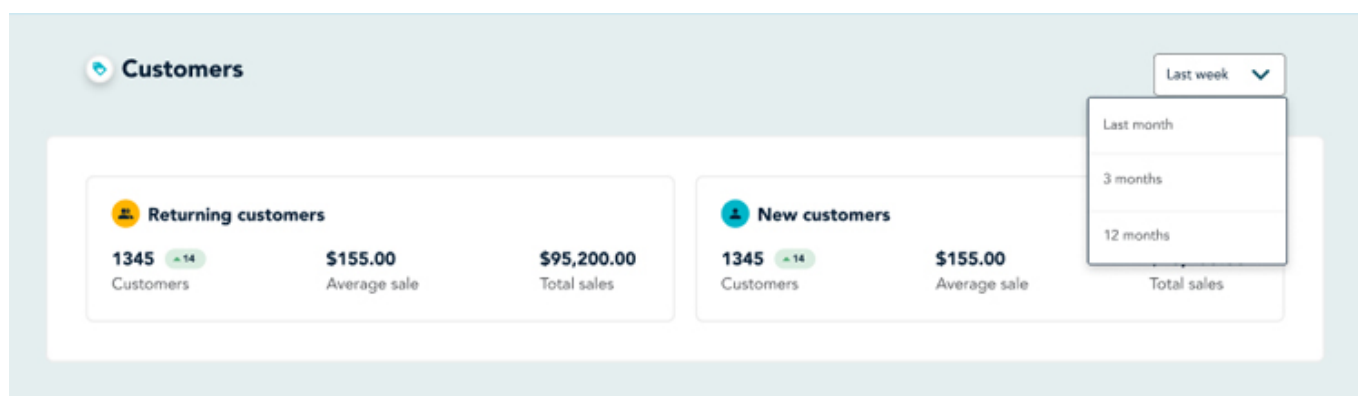
This section ties customer counts with gross and average sales values for the specified timeframe. The **New customers** number is taken from the first time a credit/debit card is used to process a transaction on a Moneris device. The **Returning customers** number is taken from credit/debit cards that had been used at your business on a previous date.

Beside the customer counts, you can see average and total sales figures. The average sales are calculated by taking the total sales for New and Returning customers respectively and dividing by the number of respective transactions. For example, if New customers accounted for 25 transactions and did $300 in sales, the average ticket would be $12.

These customer counts can also be viewed for the previous month, previous 3 months, or previous 12 months. The default view is from the previous week. You can adjust your view by clicking the **Last week** drop-down menu and selecting a different time frame.

Customer spending trends
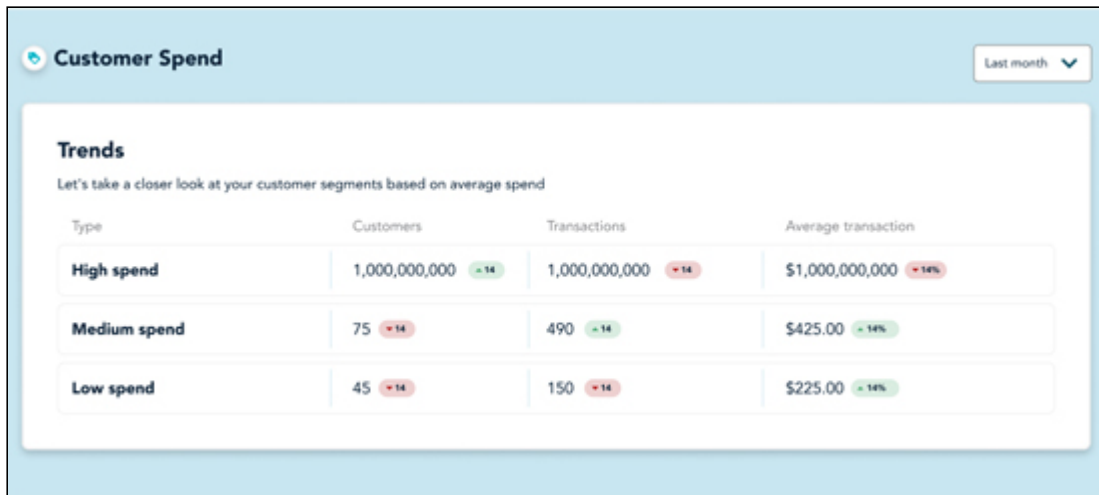
The **Customer Spend** section displays data on customer spending trends that is drawn from transaction data processed on your Moneris devices. The spending types in the Type column are separated out into **High**, **Medium**, and **Low** spend. The largest transactions (in dollars) processed in the time frame qualify as High.

In the **Customers** column, these are the customer counts that correspond to spending at the various levels. The **Transactions** column shows the number of transactions that qualified as High, Medium, or Low spend, and the **Average transaction** column shows the average spend that qualifies as High, Medium, or Low respectively.

You can adjust the time frame being viewed by clicking/tapping the **Last month** drop-down and selecting a different period, e.g., last 3 months.

Customer journey
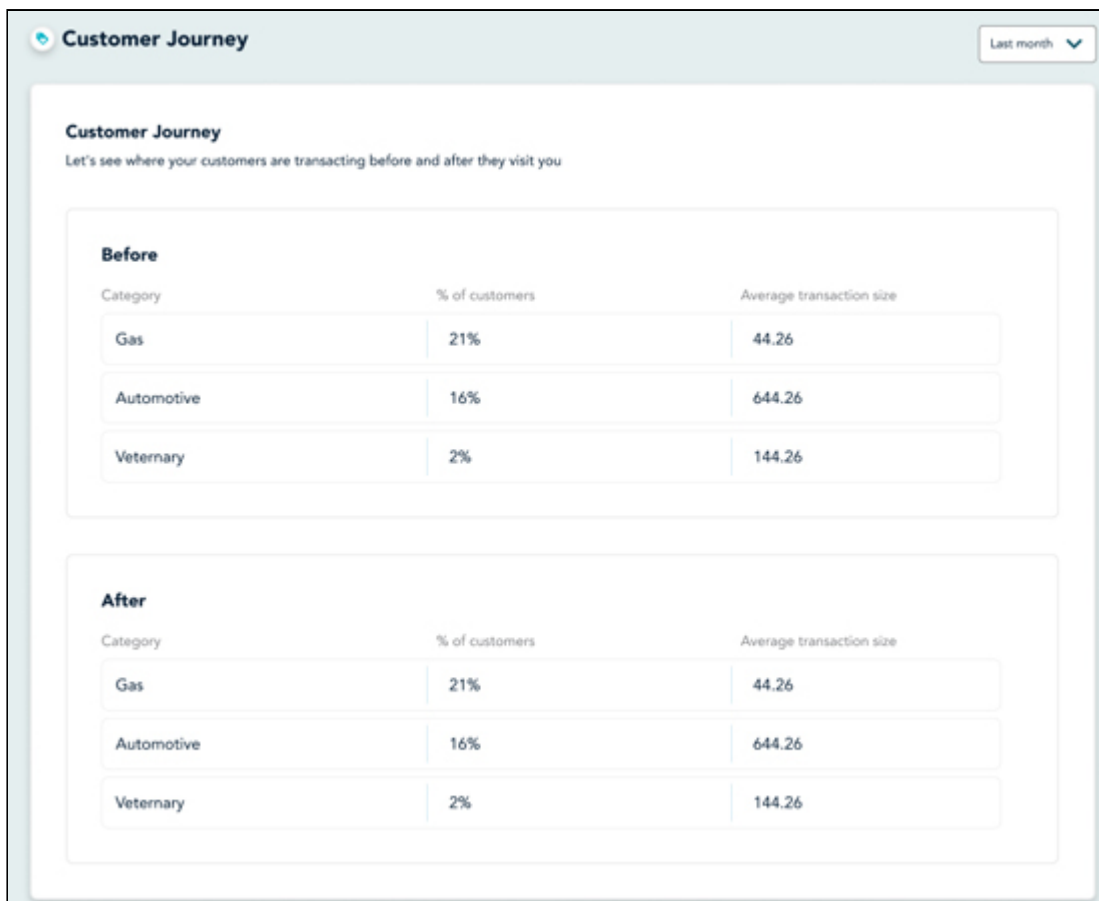
The data in the **Customer Journey** section is drawn from transaction data collected by Moneris from other Moneris merchants in your geographic area. The categories you see are merchant types using Moneris devices to acquire credit/debit payment from their customers. The idea here is to look at where your customers are transacting before and after they patronize your business.

For example, if your business is a retail store located in a strip mall, you might see your customers stopping in at the dry cleaners a few doors down, and then the fast food joint in the adjoining plaza after they've shopped with you. This sort of insight will enable you to form reciprocal partnerships with neighbouring businesses to benefit you both, e.g., "Show us you've done your dry cleaning at Bert's Dry Cleaners and we'll give you 10% off your next purchase."

Customer goals
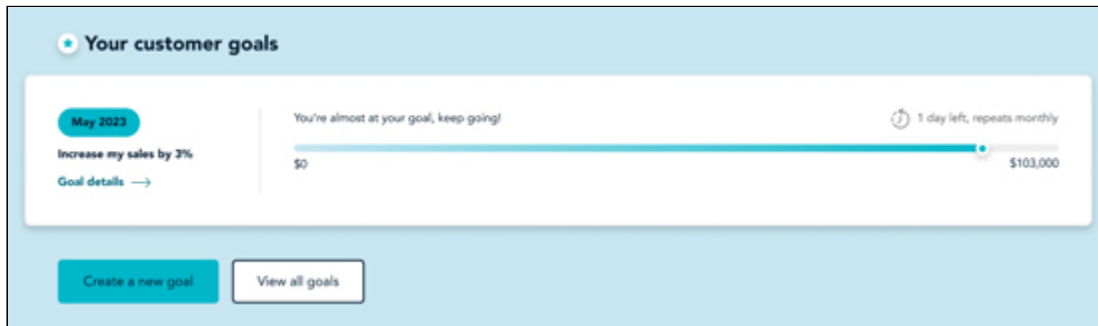
The **Your customer goals** section of the screen shows your progress towards your goal of increasing your customer base. This is derived from the Customer Goals you set up in the Goals section, and transactional data captured by your Moneris device. You have the option to create a new goal or to view all goals (by clicking/tapping their respective buttons).

Related topics

Access the Pages

A note about number rounding

Create customer goals

View customer goals

Edit goals

View the Competition Page

The Competition page is designed to provide you with insight on the sales performance of your competitors. This page utilizes aggregated and anonymized data collected from other Moneris merchants in your area who run the same type of business as you do.

Before you get started

Before you can understand the data that's shown on the Competition page, it is important to first understand how Moneris Insights defines your competitors. A competitor in this case is defined as:

- a merchant location using Moneris devices to transact purchases paid by credit & debit cards.
- a merchant location that is the same business type and sub-type as your business.

For example, if you are an auto parts supplier, you will be compared against other auto parts suppliers in your area who are also using Moneris devices.

It is important to note that Moneris Insights will *not* compare your business against:

- other businesses in your area that are not processing payments with Moneris.
- other businesses in your area that do not sell the same type of merchandise or offer the same type of service that you offer.

For example, if you are an auto parts supplier, you will not be compared against a nail salon.

Important: You will never be able to see the names of the businesses that are defined as your competitors, nor their location. This is due to the anonymization of the data that Moneris Insights collects and displays.

Understanding and navigating the interface

The Competition page is divided into three sections. The top section displays your business type and sub-type that was self-identified when you boarded as a Moneris merchant.

The main section of the page displays a heat map that shows two types of data: a heatmap of your *customers* (in teal) and where they come from, and a heatmap showing your location in relation to your *competitors* (in red). You can toggle between these two heatmaps by clicking/tapping the **Customer density** or **Comp. performance** drop-down respectively. You can also change the radius of your search by clicking/tapping the **preset radius** buttons across the top of the heatmap to expand or narrow the results. This radius is dynamic and reflects the minimum radius that helps Moneris meet its anonymization standards. In addition, this competitor data can be viewed for **Last week**, **Last month**, **QTD**, and **YTD** to provide you with historical performance data.

Note: Your business location will always be at the centre of the radius.

Note: The radius you see is dynamic based on the minimum radius that helps them to comply with Moneris' 3/80 rule. The 3/80 rules means that there must be at least 3 merchants that your business can be compared against, with no one of those competitors having no more than 80% of market share. This means that a restaurant in the downtown core may have a radius of 1, 5, 25, 50 and 100 km, but a restaurant in a much more rural area may see a starting radius of 25 km.

The bottom section of the page (titled **Your area**) displays the sales of the top two business sub-types in your area compared to yours. You can see the percentage of area sales for your competitors (market share), the average sale, and number of transactions processed using Moneris devices.

View the Weekly Recap

The Weekly Recap combines Customer and Sales data to provide you with a snapshot of how your business is performing or has performed in previous weeks. It appears on several pages in the Moneris Insights application, including the Sales Page, Sales Goals screen, and the Insights page. Refer to those individual topics in this online help for more information.
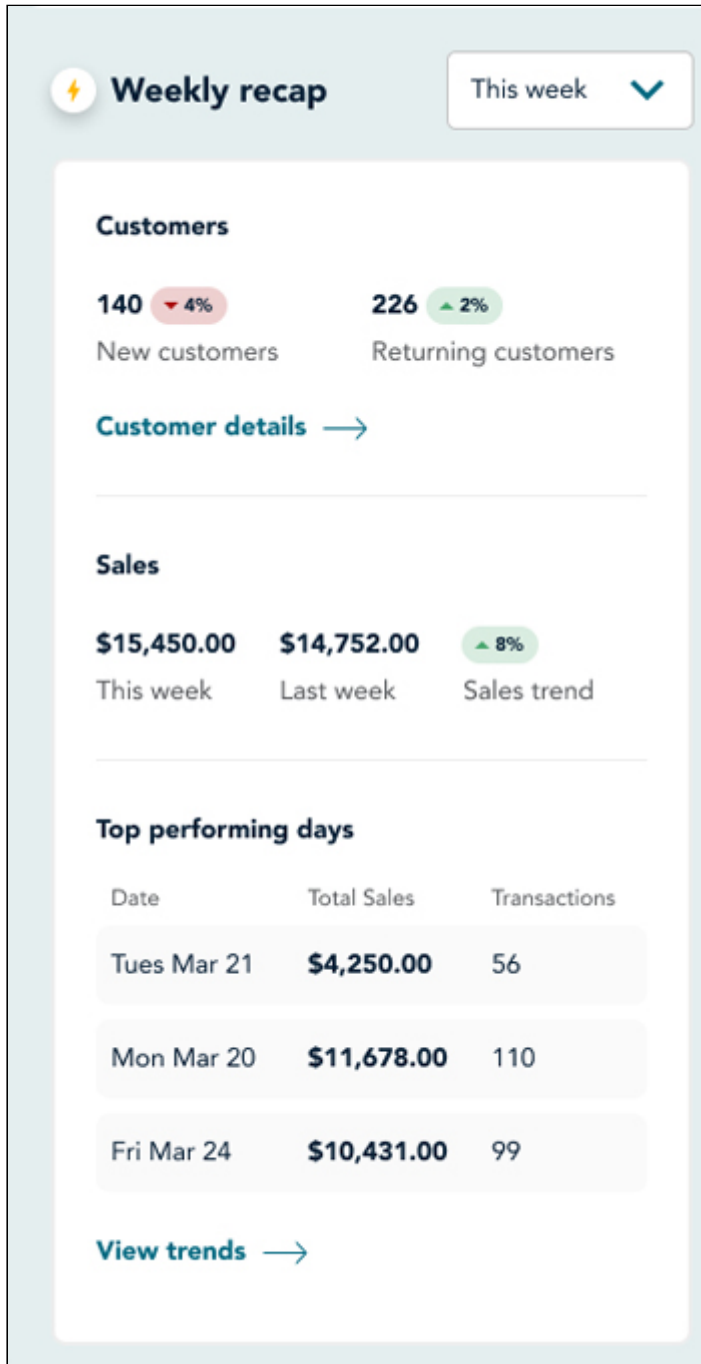
The Weekly Recap shows the number of new and returning customers, and provides a link to the Customer Page which offers more rich data on customer spending trends and geographic area.

It also provides Sales data, showing this week's gross sales compared to the previous calendar week, and the top performing days from last week. At the bottom, the **View trends** link launches the Sales Page.

Related topics

View the Sales page

View the Customer page

View notifications

About this Webhelp

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Legal text