BEAUCLAIR GLOSSARY:

BEAUCLAIR TERM	DEFINITION
Metric	One of the measures of retail performance provided by Beauclair, namely: ARPC, ATV, Customers*, Sales*, Sales Contribution, Transactions*. * Based on the demographic mix of customers and is calculated via sophisticated statistical modelling which compares Beauclair's dataset to a detailed demographic model of the whole UK.
Sales*	Calculated total debit card sales in a retail area.
Transactions*	Calculated total number of debit card transactions in a retail area.
Customers*	Calculated unique number of debit card account holders undertaking transactions in a retail area.
Average Transaction Value (ATV)	Sales divided by Transactions.
Average Revenue Per Customer (ARPC)	Sales divided by Customers.
Retail Area	The retail area within which transaction data is measured.
Comparator Area	A retail area against which clients can compare the performance of their own retail area.
Sector Sales Contribution	The percentage of overall sales attributable to one of ten sectors.
Demographic Group	Groups of retail customers sharing similar economic, age, lifestyle and behaviour characteristics. We use MOSAIC, powered by EXPERIAN.
Demographic Group Contribution	The percentage of overall sales attributable to customers from a specified demographic group.
Customer Catchment Area	An area where a group of customers live.
Customer Catchment Area Contribution	The percentage of overall sales attributable to customers who live in a specified customer catchment area.
GB Benchmark	Our GB Benchmark is the median retail performance of the retail areas at the centre of the UK's Primary Urban Areas (excluding Belfast) as defined by Centre for Cities.
Normalised Value	Data is presented relative to the value of a metric for the average month in 2022. A normalised value of 100 is equal to the value of that metric for the average month in 2022.

FREQUENTLY ASKED QUESTIONS:

What data does Beauclair provide and in what format?
- Beauclair has developed an easy-to-use dashboard which enables clients to view sales values, customer numbers, transaction numbers, average transaction value (ATV) and average revenue per customer (ARPC) in the client's retail area.
- The data is monthly, covering the period from January 2022, and includes metrics for 10 retail sectors.
- The dashboard allows the user to compare performance against prior months or years as well as to comparator retail areas.
- The dashboard also tracks the origin and demographics of customers.
- The underlying data can also be downloaded as Excel files for in-house analysis or to power internal dashboards.

Where does the data come from?
- Our data provider is a service provider for major UK financial institutions. The data & insights provided are derived from offline debit card transactions that the data provider processes on behalf of these financial institutions.
- The data does not include the following types of transaction: credit cards, online, cash or debit cards not registered in the UK.
- The data provider has appropriate usage rights and consent to anonymise and derive data insights from transaction data under GDPR and data privacy requirements.
- For 2022, the underlying data set includes approximately 1.5 billion debit card transactions per year with a total value of £45 billion which equates to approximately 7.5% of UK debit card transactions.

Is your data statistically representative?
- The large size of the underlying data set means that the data retains statistical significance when data is provided for specific retail areas.
- If there are low monthly transactions in a small retail area or specific segment, this is flagged up on the dashboard.
- We use sophisticated statistical techniques to ensure that the estimates of total debit card spending that Beauclair provides to clients will be representative of the actual mix of your customers in terms of geography, affluence and other demographic factors.

How are retail sectors defined?

- Every transaction has a retail sector assigned to it based on the retailer brand and the merchant category code classification from the card payment terminal.
- The approach to coding brands to sectors is applied consistently across all years of the data.
- The table below shows the make-up of the ten sectors included in Beauclair's monthly data subscription service.

Beauclair Retail Sectors:

Sector	Sub-sectors
Consumer Services	Adult, Delivery Services, Florists, Other - Consumer Services, Photography and Printing, Software
Entertainment	Attractions and Experiences, Entertainment – Other, Gambling, Live Shows and Events, Music & Video Streaming, Sports Equipment & Clubs, Toys and Gaming
Fashion	Baby and Childrenswear, Bags and Accessories, Jewellery and Watches, Lingerie, Menswear, Shoes, Sportswear, Unisex, Womenswear
Food and Drink	Alcoholic Beverages, Cafes and Coffee Shops, Confectionery, Fast Food Chains, Food Delivery Services, Non-Alcoholic Beverages, Pubs and Bars, Restaurant
General Retail	Books and Stationery, Cards and Gifts, Department Stores, Digital Marketplace, Discount Retailers, Electronics and Appliances, Other - General Retail, Pets
Grocery	Corner Shops and Newsagents, Grocery Delivery, Specialist Grocery, Supermarkets, Wholesalers
Health and Beauty	Beauty Products, Beauty Salons and Spas, Gyms and Fitness, Health and Nutrition, Healthcare Providers, Opticians
Household	DIY and Interior Design, Furniture, Garden, Household Products
Tourism	Airlines, Holidays, Hotels
Transport	Parking, Petrol, Vehicle Rentals, Transportation

How does Beauclair determine the location of each transaction?

- Each transaction is geo-tagged with the location of the card machine which registered that transaction. This allows the transactions to be assigned to client-defined geographical areas.

Can Beauclair provide information on specific brands or shops?

- We use Big Data to generate public and community benefit working with the public and third sector by making data available at an affordable price. We do not provide clients with sensitive information on specific brands that can be used for commercial rather than public or community benefit.

How does Beauclair's data relate to footfall data?

- Footfall data only provides the numbers of people who are in an area, but not how many of those people convert into customers and how much those customers spend. Beauclair's data includes customer and transaction numbers and provides a richer, clearer and more useful picture of the city's overall performance.

Can I share the data that Beauclair provides to me?

- Subscribers to Beauclair's dashboards can share access to the dashboard and the outputs of the dashboard publicly without restrictions so long as they credit Beauclair appropriately. Subscribers can also share the spreadsheets containing the underlying data with relevant service providers and public sector bodies on a confidential basis, subject to Beauclair's Terms and Conditions. Clients cannot resell our data.

How does Beauclair determine where retail customers come from?

- Beauclair's data includes postcode sector information on the address at which a debit card is registered. Beauclair uses this to define retail customer catchment areas. The standard monthly subscription includes two customer catchment areas: "in town" and "out of town." Premium subscribers can create user-defined retail customer catchment areas. Postcode data is updated regularly to ensure we pick up any new buildings and remove retired postcodes.

What demographic information can Beauclair provide on retail customers?

- Beauclair uses the Mosaic consumer segmentation system, powered by Experian.
- Mosaic groups together individuals likely to share similar demographics, lifestyles and behaviours into 15 summary groups. More [MOSIC information here.](#)

Why do you "normalise" data?

- Normalised data allows the comparison of retail trends between retail areas that have very different absolute/actual values. Data is presented relative to the value of a metric for the average month in 2022. A normalised value of 100 is equal to the value of that metric for the average month in 2022.

Statistics Terminology:

Year-on-year growth (YoY)	Year-on-Year (YoY) growth measures the percentage change in a metric from one year to the next, e.g. 2023 vs 2022.
Month-on-month growth (MoM)	Month-on-month (MoM) growth measures the percentage change in a metric from one month to the next, e.g. June 2023 vs May 2023.
Month-on-year growth (MoY)	Change in a metric from one month to the same month a year ago, e.g. sales in June 2023 vs sales in June 2022.
Year-To-Date growth (YTD)	Change in a metric for the current year from January onwards compared to same period in the prior year, e.g. YTD Sales January to August 2023 vs YTD Sales January to August 2022.
Percentage points (ppt):	Difference in contribution percentages. For example a change from a 12% contribution to a 15% contribution would be a percentage point change of +3ppt.