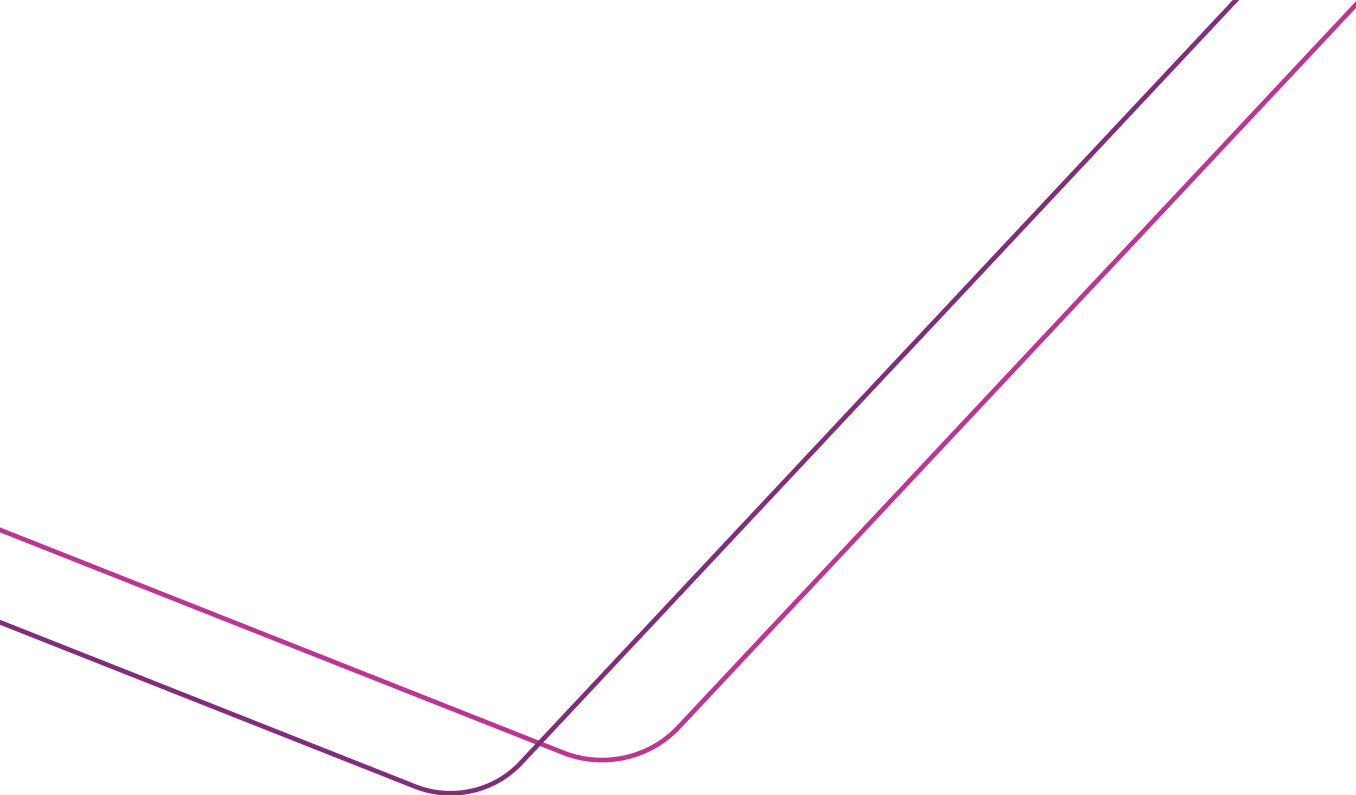# Main Street Insights:
User Guide

AIB Merchant Services

At AIB Merchant Services, we understand that the everyday tools and how you use them are what can set your business apart from others, but we also get that you only have two pairs of hands, and juggling everything else can be overwhelming.

With Main Street Insights, everything you need to know about your business is right at your fingertips, giving you access to data that will not only help you understand your business better, but can help you grow it too.

This user guide will give you everything you need to familiarise yourself with Main Street Insights, but if you have any further questions, please reach out to us at **www.aibms.com/mainstreetinsights** or call **1850 200 417.**
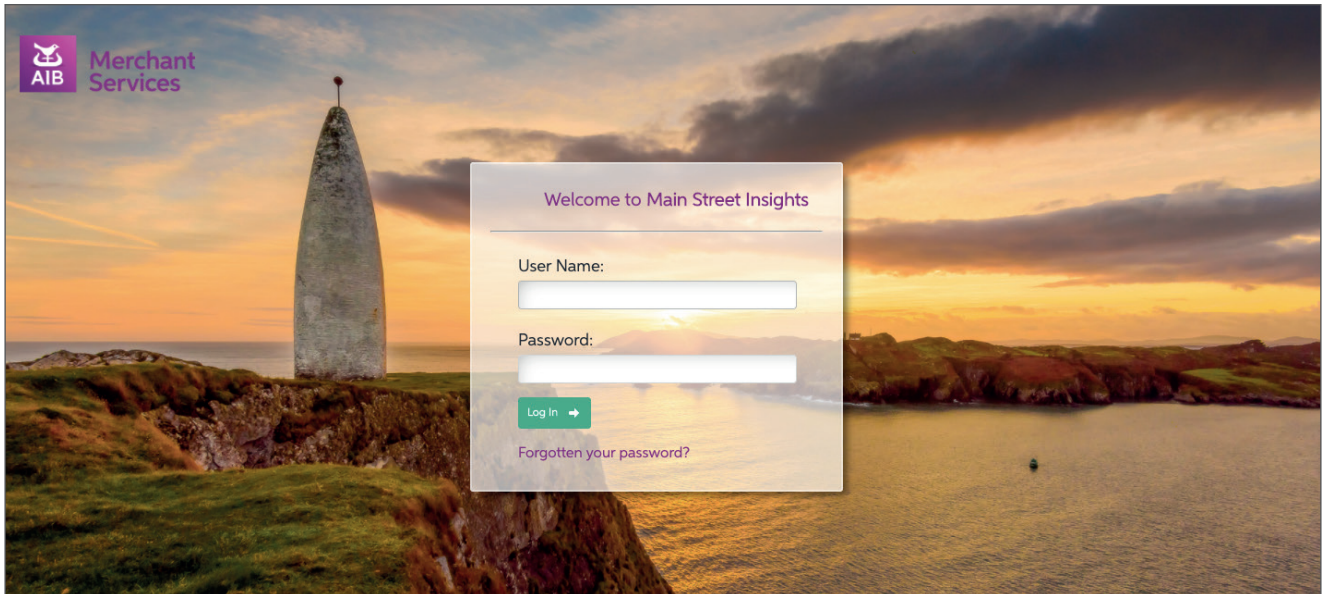
Contents

Logging In

To log in, all you need to do is go to **aibms.mainstreetinsights.fiservapps.com**.

Your username and password will have been sent to you in an email from **noreply@aibms.com**.

Enter the login details provided and press **Log In**.

Getting Started

With **Main Street Insights**, everything you need to know about your business is right at your fingerprints. We've broken them into a number of categories so you can navigate things that little bit easier.

My Dashboard

My Store

My Customers

My Neighbourhood
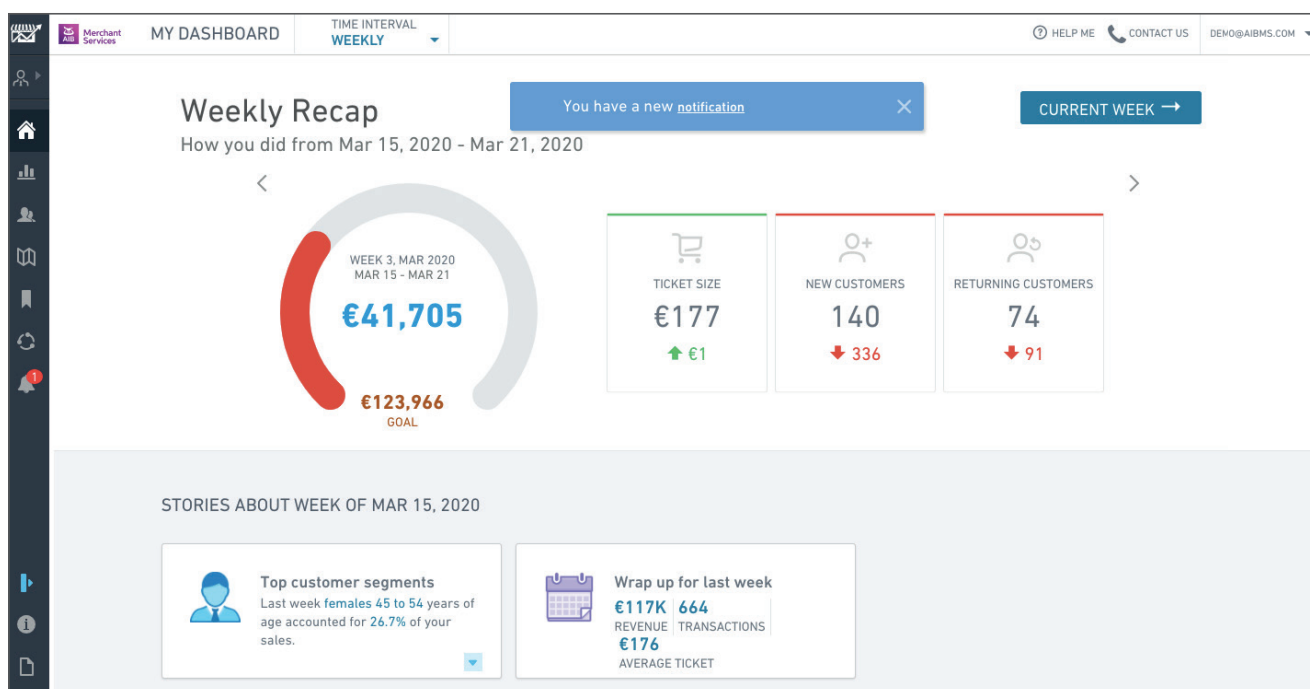
My Bookmarks

My Social Media

Notifications

My Dashboard

Access **My Dashboard** by clicking on the icon on the side navigation.

My Dashboard is your landing page when you log in to **Main Street Insights**. It provides you with a summary snapshot of how your business is performing at present.

1. **Greeting/Welcome message**
   This greeting sits at the top of the dashboard and changes depending on the time of day.

2. **Time Interval**
   By selecting Weekly, Monthly or Yearly, you can view your transaction and customer information for the selected time period. Time intervals are something you'll find throughout **Main Street Insights**, helping you get as narrow or wide a view of your business as you need.

3. **Help me/Contact Us**
   The **Help Me** section provides additional information to help explain the figures on the dashboard, while **Contact Us** provides you with the AIBMS contact number for **Main Street Insights** support.

4. **Weather**
   This feature shows the weather for the day you have logged into your account. The weather is stored each day, so that in the future when you're looking back on past business performance, you can see if the weather had an impact on your sales on a particular day.

5. **Goal Progress Indicator**
   We encourage you to set a weekly, monthly or yearly goal for your business (see section X for information on how to set a goal). Progress against your goal is displayed here, so you can see how things stack up and make changes if necessary.

6. **Ticket Size/New Customers/Returning Customers**
   Ticket Size is the average amount a customer spends in your store and is calculated by adding up the value of all of the card transactions over the period and dividing the total value by the number of transactions

   New Customers show the number of customers who have recently used a card to make a first-time purchase in your store.

   Returning Customers are customers who have previously made a card purchase at your store and have returned.

Story Cards

On your dashboard you'll see various story cards showing you a brief snippet of your revenue and customer behaviour for that period. These story cards change depending on the weekly, monthy or yearly view you've selected.
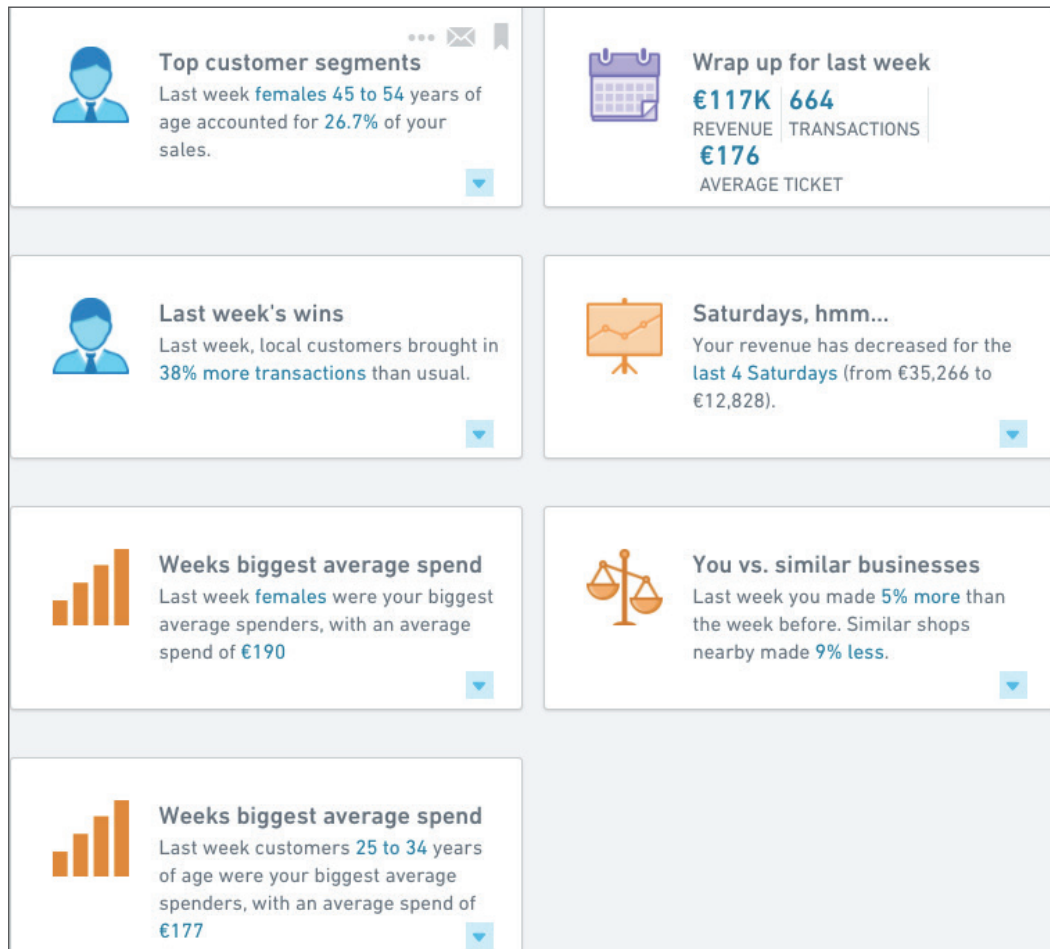
1. **Top Customer Segments**
   This shows you the top gender and age profile of your customers.

2. **Wrap Up For Last Week**
   Here, you'll see a summary of your revenue, transactions and average ticket for that week.

3. **Last Week's Wins**
   Want to see how this week compares to the last? This indicates if there was an improvement in either your customers or revenue versus the previous week.

4. **Week's Average Spend (Gender)**
   This shows you the gender that makes up the majority of your customer base and how much one gender spent versus the other that given week.

5. **You vs Similar Businesses**
   If you're looking for a comparison between your revenue and the revenue of similar businesses near your location, you'll find everything you need here.

6. **Week's Average Spend (Age)**
   This shares the average age range of your strongest customer segment and how much the average spend is of each.

Samples of Story Cards

New Customers

New customer stories shows a breakdown of your new, returning, local and non-local customers.

Note: The algorithm estimates local customers as those that live within 10km of your store based on their spending patterns. Non-local customers are customers living more than 10km from your store.
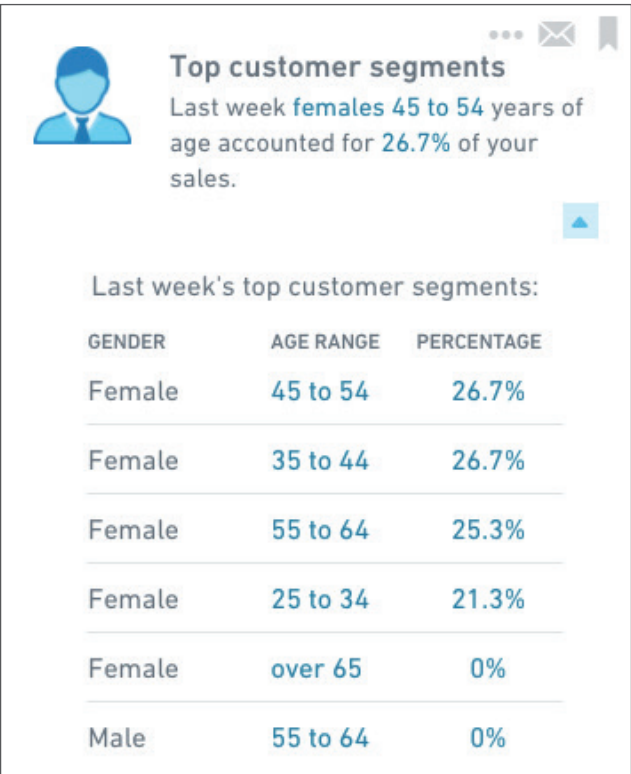
New Customers
Over the last month, your **new customers made up 70%**

New Customers	Returning Customers	Local Customers	Non-Local Customers
70%	30%	5%	15%

Wrap Up for Last Month

This story card provides a summary of your **Revenue, Transactions and Average Ticket Value** for the past month.

Wrap up for last month

€513.1K	2.9K
REVENUE	TRANSACTIONS

€175
AVERAGE TICKET

Top Customer Segments

Want to get a better sense of who's visiting your store? This story card breaks down your revenue by customer's gender and age profile.

Top customer segments
Last week **females 45 to 54** years of age accounted for **26.7%** of your sales.

Last week's top customer segments:

GENDER	AGE RANGE	PERCENTAGE
Female	45 to 54	26.7%
Female	35 to 44	26.7%
Female	55 to 64	25.3%
Female	25 to 34	21.3%
Female	over 65	0%
Male	55 to 64	0%

Wrap Up for Last Week

Here, you'll find a summary of your **Revenue, Transactions and Average Ticket Value** for the past week.

Wrap up for last week

€33K	325
REVENUE	TRANSACTIONS

€102
AVERAGE TICKET

Last Week's Wins

This will highlight an improvement in your customer data from the previous week. It could be around an increase in Revenue, Transactions or Ticket Size for a type of customer.

Click on **SEE MORE**
to be brought to the **My Customers** tab, where you'll find a more comprehensive breakdown if needed.

Last week's wins

Last week, local customers brought in **38% more transactions** than usual.

Local Customers Portion of Transactions 5 Week Average	Local Customers Portion of Transactions Last Week
7%	**9%**

SEE MORE

Revenue for a Day

This story card identifies a particular day that may be increasing or decreasing from the previous week's.

Clicking on **SEE MORE**
will bring you to the **My Store** page, where you'll find a more detailed breakdown on your revenue-by-day data.

Saturdays, hmm...

Your revenue has decreased for the last 4 Saturdays (from €35,266 to €12,828).

Revenue for Saturday, Mar 14	€12,828
Revenue for Saturday, Mar 7	€14,051
Revenue for Saturday, Feb 29	€19,225
Revenue for Saturday, Feb 22	€35,266

SEE MORE

Week's Biggest Average Spend

Here, you'll find a simple breakdown on which gender has spent the most that week.

Weeks biggest average spend

Last week **females** were your biggest average spenders, with an average spend of **€190**

Last week's biggest average spend by gender:

GENDER	AVERAGE SPEND
Female	€190
Unknown	€174
Male	€0

You vs. Similar Businesses

If you want to see how your business is doing compared to the competition, this card compares how much revenue similar nearby businesses have earned that week.

You vs. similar businesses

Last week you made **5% more** than the week before. Similar shops nearby made **9% less**.

Comparisons for previous weeks:

WEEK	YOUR REVENUE CHANGE	SIMILAR BUSINESSES
Last Week	+5%	-9%
Mar 1 - 8	-47%	-41%
Feb 23 - Mar 1	+11%	+11%
Feb 16 - 23	+61%	+102%
Feb 9 - 16	+5%	+1%

SEE MORE

Click on **SEE MORE** to be brought to the **My Store** page, where you'll find more detail on how your revenue compares for a given period.

Note: The comparison to 'similar businesses' is aggregated, utilising the '10:20' ruling, ensuring that no competitor's sales figures or revenue can be identified through the platform. The 10:20 rule states that there must be a minimum of 10 other businesses in the comparative cohort, and no one of them can represent more than 20% of the overall cohort.

Week's Biggest Average Spend (Age)

On this card, you'll see a comparitive breakdown showing your customer's average spend based on their age range.

Weeks biggest average spend

Last week customers 25 to 34 years of age were your biggest average spenders, with an average spend of €177

Last week's biggest average spend by age range:

AGE RANGE	AVERAGE SPEND
25 to 34	€177
35 to 44	€177
55 to 64	€175
45 to 54	€174
under 25	€0
Unknown	€0
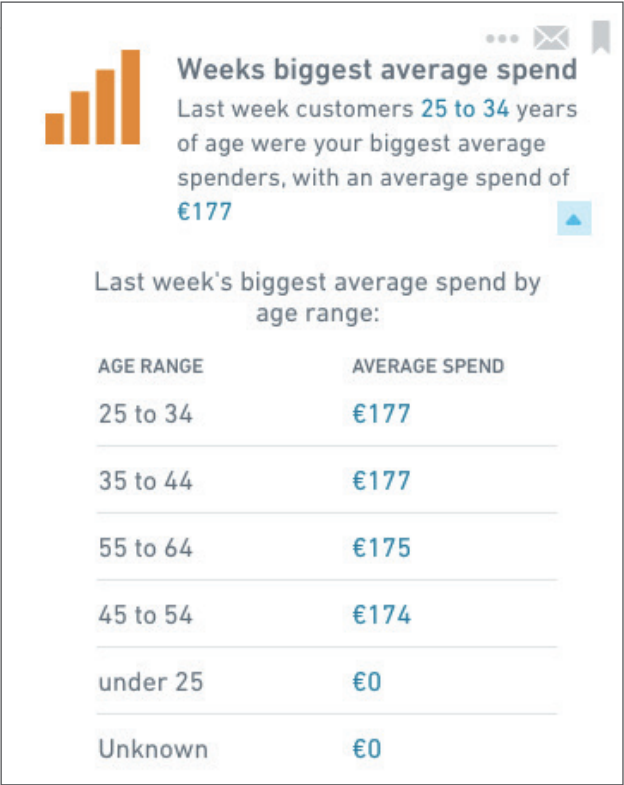
Setting Goals

We all need targets to aim for, whether that's making up for a recent deficit or simply getting more new customers in the door.
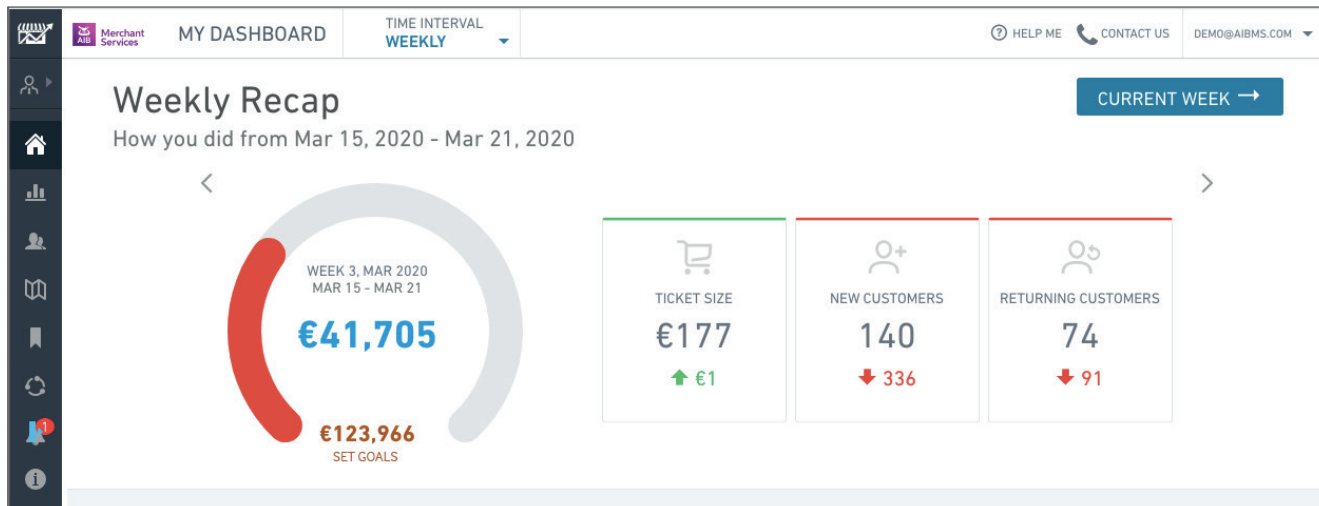
By clicking on **Set Goal**, you'll be able to set a goal for your **weekly, monthly** or **yearly revenue** target. You can enter your goal below and monitor your progress against your current revenue.

The blue colour on your dashboard measures your current progress towards your goal.
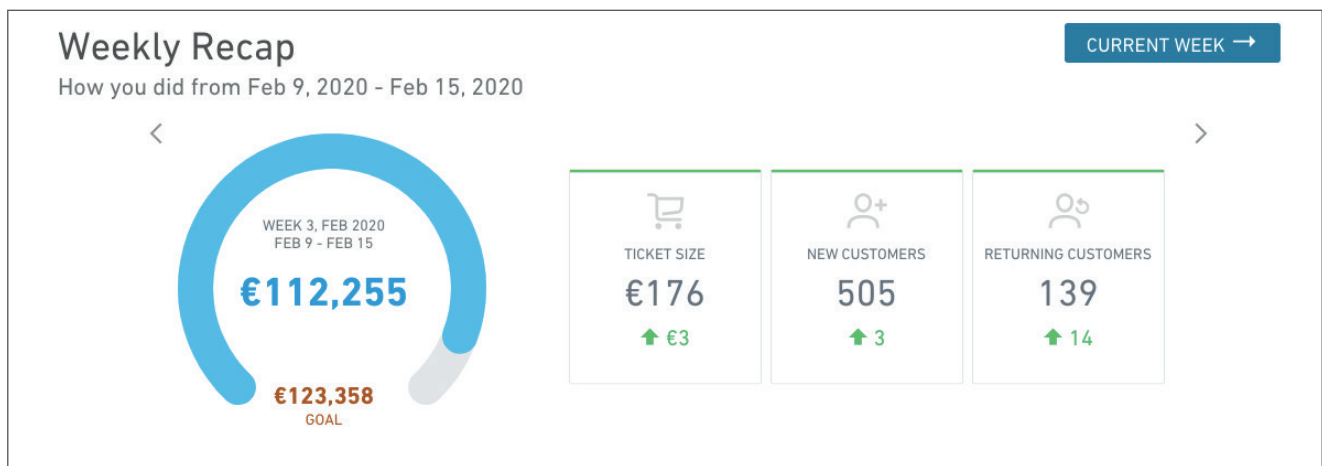
Once you've achieved your goal, the progress bar will turn green.
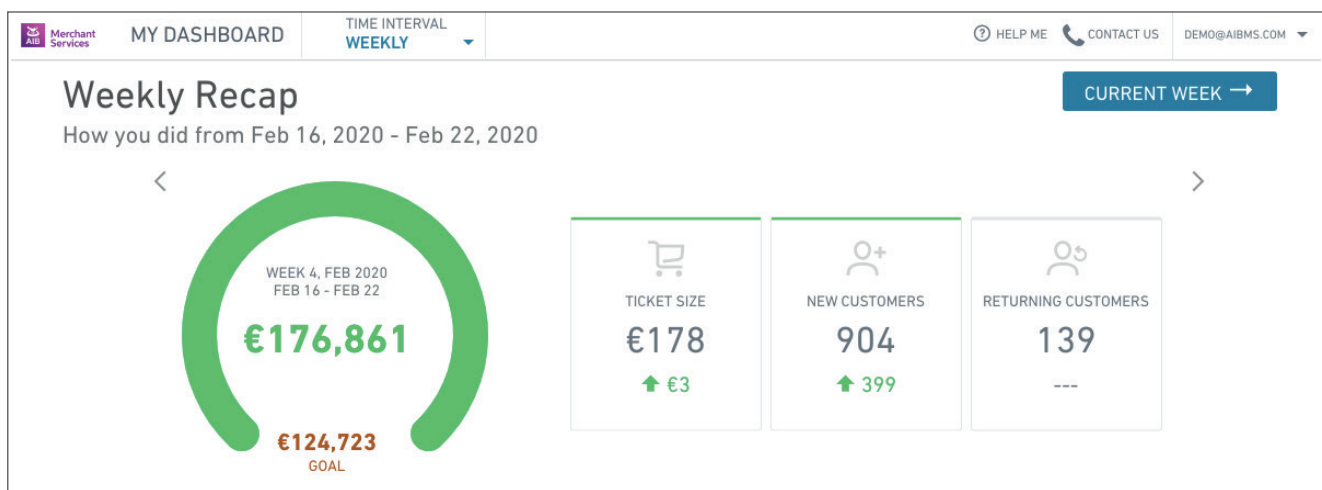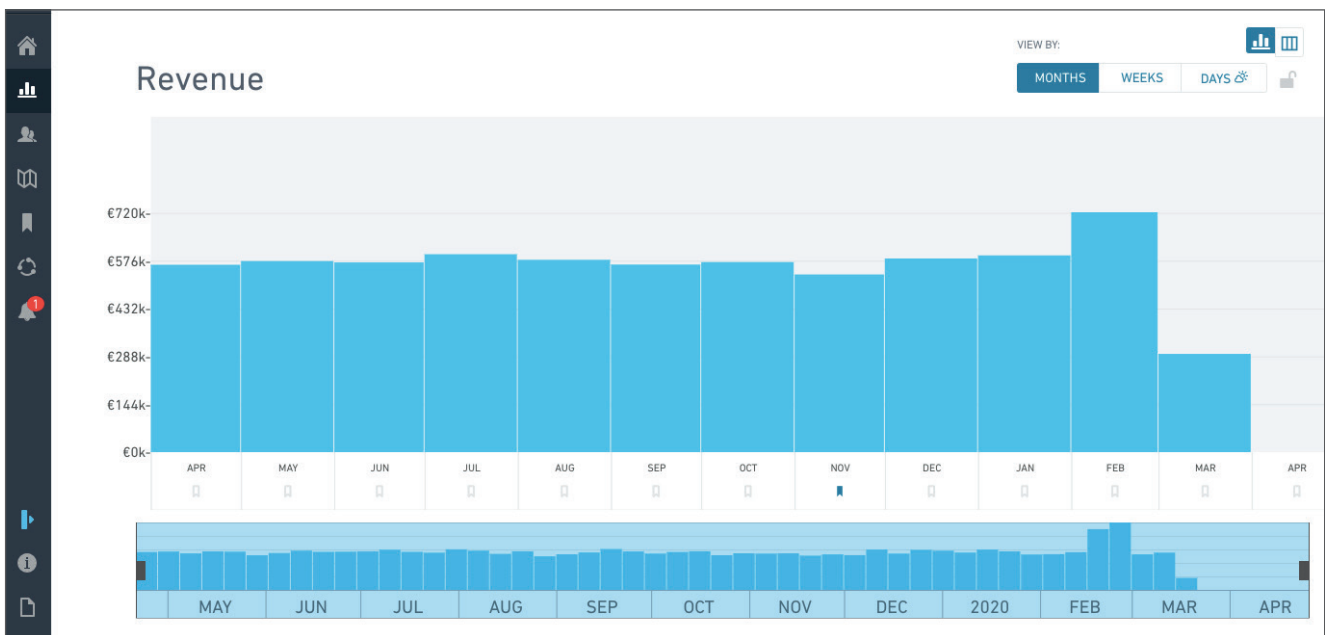
My Store

You can access **My Store** by clicking on this icon on the side bar.

Here, you can easily access historical data in a bar chart timeline or table format related to your **Revenue, Transactions and Ticket Size**, which can also be broken down by months, weeks and days.

You can do the same for **Transactions** and **Ticket Size** by selecting them from the **TYPE** drop down menu at the top of the page.

If you want to view this information in a table format, simply can click on the table button in the right hand corner.

Date	Transactions	Average Ticket Size	Card revenue	Total revenue	Holidays
Month of Apr 2019	3,217	€175	€563,644	€563,644	
Month of May 2019	3,298	€174	€574,714	€574,714	
Month of Jun 2019	3,257	€175	€570,769	€570,769	
Month of Jul 2019	3,382	€176	€595,378	€595,378	
Month of Aug 2019	3,318	€174	€578,574	€578,574	
Month of Sep 2019	3,270	€173	€564,325	€564,325	

Myself Last Year

The **TYPE** and **COMPARE** dropdown menus allow you to view how your **Revenue, Transactions or Ticket Size** compares with how your business (as well as businesses similar to yours) performed on the corresponding day 12 months ago.
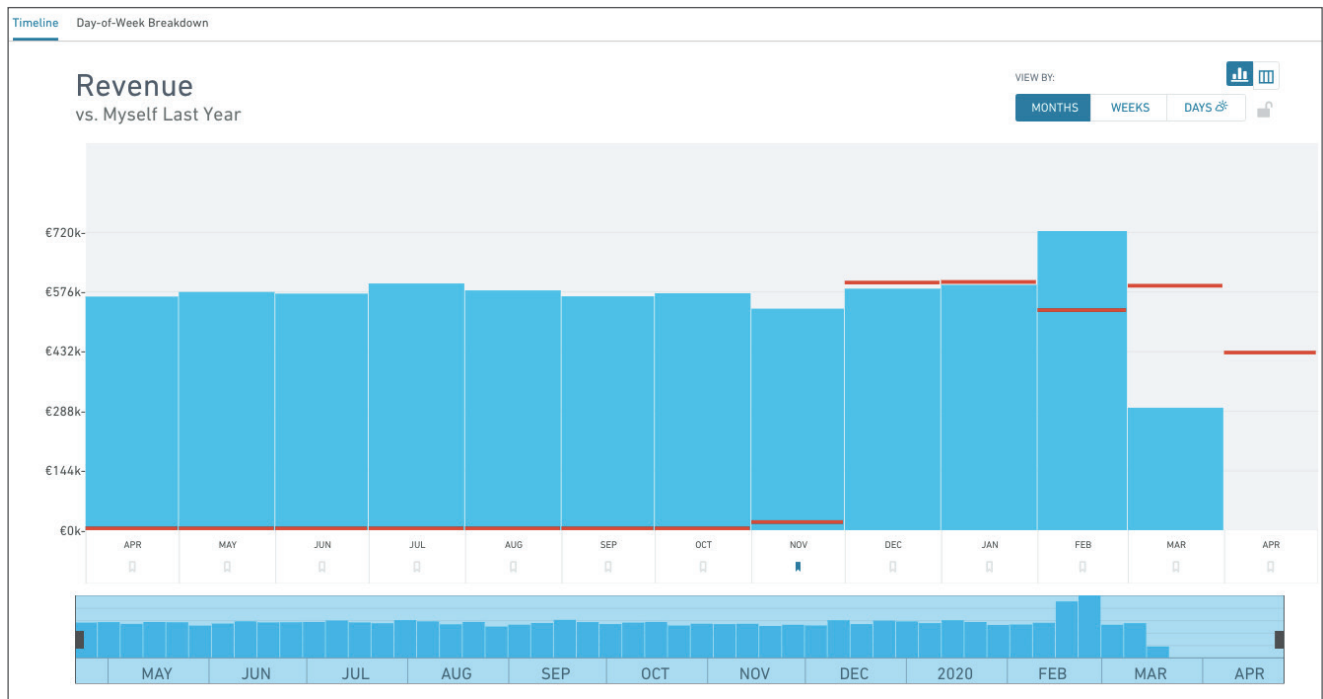
The red lines represent the amount of revenue your business has earned in each respective month last year.

This data can also be broken down even further by selecting the **WEEKS** and **DAYS** tabs.

If you prefer to view this in a table format, click the table icon in the top right hand corner.

Timeline   Day-of-Week Breakdown

Revenue
vs. Myself Last Year

VIEW BY:
MONTHS   WEEKS   DAYS

Date range from: 21 ▾ April ▾ 2019 ▾ to: 25 ▾ April ▾ 2020 ▾ Filter

Date	Transactions	Average Ticket Size	Card revenue	Total revenue	Myself last year	Weather	Holidays
Sun 21 April 2019	101	€178	€17,955	€17,955	€0	Weather in Shannon cloudy 21 ° C / 21 ° C	
Mon 22 April 2019	111	€167	€18,571	€18,571	€0	Weather in Shannon cloudy 20 ° C / 20 ° C	
Tue 23 April 2019	107	€183	€19,537	€19,537	€0	Weather in Shannon cloudy 15 ° C / 15 ° C	
Wed 24 April 2019	112	€175	€19,606	€19,606	€0	Weather in Shannon cloudy 16 ° C / 16 ° C	

Similar Businesses

By selecting **Similar Businesses** from the drop down, you can view how your **Revenue, Transactions** or **Ticket Size** compares with similar businesses to yours.

The red lines represent the amount of revenue that similar businesses have generated within the same time period as yours.

Note: The comparison to 'similar businesses' is aggregated, utilising the '10:20' ruling, ensuring that no competitor's sales figures or revenue can be identified through the platform. The 10:20 rule states that there must be a minimum of 10 other businesses in the comparative cohort, and no one of them can represent more than 20% of the overall cohort.

This data can also be broken down into more granular detail by selecting the **WEEKS** and **DAYS** tabs.

If you prefer to view this in a table format, click the table icon in the top right hand corner.

Revenue
vs. Similar Businesses

Date range from: 21 ▾ April ▾ 2019 ▾ to: 25 ▾ April ▾ 2020 ▾ Filter

Date	Transactions	Average Ticket Size	Card revenue	Total revenue	Similar businesses	Holidays
Month of Apr 2019	3,217	€175	€563,644	€563,644	€555,847	
Month of May 2019	3,298	€174	€574,714	€574,714	€573,159	
Month of Jun 2019	3,257	€175	€570,769	€570,769	€574,878	
Month of Jul 2019	3,382	€176	€595,378	€595,378	€584,104	
Month of Aug 2019	3,318	€174	€578,574	€578,574	€583,085	
Month of Sep 2019	3,270	€173	€564,325	€564,325	€580,896	
Month of Oct 2019	3,277	€174	€571,781	€571,781	€572,452	
Month of Nov 2019	3,065	€174	€534,442	€534,442	€546,157	
Month of Dec 2019	3,311	€176	€582,757	€582,757	€564,824	
Month of Jan 2020	3,368	€176	€591,878	€591,878	€583,289	
Month of Feb 2020	4,107	€176	€721,859	€721,859	€707,925	
Month of Mar 2020	1,688	€175	€295,530	€295,530	€314,339	
Month of Apr 2020	0	€0	€0	€0	€0	

Adding a Bookmark

Adding a bookmark allows you to take a snapshot of a particular Day/Week/Month and store it in your **My Bookmarks** tab. This is hugely beneficial if you've done something different in that particular period, such as had a promotion or spent money on a marketing campaign, as it allows you to track the impact of this event into the future.

To add a bookmark, click on the **bookmark icon** at the bottom of the bar chart in the **My Store** tab.

ADD BOOKMARK   ✕

DATE

◄   📅   APRIL 10, 2020   ►

TITLE

Half-Price Sale

NOTE

Half-Price Sale

CANCEL   SAVE

Days of the Week Breakdown

Days of the week breakdown allows you to group your **Revenue, Transactions and Ticket Size** into days, giving you oversight of what days you complete the most transactions, earn the highest revenue and what your average transaction value is.
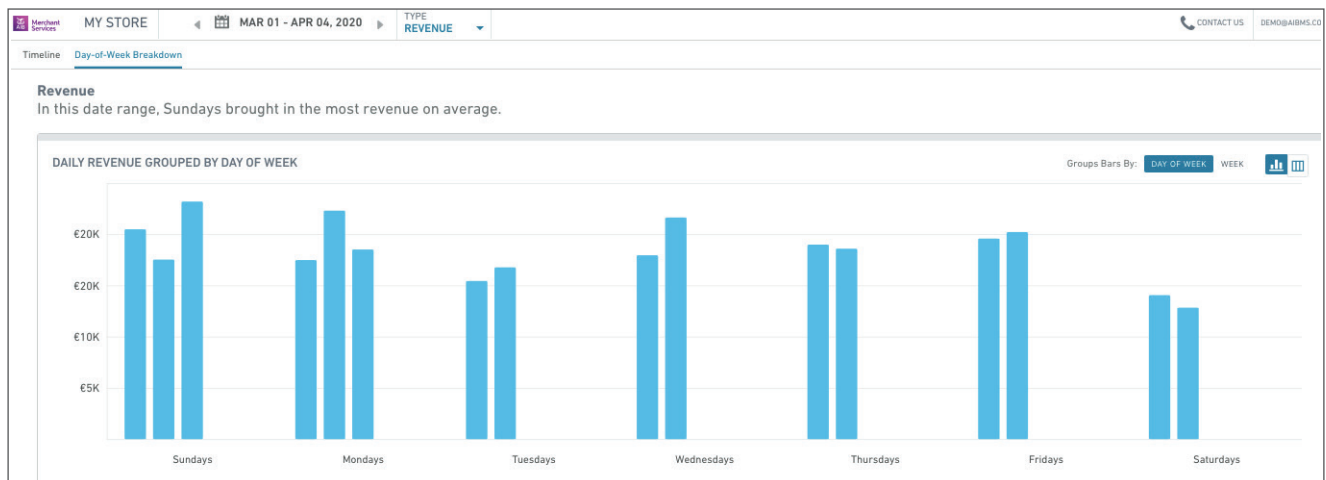
It also displays a message summarising which day you brought in the most revenue, took in the most transactions and had the highest average ticket size.

Revenue is displayed by default. To view your **Transactions and Ticket Size** breakown, click on the **TYPE** drop down tab.

My Customers
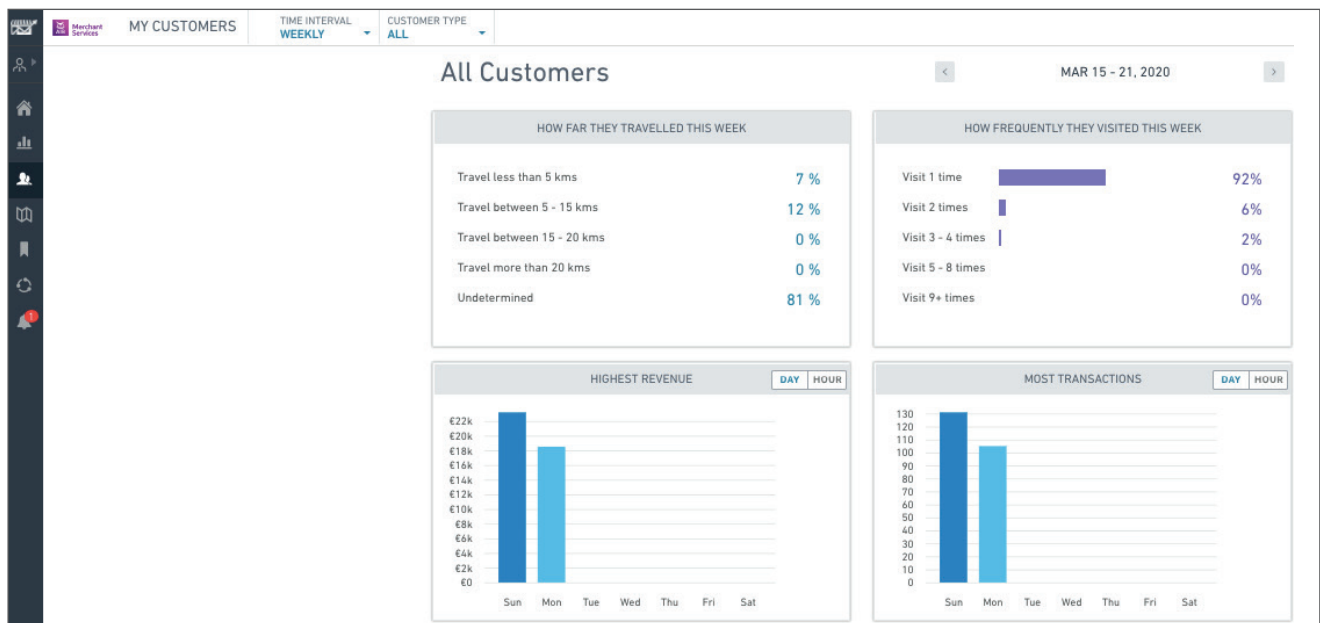
To access **My Customers,** click on this icon in the side navigation.

My Customers provides insights on your customers in the following ways:

- How far they have travelled to get to your store.
- How frequently they visit your store.
- What day of the week you have your highest revenue.
- What hour of the day you have your highest revenue.
- What day of the week you take the most transactions.
- What hour of the day you take the most transaction.

This data can also be broken up further by splitting your customers into type.

There are 4 customer display types:

- Local Customers
- Non-Local Customers
- New Customers
- Returning Customers
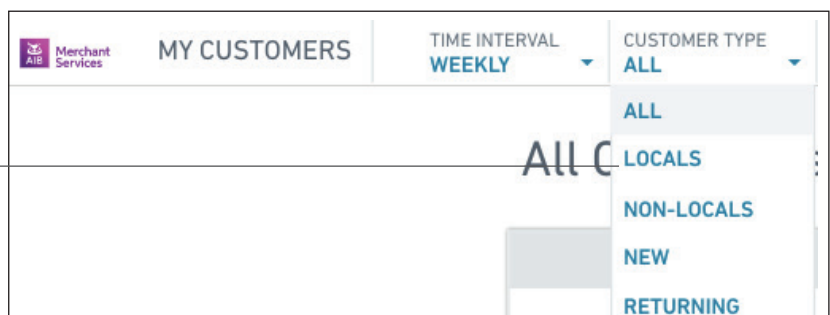
Note: The algorithm estimates local customers as those that live within 10km of your store based on their spending patterns. Non-local customers are those living more than 10km from your store.

You can view this customer data in a **weekly, monthly** or **yearly** format.
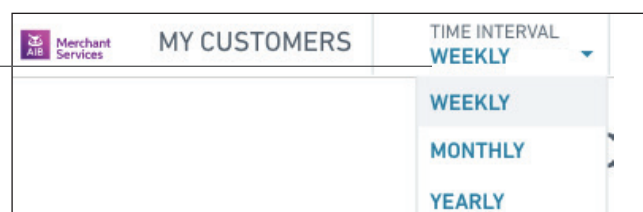
How Far They Travelled This Week

If you want to see how far your customers are travelling from their local area to your store, you'll find that data broken down into variable distances here.

All Customers

HOW FAR THEY TRAVELLED THIS WEEK	
Travel less than 5 kms	7 %
Travel between 5 - 15 kms	12 %
Travel between 15 - 20 kms	0 %
Travel more than 20 kms	0 %
Undetermined	81 %

How Frequently They Visited

This gives you a percentage breakdown on how many times customers have visited your store and is measured by how many times their card is taken in your store in that time period.

MAR 15 - 21, 2020

HOW FREQUENTLY THEY VISITED THIS WEEK	
Visit 1 time	92%
Visit 2 times	6%
Visit 3 - 4 times	2%
Visit 5 - 8 times	0%
Visit 9+ times	0%

Highest Revenue Day

This shows your highest revenue day based on a particular week, month or year, helping you get a quick overview of what days are standing out as top performers.

HIGHEST REVENUE — DAY | HOUR
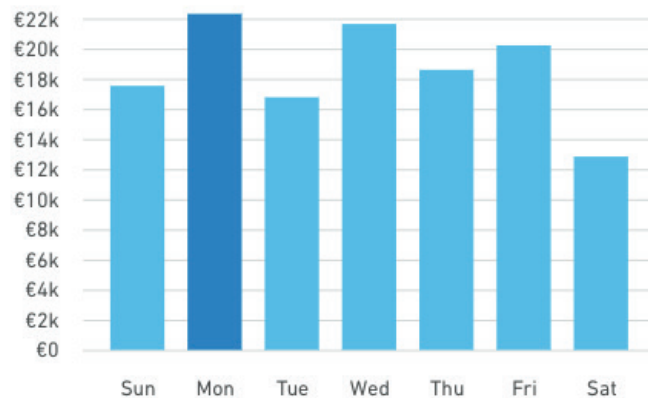
Highest Revenue Hour

Here, you'll find your average revenue for each hour of the day, allowing you to see which times of the day you take in the most revenue.

HIGHEST REVENUE — DAY | HOUR
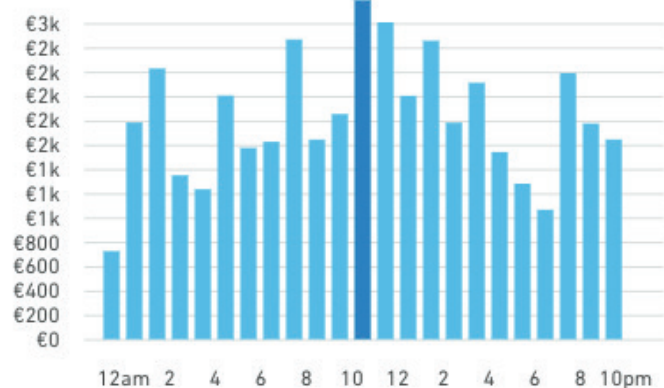
Most Transactions Day

This displays how many transactions you take in for each day of any given week, month or year, highlighting the one with the highest number of transactions.
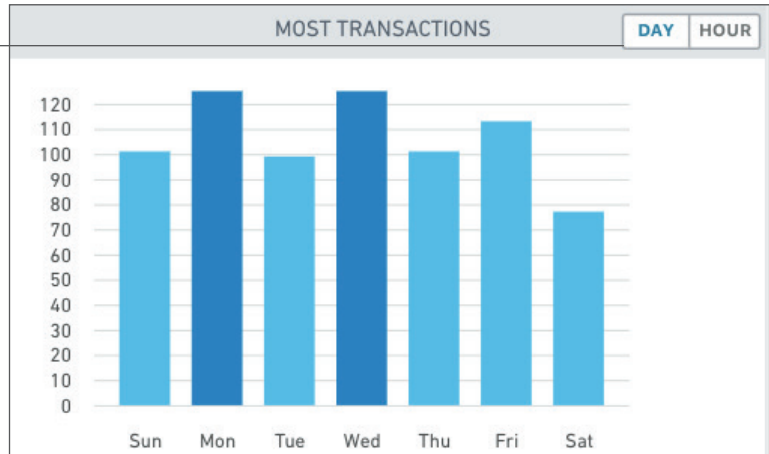
Most Transactions Hour

The above data can be broken down into hourly charts, highlighting which hours are the busiest on a specific day.
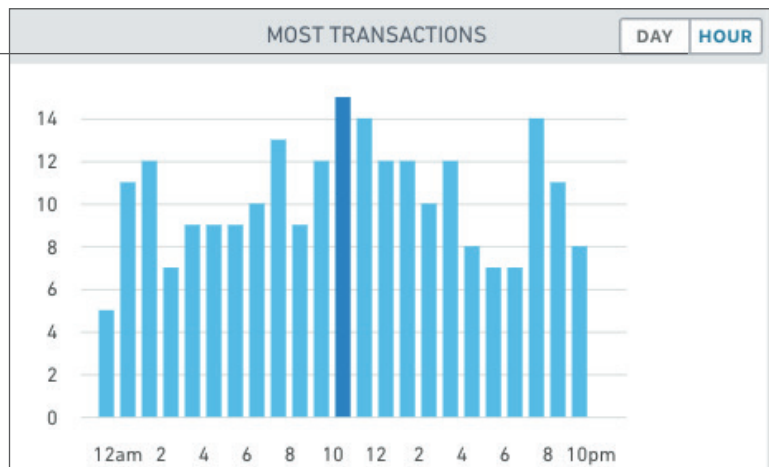
Transaction Metrics

This shows the **Revenue, Transactions** and average **Ticket Size** for the selected customers for that week, month or year.
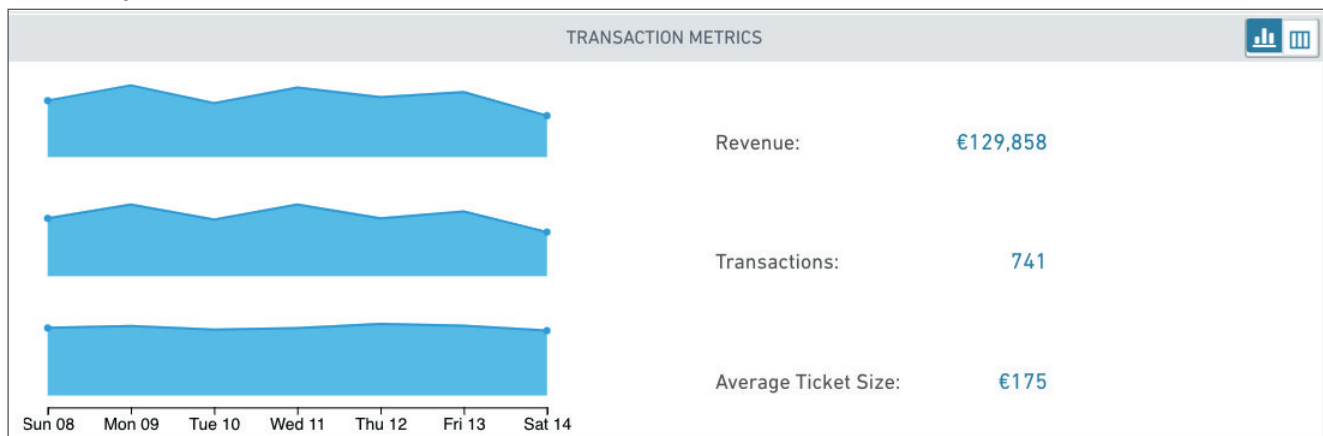
This can also be viewed in table format by swtiching table views in the top right hand corner.

Day	Revenue	Transactions	Average Ticket Size
Sun 8 March 2020	€17,524	101	€174
Mon 9 March 2020	€22,300	125	€178
Tue 10 March 2020	€16,766	99	€169
Wed 11 March 2020	€21,633	125	€173
Thu 12 March 2020	€18,590	101	€184
Fri 13 March 2020	€20,218	113	€179
Sat 14 March 2020	€12,828	77	€167

My Neighbourhood

Clicking on this icon ⬡ in the side navigation will take you to the **My Neighbourhood** section.

Here, you can view the general areas your customers are travelling from, as well as other areas they're spending their money in.

These areas are marked on a map in different coloured hexagons that represent both how much customers are spending in a given area, as well as the population of the area they live – from high to low.
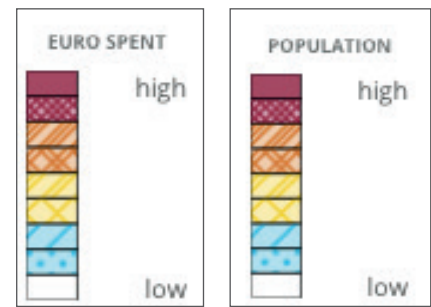
Note: Main Street Insights estimates where customers live based on their spending patterns and displays these as hexagons on a map. Each hexagon is approximately 1km2 in size. In order for the hexagon to be shown, there must be at least 10 customers estimated to live within the area represented by the hexagon.

Where Customers Spend

Using the coloured hexagons, this page shows you the areas where your customers are also spending their money.

NOTE: This is based on your entire customer base and their spending patterns and does not provide any information that could be used to identify individual customers for data privacy reasons.
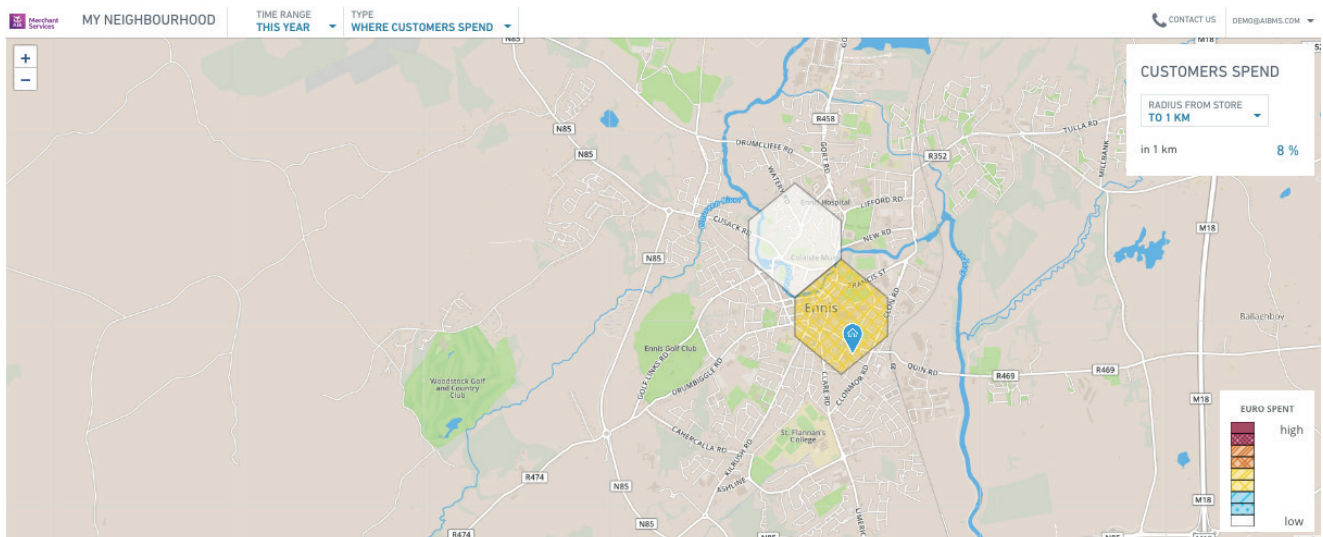
This can be displayed as **weekly, monthly** or **yearly** data.
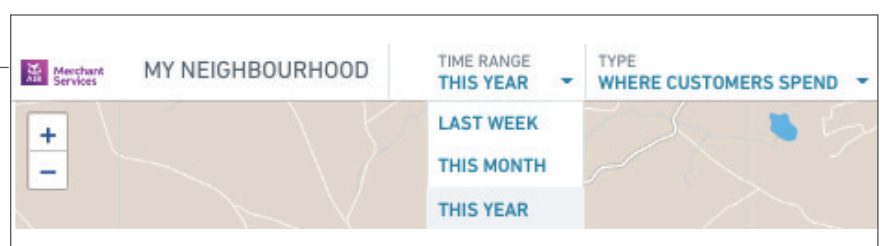
Customer's Spend

You can also break down your customer's spending data based on the distance they live from your store. This is displayed in percetages based on different distance metrics.

Where Customers Live

If you want to get a better idea of where your customers live, Main Street Insights can make a general estimation of your customer's residential area based on things like, where they purchased petrol on weekdays, for example. Locations are presented in the form of hexagons, with the colour reflecting the population in that area.
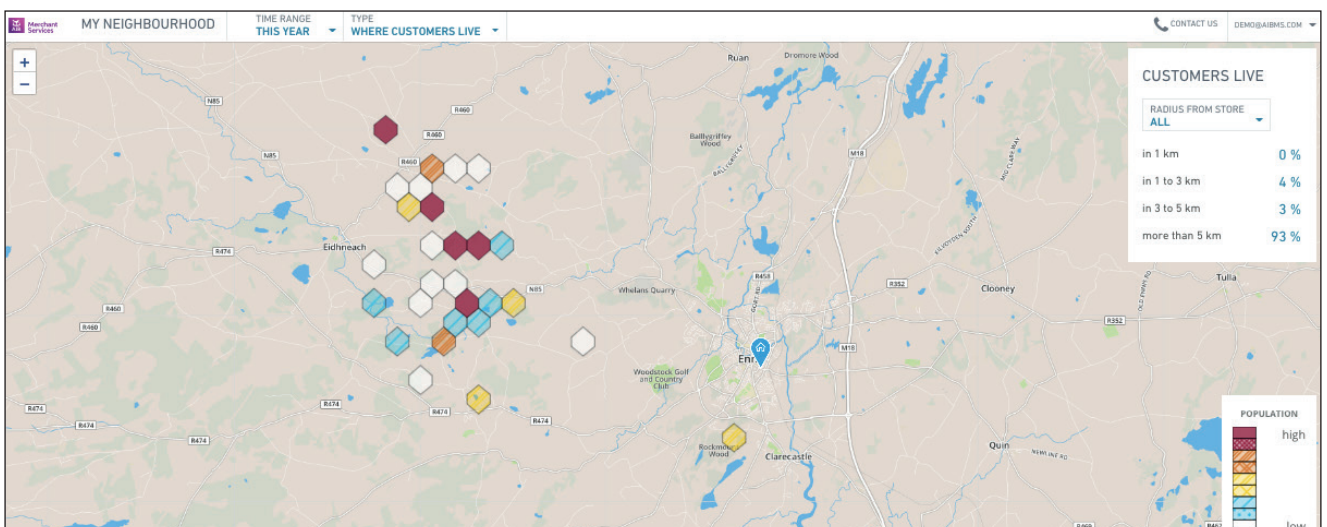
This can be displayed as **weekly, monthly** or **yearly** data. ——————
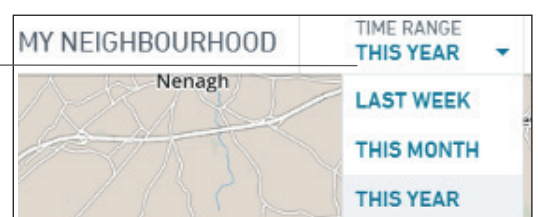
Customer Location

You can also calculate what percentage of your customer base live the closest or the furthest from your store, helping you to identify areas of opportunity for your business growth. For example marketing campaigns.

CUSTOMERS LIVE

RADIUS FROM STORE
ALL

in 1 km	0 %
in 1 to 3 km	0 %
in 3 to 5 km	1 %
more than 5 km	99 %
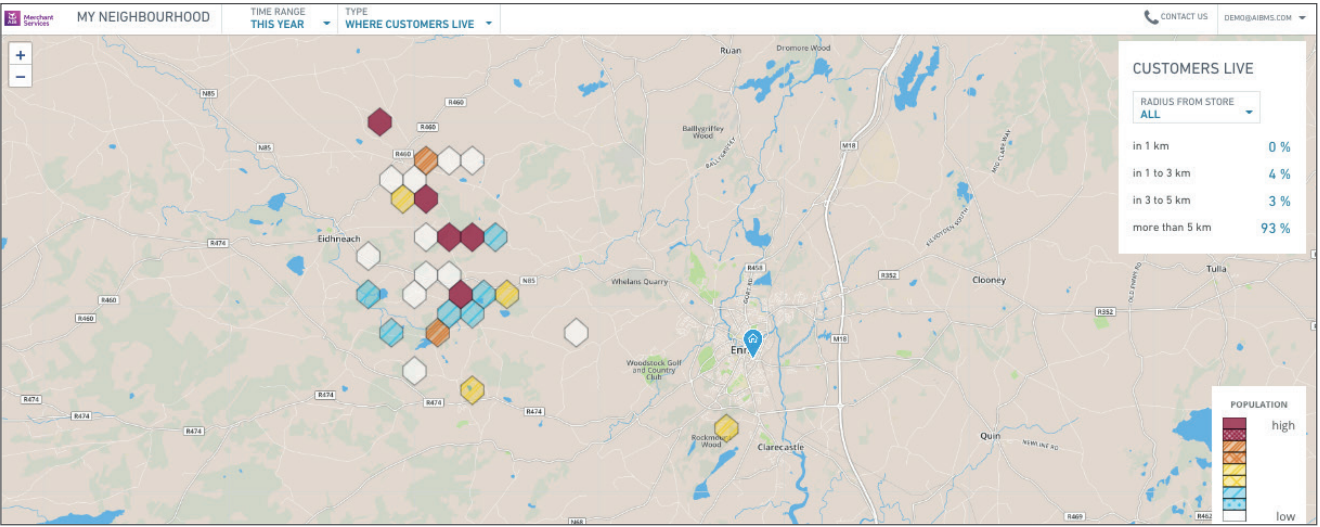
My Bookmarks

You can access **My Bookmarks** by clicking on this icon   in the side navigation.

As described in the **My Dashboard** and **My Store** sections, Main Street Insights gives you the ability to add bookmarks for specific time periods or events in your business. The bookmarks section stores each one of these in chronological order so that you can look back on them when checking in on how your business is performing.
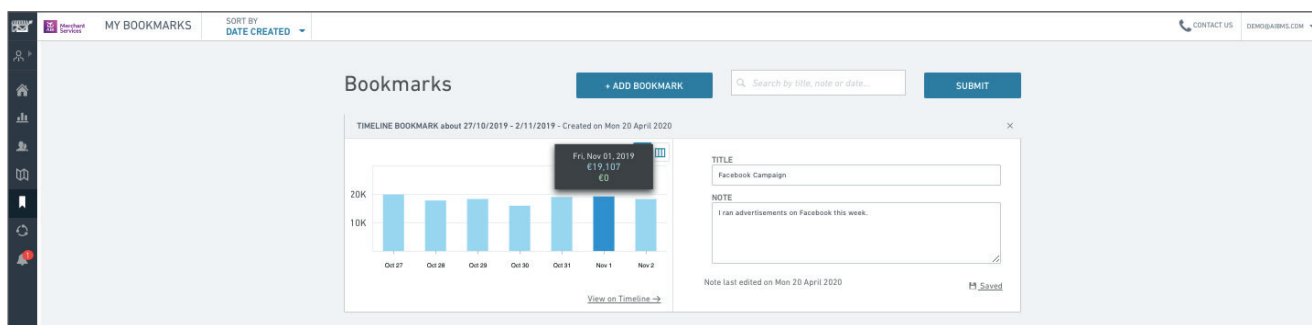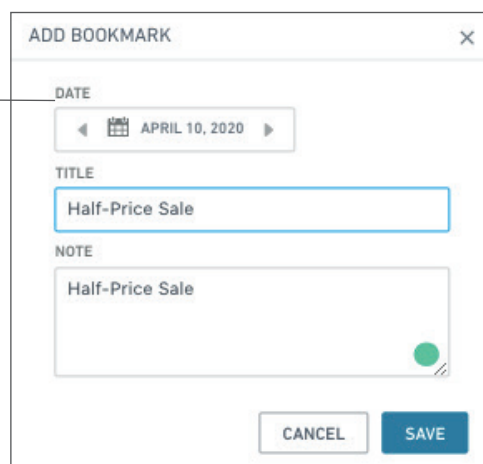
If you want to raise a new bookmark while in the **My Bookmark** section, you can do this by clicking on the **Add Bookmark** button at the top of the page.

You then have the the option to select the date you want to highlight and add a note detailing your reason for creating your bookmark.

My Social Media
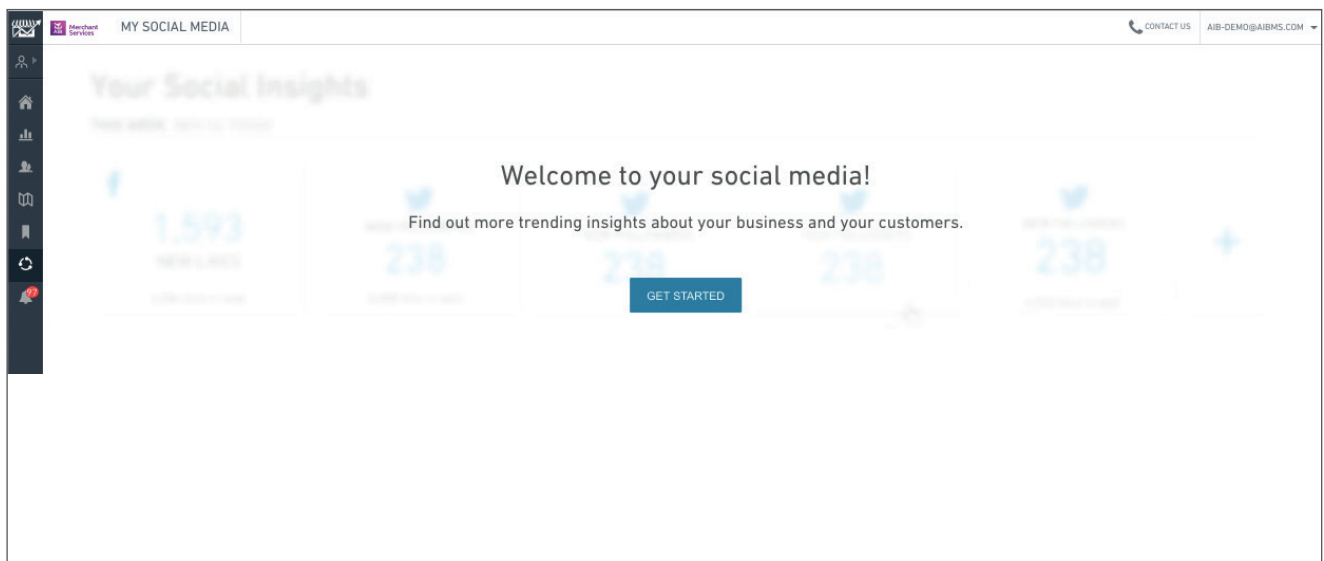
When you access social media for the first time, you will be prompted to click on the '**Get Started**' button to add your social media profiles to your account.

Click on the **Twitter** and **Yelp** logos to add your profiles.

Yelp

After clicking the add button, this box will appear for you to enter your business name and location.

Click on search.

Find your business on Yelp!

Tell us your business name and its location to help us find it

Sample Business A

Dublin

SEARCH

CANCEL   CONNECT

This screen will appear for you to click on your business address.

Find your business on Yelp!

Tell us your business name and its location to help us find it

Sample Business A

Dublin   SEARCH

Sample Business B, Sample Street, Dublin, Ireland

Sample Business C, Sample Street, Dublin, Ireland

Sample Business D, Sample Street, Dublin, Ireland

Sample Business E, Sample Street, Dublin, Ireland

Sample Business F, Sample Street, Dublin, Ireland

CANCEL   CONNECT

After you click connect, your social media page will now look like the below displaying your **YELP** rating in the top corner and allowing you to see your customer reviews.
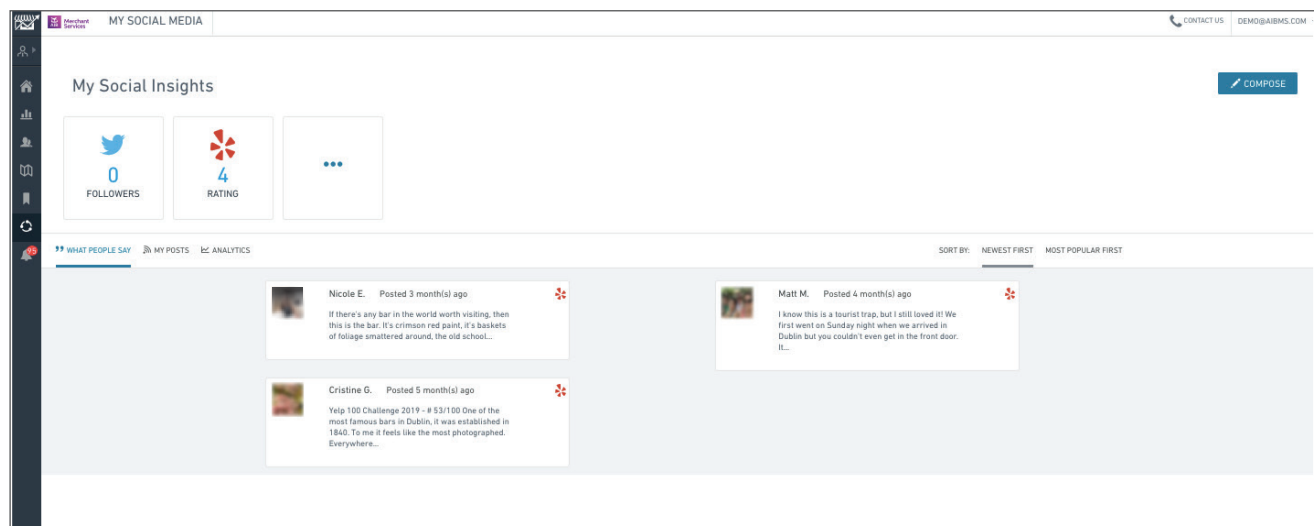
You can click into each of your customer reviews to read more and be redirected to your **YELP** page.

Twitter

As you did to add Yelp, click on the icon with the three dots to add your twitter account.

The below screen will appear after you have clicked the logo.

Please sign into your twitter account as instructed.

Click authorise
to add your twitter account to Main Street insight. This integrates your business twitter account and allows you to post from Main Street insights, as well as view your tweets and tweets from customers that mention you.

When you have successfully added your **Twitter** account, your page should look like the below showing your tweets and your followers.
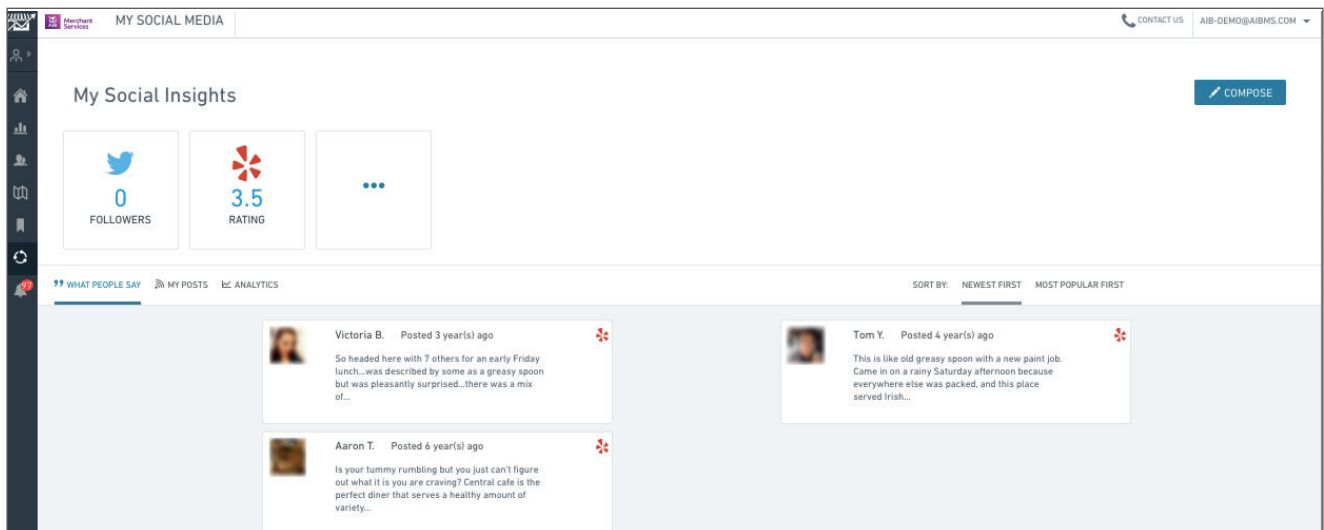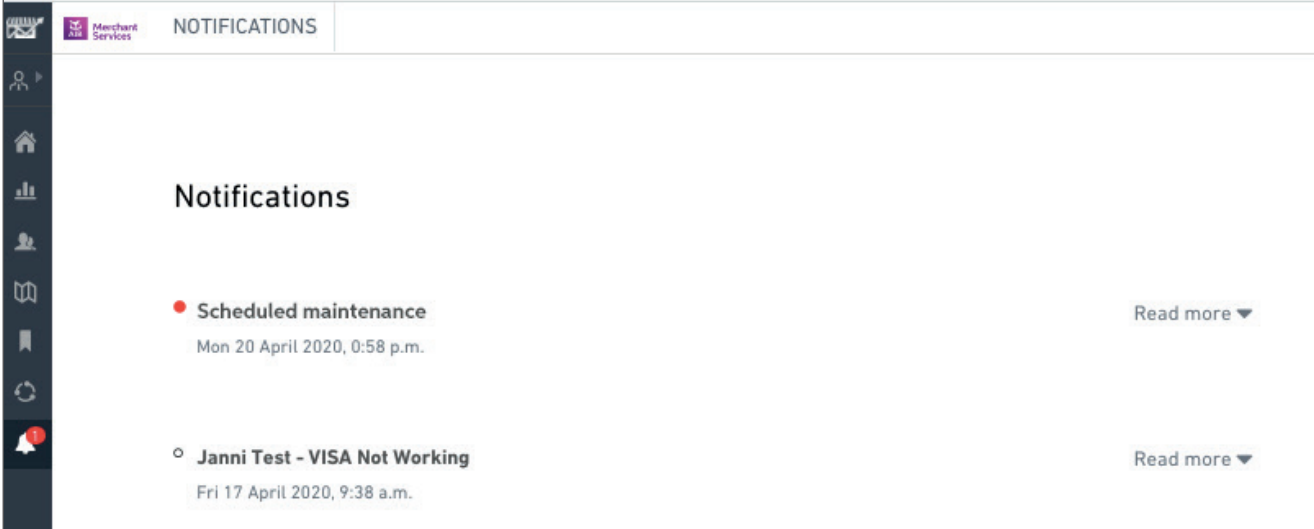
You can compose a tweet directly from **Main Street Insights** by clicking on the compose button and typing and submitting your tweet. This is also available on **Facebook**. This message will go out to your connected social media channels.
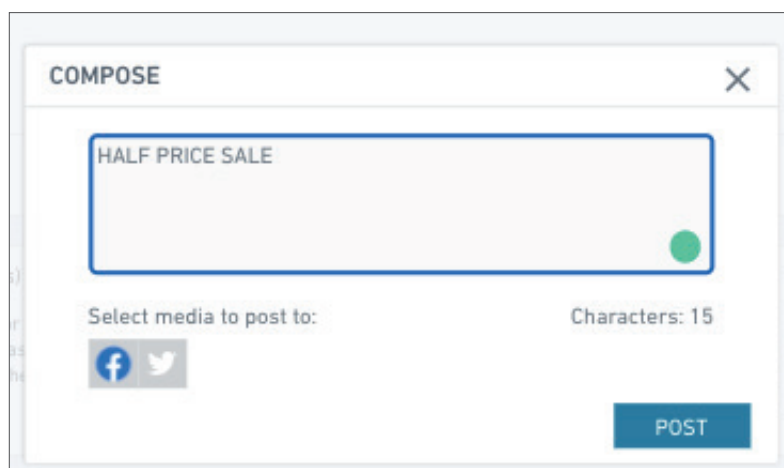
Notifications 🔔

Access **Notifications** by clicking on this icon 🔔 on the side navigation.

Our notification feature shows you any important announcements from AIBMS that may be relevant to your business, such as service distruptions or feature updates.

Now that you're more up to speed with how **Main Street Insights** works, you'll be able to see the potential it has to help you grow your business. We like to think of it as a business partner – one that's there to help you get more out of all the hard work you've already put in. And, just like running a business, the more you put into Main Street Insights, the more you'll get out.

If you have any questions or need more information, don't hesitate to contact our helpdesk on 1850 200 417, or visit our FAQ at www.aibms.com/mainstreetinsights

We hope **Main Street Insights** will help your business grow and we are exicited to be a part of your success story.

Thank you.

Merchant Services