

Analysis of the Northern Ireland High Street Scheme

This statistical report presents a range of analysis on the Northern Ireland High Street Scheme. Part 1 presents information taken directly from the High Street Scheme Spend database, and includes figures on spend, transactions and location of transactions, whilst Part 2 relates to the mapping of Merchant Category Codes to Standard Industrial Classification Codes. The information presented in this release relates to data extracted on 27 January 2022.



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Introduction

In early 2020, Northern Ireland (NI) experienced its first wave of Coronavirus (COVID-19), leading to unexpected changes to peoples' lives, lifestyles and behaviours. The NI Executive introduced a range of schemes and initiatives to support local people and businesses due to the negative impacts of the Coronavirus pandemic. One such scheme was the NI High Street Scheme, implemented by DfE, with the aim of stimulating economic recovery by providing businesses with a financial boost.

The Scheme was launched on 27 September 2021 and invited each eligible person aged 18 or over in NI to apply for a Spend Local £100 prepaid card to spend in local businesses over a short period. The Spend Local prepaid card was to be used to purchase goods and services from any business located throughout NI that accepts card payments. The cards could be used for multiple transactions, limited to a maximum spend of £100, however could not be used for online purchases, withdrawing money, gambling, legal or financial payments. More information on the Scheme is detailed in the [User Guidance](#).

An Official Statistics Publication

The statistics within this bulletin have been compiled in accordance with Official Statistics guidelines. They aim to meet identified user needs; are accessible and explained; are produced in accordance with sound methods; and are managed impartially and objectively in the public interest.

Further information on the [Code of Practice for Statistics](#) is available on the UK Statistics Authority website.

Further information on the [DfE Statement of Compliance](#) in relation to the Pre-release Access to Official Statistics Order (Northern Ireland) 2009 is available on the DfE website.

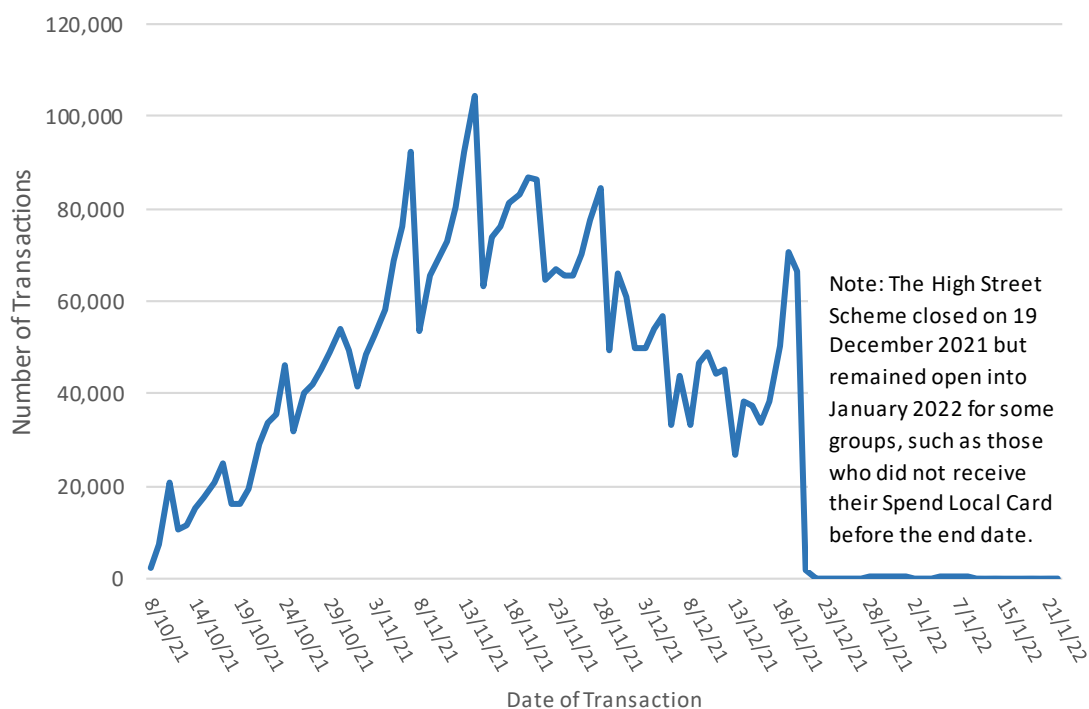
PART 1: Information taken directly from the High Street Scheme Spend database

Spend Local Card Scheme Numbers

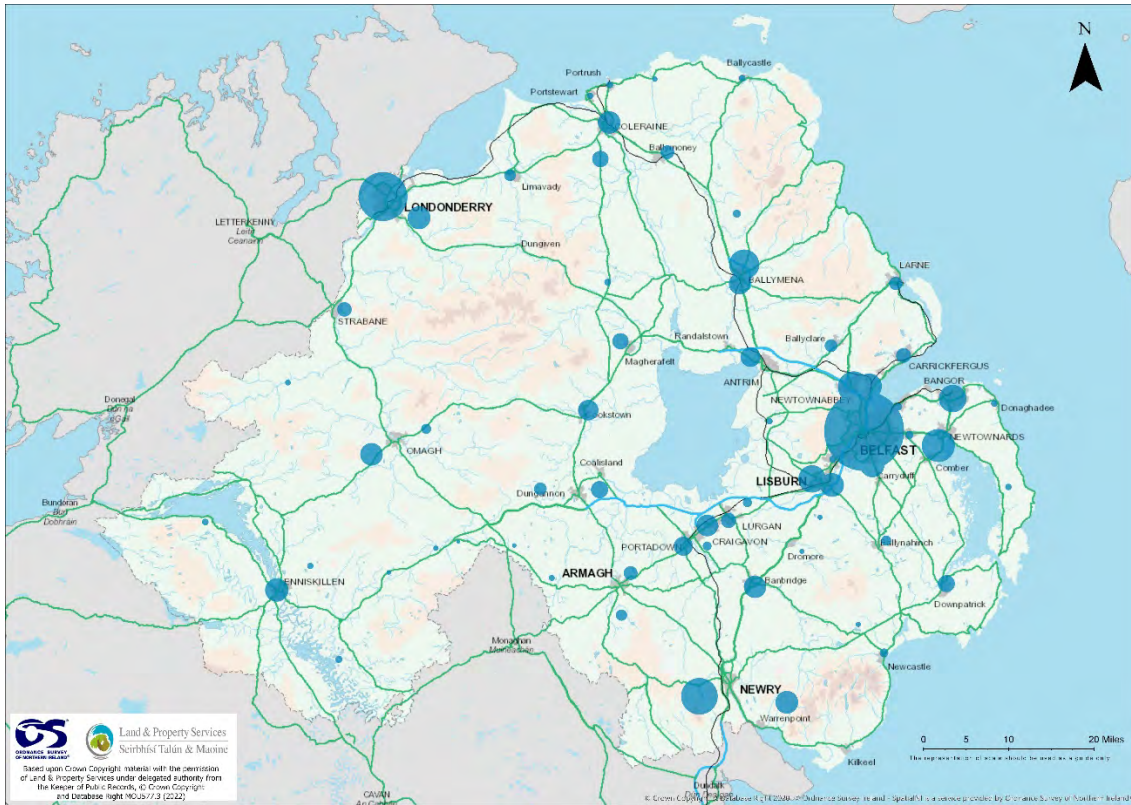
At 27 January 2022:

- 1,399,051 NI residents were issued with a Spend Local card
- 1,393,043 (99.6%) Spend Local cards were activated
- total spend on Spend Local cards was £136.5 million
- total number of transactions was 3,713,609
- average amount spent on activated cards was £97.94
- busiest day of transactions was Sunday 14th November 2021 with 104,477 transactions
- busiest day of spend, not including refunds, was Sunday 14th November 2021 with £4.0 million spent
- number of cards with zero balance remaining was 779,461

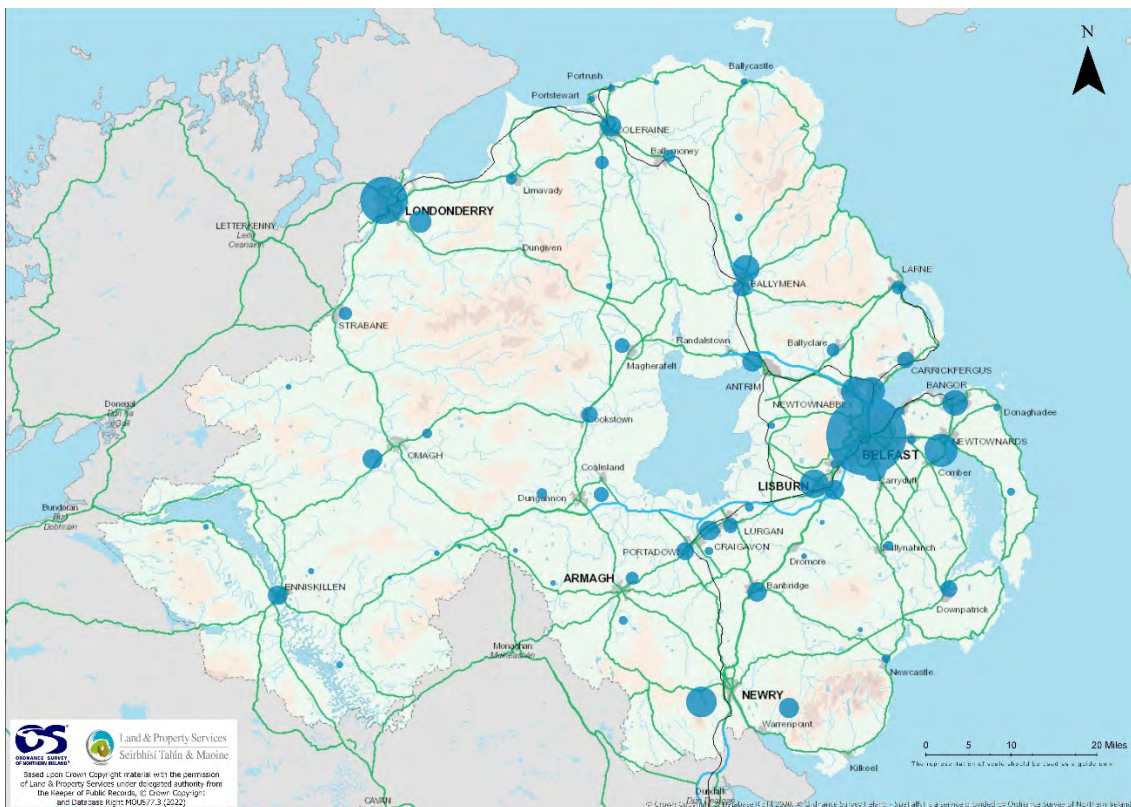
Chart 1: Number of Card Transactions per Day of the Scheme 8/10/21 to 26/01/22



Map 1: Total Spend by Postcode District



Map 2: Total Transactions by Postcode District



Transactions and Spend by Local Government District

Tables 1 and 2 below summarize the number of transactions and spend on Spend Local cards by Local Government District.

Table 1: Transactions by Local Government District

Local Government District	Number of transactions	Percentage of all transactions
Belfast	869,934	23.4
Armagh City, Banbridge and Craigavon	325,537	8.8
Antrim and Newtownabbey	302,346	8.1
Ards and North Down	296,202	8.0
Lisburn and Castlereagh	278,393	7.5
Derry City and Strabane	272,249	7.3
Newry, Mourne and Down	261,868	7.1
Mid and East Antrim	241,206	6.5
Causeway Coast and Glens	224,388	6.0
Mid Ulster	190,975	5.1
Fermanagh and Omagh	179,243	4.8
Unknown*	271,268	7.3
Northern Ireland	3,713,609	100

* 271,268 (7.3%) transaction locations do not have a corresponding postcode in the postcode directory.

Table 2: Spend by Local Government District

Local Government District	Spend (£)	Percentage of total spend
Belfast	27,623,647	20.2
Armagh City, Banbridge and Craigavon	12,736,406	9.3
Newry, Mourne and Down	10,607,892	7.8
Antrim and Newtownabbey	10,374,516	7.6
Lisburn and Castlereagh	10,301,486	7.5
Ards and North Down	10,261,342	7.5
Derry City and Strabane	10,238,031	7.5
Mid and East Antrim	9,312,169	6.8
Causeway Coast and Glens	8,938,166	6.5
Mid Ulster	8,120,166	5.9
Fermanagh and Omagh	7,524,086	5.5
Unknown*	10,464,248	7.7
Northern Ireland	136,502,155	100

* The transaction locations of £10,464,248 (7.7%) spend do not have a corresponding postcode in the postcode directory.

Transactions and Spend by Postcode District

Tables 3 and 4 below summarize the number of transactions and spend on Spend Local cards by Postcode District.

Table 3: Transactions by Postcode District

Postcode District	Number of transactions	Percentage of all transactions	Post Town	Coverage
BT1	314,348	8.5	Belfast	Belfast City Centre (City Hall and north)
BT2	22,819	0.6	Belfast	Belfast City Centre (south of City Hall)
BT3	28,722	0.8	Belfast	Belfast Harbour Estate (including Belfast City Airport)
BT4	36,484	1.0	Belfast	East Belfast: Sydenham, Belmont, Stormont, Ballyhackamore (Part)
BT5	61,882	1.7	Belfast	East Belfast: Castlereagh, Clarawood, Crossnacreevy, Gilnahirk, Knock, Braniel (Part), Ballyhackamore (Part)
BT6	29,810	0.8	Belfast	East Belfast: Castlereagh, Woodstock, Cregagh, Knockbreda
BT7	48,704	1.3	Belfast	South Belfast: Ormeau, Botanic, University
BT8	79,484	2.1	Belfast	South Belfast: Saintfield Road, Four Winds, Carryduff, Knockbreda, Newtownbreda
BT9	43,250	1.2	Belfast	South Belfast: Malone, Lisburn Road, Taughmonagh, Stranmillis
BT10	12,961	0.3	Belfast	South Belfast: Finaghy
BT11	74,824	2.0	Belfast	West Belfast: Andersonstown, Lenadoon, Suffolk, Ladybrook, Turf Lodge
BT12	107,370	2.9	Belfast	South Belfast: Sandy Row, The Village West Belfast: Falls Road
BT13	24,972	0.7	Belfast	North Belfast: Shankill Road, Woodvale, Ballygomartin, Springmartin, Glencairn, Highfield.

Postcode District	Number of transactions	Percentage of all transactions	Post Town	Coverage
				West Belfast: Clonard
BT14	37,219	1.0	Belfast	North Belfast: Crumlin Road, Ballysillan, Upper Ballysillan, Ardoyne
BT15	65,415	1.8	Belfast	North Belfast: York Road, Antrim Road, New Lodge, Sailortown
BT16	22,475	0.6	Belfast	East Belfast: Dundonald
BT17	20,744	0.6	Belfast	West Belfast: Dunmurry, Hannahstown, Twinbrook, Poleglass, Lagmore. North Lisburn: Derriaghy, Seymour Hill
BT18	19,066	0.5	Holywood	Holywood, Craigavad
BT19	90,495	2.4	Bangor	Bangor (outside Ring Road), Crawfordsburn, Groomsport, Helens Bay
BT20	51,462	1.4	Bangor	Bangor (within Ring Road)
BT21	13,816	0.4	Donaghadee	Donaghadee
BT22	17,027	0.5	Newtownards	Newtownards, Ardkeen, Ballyhalbert, Ballywalter, Carrowdore, Cloughey, Greyabbey, Kircubbin, Millisle, Portaferry, Portavogie
BT23	122,040	3.3	Newtownards	Newtownards, Ballygowan, Comber, Conlig, Killinchy, Moneyrea
BT24	25,575	0.7	Ballynahinch	Ballynahinch, Drumaness, Saintfield
BT25	8,928	0.2	Dromore	Dromore, Dromara, Finnis, Waringsford
BT26	6,426	0.2	Hillsborough	Hillsborough, Annahilt, Culcavy
BT27	67,144	1.8	Lisburn	Lisburn, Cargacreevy, Drumalig, Drumbo, Hilden, Hillhall, Lambeg
BT28	103,353	2.8	Lisburn	Lisburn, Ballinderry Lower, Ballinderry Upper, Stoneyford
BT29	13,169	0.4	Belfast, Crumlin	Belfast International Airport, Crumlin, Aldergrove, Dundrod, Glenavy, Nutts Corner
BT30	54,606	1.5	Downpatrick	Downpatrick, Ardglass, Ballyhornan, Ballykinler,

Postcode District	Number of transactions	Percentage of all transactions	Post Town	Coverage
				Castleward, Clough, Crossgar, Kilclief, Killard, Killough, Killyleagh, Listooder, Loughinisland, Seaforde, Strangford, Toye
BT31	7,510	0.2	Castlewellan	Castlewellan, Ballyward
BT32	65,294	1.8	Banbridge	Banbridge, Annaclone, Ballinaskeagh, Ballyroney, Corbet, Katesbridge, Lenaderg, Loughbrickland, Seapatrick
BT33	22,050	0.6	Newcastle	Newcastle, Bryansford, Dundrum
BT34	68,574	1.8	Newry (South Down Section)	Newry, Annalong, Ballymartin, Cabra, Hilltown, Kilcoo, Kilkeel, Mayobridge, Rathfriland, Rostrevor, Warrenpoint
BT35	111,162	3.0	Newry (South Armagh Section)	Jerrettspass, Bessbrook, Camlough, Crossmaglen, Belleek, Newtownhamilton, Poyntzpass
BT36	106,953	2.9	Newtownabbey	Newtownabbey, Mossley, Glengormley
BT37	96,904	2.6	Newtownabbey	Newtownabbey
BT38	53,534	1.4	Carrickfergus	Carrickfergus, Ballycarry, Greenisland, Kilroot, Whitehead
BT39	39,238	1.1	Ballyclare	Ballyclare, Ballynure, Doagh, Parkgate, Straid, Templepatrick
BT40	41,289	1.1	Larne	Larne, Ballygally, Glenoe, Glynn, Islandmagee, Kilwaughter, Magheramore, Millbrook
BT41	70,483	1.9	Antrim	Antrim, Dunadry, Muckamore, Randalstown, Toomebridge
BT42	57,931	1.6	Ballymena	Broughshane, Cullybackey, Galgorm, Kells
BT43	96,758	2.6	Ballymena	Cargan, Knockanully
BT44	17,200	0.5	Ballymena	Portglenone, Carnlough, Glenarm, Clogh Mills, Rasharkin, Glenariff/Waterfoot, Cushendun, Cushendall,

Postcode District	Number of transactions	Percentage of all transactions	Post Town	Coverage
				Dunloy, Loughguile, Glarryford
BT45	46,943	1.3	Magherafelt	Magherafelt, Ballyronan, Bellaghy, Castledawson, Desertmartin, Draperstown, Knockloughrim, Moneymore, Tobermore, Fallalea, Fallaghloon
BT46	11,656	0.3	Maghera	Maghera, Lisnamuck, Swatragh, Upperlands
BT47	77,261	2.1	Londonderry	Derry, Waterside, Claudy, Feeny, Dungiven, Eglinton, Park, New Buildings
BT48	179,575	4.8	Londonderry	Derry, Cityside, Ballynagard, Coshquin, Rosemount, The Collon, Culmore
BT49	31,345	0.8	Limavady	Limavady, Ballykelly
BT51	40,456	1.1	Coleraine	Coleraine, Aghadowey, Articlave, Bellany, Blackhill, Castlerock, Castleroe, Garvagh, Kilrea, Macosquin, Ringsend
BT52	72,293	1.9	Coleraine	Coleraine, Ballyvelton, Cloyfin
BT53	36,439	1.0	Ballymoney	Ballymoney, Dervock, Armoy, Ballybogy
BT54	11,809	0.3	Ballycastle	Ballycastle, Ballintoy, Ballypatrick, Ballyvoy, Cape Castle, Glenshesk, Maghercashel, Maghernahar, Moyarget, Torr, Rathlin Island
BT55	12,361	0.3	Portstewart	Portstewart
BT56	14,274	0.4	Portrush	Portrush, Craigahullier, Urbalreagh
BT57	7,081	0.2	Bushmills	Bushmills, Castlecatt, Dunseverick, Portballintrae
BT60	22,042	0.6	Armagh	Killylea, Tynan, Belcoo, Middletown, Keady, Darkley, Markethill, Kingsmills
BT61	38,679	1.0	Armagh	Armagh, Collone, Hamiltonsbawn, Kilmore, Loughgall, Richhill
BT62	58,661	1.6	Craigavon	Craigavon, Portadown,

Postcode District	Number of transactions	Percentage of all transactions	Post Town	Coverage
				Tandragee, Clare, Scotch Street
BT63	20,292	0.5	Craigavon	Gilford, Laurencetown, Portadown, Scarva
BT64	67,390	1.8	Craigavon	Craigavon (West): Knockmenagh, Mandeville
BT65	4,683	0.1	Craigavon	Craigavon (East): Drumgor, Legaghory, Tullygally, Brownlow
BT66	47,329	1.3	Craigavon	Derryadd, Derrytrasna, Dollingstown, Donaghcloney, Lurgan, Waringstown
BT67	22,229	0.6	Craigavon	Aghagallon, Aghalee, Gawley's Gate, Lurgan, Magheralin, Moira
BT68	9,337	0.3	Caledon	Caledon, Minterburn
BT69	5,025	0.1	Aughnacloy	Aughnacloy, Carnteel
BT70	29,780	0.8	Dungannon	Dungannon, Ballygawley, Cappagh, Castlecaulfield, Donaghmore, Galbally, Garvaghy, Pomeroy, Rock, Seskilgreen
BT71	46,358	1.2	Dungannon	Dungannon, Benburb, Blackwatertown, Bush, Coalisland, Killycolpy, Ardboe, Moygashel, Stewartstown
BT74	65,425	1.8	Enniskillen	Enniskillen town, Boho
BT75	3,725	0.1	Fivemiletown	Fivemiletown, Clabby
BT76	7,632	0.2	Clogher	Clogher
BT77	1,131	0.0	Augher	Augher
BT78	67,464	1.8	Omagh	Omagh, Dromore, Drumquin, Eskra, Fintona, Killynure, Newtownstewart, Seskanore, Trillick
BT79	25,664	0.7	Omagh	Omagh, Drumlea, Glengawna, Gortin, Mountfield, Plumbridge, Rosnamuck, Sheskinshule, Sixmilecross
BT80	52,564	1.4	Cookstown	Cookstown, Coagh, Tullyhogue
BT81	8,651	0.2	Castledearg	Castledearg, Aghyaran, Clare, Garvetagh, Killen, Killeter, Mournebeg,

Postcode District	Number of transactions	Percentage of all transactions	Post Town	Coverage
				Scraghey, Spamount
BT82	40,387	1.1	Strabane	Strabane, Artigarvan, Ballymagorry, Bready, Clady, Douglas Bridge, Dunamanagh, Sion Mills, Victoria Bridge
BT92	13,535	0.4	Enniskillen	Lisnaskea, Florencecourt, Derrylin, Newtownbutler
BT93	10,017	0.3	Enniskillen	Belleek, Belcoo, Kesh, Derrygonnelly, Garrison
BT94	10,864	0.3	Enniskillen	Irvinestown, Ballinamallard, Brookeborough, Tempo, Maguiresbridge, Lisbellaw
Unknown*	13,782	0.4	Unknown	Unknown
Northern Ireland	3,713,609	100		

* 13,782 (0.4%) transaction locations do not have a corresponding postcode in the postcode directory.

Table 4: Spend by Postcode District

Postcode District	Spend (£)	Percentage of total spent	Post Town	Coverage
BT1	11,123,539	8.1	Belfast	Belfast City Centre (City Hall and north)
BT2	497,043	0.4	Belfast	Belfast City Centre (south of City Hall)
BT3	1,256,698	0.9	Belfast	Belfast Harbour Estate (including Belfast City Airport)
BT4	946,118	0.7	Belfast	East Belfast: Sydenham, Belmont, Stormont, Ballyhackamore (Part)
BT5	1,736,553	1.3	Belfast	East Belfast: Castlereagh, Clarawood, Crossnacreevy, Gilnahirk, Knock, Braniel (Part), Ballyhackamore (Part)
BT6	870,771	0.6	Belfast	East Belfast: Castlereagh, Woodstock, Cregagh, Knockbreda
BT7	959,103	0.7	Belfast	South Belfast: Ormeau, Botanic, University
BT8	2,996,896	2.2	Belfast	South Belfast: Saintfield Road, Four Winds, Carryduff, Knockbreda, Newtownbreda
BT9	996,986	0.7	Belfast	South Belfast: Malone, Lisburn Road, Taughmonagh, Stranmillis
BT10	309,060	0.2	Belfast	South Belfast: Finaghy
BT11	2,437,062	1.8	Belfast	West Belfast: Andersonstown, Lenadoon, Suffolk, Ladybrook, Turf Lodge
BT12	4,340,401	3.2	Belfast	South Belfast: Sandy Row, The Village West Belfast: Falls Road
BT13	717,848	0.5	Belfast	North Belfast: Shankill Road, Woodvale, Ballygomartin, Springmartin, Glencairn, Highfield. West Belfast: Clonard
BT14	1,240,895	0.9	Belfast	North Belfast: Crumlin Road, Ballysillan, Upper Ballysillan, Ardoyne
BT15	1,758,416	1.3	Belfast	North Belfast: York Road, Antrim Road, New Lodge, Sailortown

Postcode District	Spend (£)	Percentage of totalspent	Post Town	Coverage
BT16	685,585	0.5	Belfast	East Belfast: Dundonald
BT17	534,118	0.4	Belfast	West Belfast: Dunmurry, Hannahstown, Twinbrook, Poleglass, Lagmore. North Lisburn: Derriaghy, Seymour Hill
BT18	583,005	0.4	Holywood	Holywood, Craigavad
BT19	3,504,135	2.6	Bangor	Bangor (outside Ring Road), Crawfordsburn, Groomsport, Helens Bay
BT20	1,681,711	1.2	Bangor	Bangor (within Ring Road)
BT21	448,140	0.3	Donaghadee	Donaghadee
BT22	432,983	0.3	Newtownards	Newtownards, Ardkeen, Ballyhalbert, Ballywalter, Carrowdore, Cloughey, Greyabbey, Kircubbin, Millisle, Portaferry, Portavogie
BT23	4,306,064	3.2	Newtownards	Newtownards, Ballygowan, Comber, Conlig, Killinchy, Moneyrea
BT24	976,285	0.7	Ballynahinch	Ballynahinch, Drumaness, Saintfield
BT25	244,628	0.2	Dromore	Dromore, Dromara, Finnis, Waringsford
BT26	242,318	0.2	Hillsborough	Hillsborough, Annahilt, Culcavy
BT27	2,951,077	2.2	Lisburn	Lisburn, Cargacreevy, Drumalig, Drumbo, Hilden, Hillhall, Lambeg
BT28	3,488,834	2.6	Lisburn	Lisburn, Ballinderry Lower, Ballinderry Upper, Stoneyford
BT29	397,042	0.3	Belfast, Crumlin	Belfast International Airport, Crumlin, Aldergrove, Dundrod, Glenavy, Nutts Corner
BT30	1,970,900	1.4	Downpatrick	Downpatrick, Ardglass, Ballyhornan, Ballykinler, Castleward, Clough, Crossgar, Kilclief, Killard, Killough, Killyleagh, Listooder, Loughinisland, Seaforde, Strangford, Toye
BT31	263,564	0.2	Castlewellan	Castlewellan, Ballyward
BT32	2,742,435	2.0	Banbridge	Banbridge, Annaclone, Ballinaskeagh, Ballyroney,

Postcode District	Spend (£)	Percentage of totalspent	Post Town	Coverage
				Corbet, Katesbridge, Lenaderg, Loughbrickland, Seapatrick
BT33	774,760	0.6	Newcastle	Newcastle, Bryansford, Dundrum
BT34	2,813,757	2.1	Newry (South Down Section)	Newry, Annalong, Ballymartin, Cabra, Hilltown, Kilcoo, Kilkeel, Mayobridge, Rathfriland, Rostrevor, Warrenpoint
BT35	4,837,480	3.5	Newry (South Armagh Section)	Jerrettspass, Bessbrook, Camlough, Crossmaglen, Belleek, Newtownhamilton, Poyntzpass
BT36	4,076,927	3.0	Newtownabbey	Newtownabbey, Mossley, Glengormley
BT37	3,192,431	2.3	Newtownabbey	Newtownabbey
BT38	1,663,761	1.2	Carrickfergus	Carrickfergus, Ballycarry, Greenisland, Kilroot, Whitehead
BT39	1,346,879	1.0	Ballyclare	Ballyclare, Ballynure, Doagh, Parkgate, Straid, Templepatrick
BT40	1,473,816	1.1	Larne	Larne, Ballygally, Glenoe, Glynn, Islandmagee, Kilwaughter, Magheramore, Millbrook
BT41	2,379,388	1.7	Antrim	Antrim, Dunadry, Muckamore, Randalstown, Toomebridge
BT42	2,618,716	1.9	Ballymena	Broughshane, Cullybackey, Galgorm, Kells
BT43	3,877,402	2.8	Ballymena	Cargan, Knockanully
BT44	655,221	0.5	Ballymena	Portglenone, Carnlough, Glenarm, Clogh Mills, Rasharkin, Glenariff/Waterfoot, Cushendun, Cushendall, Dunloy, Loughguile, Glarryford
BT45	1,862,816	1.4	Magherafelt	Magherafelt, Ballyronan, Bellaghy, Castledawson, Desertmartin, Draperstown, Knockloughrim, Moneymore, Tobermore, Fallalea, Fallaghloon
BT46	499,188	0.4	Maghera	Maghera, Lisnamuck,

Postcode District	Spend (£)	Percentage of totalspent	Post Town	Coverage
				Swatragh, Upperlands
BT47	2,837,093	2.1	Londonderry	Derry, Waterside, Claudy, Feeny, Dungiven, Eglinton, Park, New Buildings
BT48	6,634,606	4.9	Londonderry	Derry, Cityside, Ballynagard, Coshquin, Rosemount, The Collon, Culmore
BT49	1,196,866	0.9	Limavady	Limavady, Ballykelly
BT51	1,890,420	1.4	Coleraine	Coleraine, Aghadowey, Articlave, Bellany, Blackhill, Castlerock, Castleroe, Garvagh, Kilrea, Macosquin, Ringsend
BT52	2,785,429	2.0	Coleraine	Coleraine, Ballyvelton, Cloyfin
BT53	1,489,040	1.1	Ballymoney	Ballymoney, Dervock, Armoy, Ballybogy
BT54	469,088	0.3	Ballycastle	Ballycastle, Ballintoy, Ballypatrick, Ballyvoy, Cape Castle, Glenshesk, Maghercashel, Maghernahar, Moyarget, Torr, Rathlin Island
BT55	414,936	0.3	Portstewart	Portstewart
BT56	495,144	0.4	Portrush	Portrush, Craigahullier, Urbalreagh
BT57	287,342	0.2	Bushmills	Bushmills, Castlecatt, Dunseverick, Portballintrae
BT60	1,142,937	0.8	Armagh	Killylea, Tynan, Belcoo, Middletown, Keady, Darkley, Markethill, Kingsmills
BT61	1,518,333	1.1	Armagh	Armagh, Collone, Hamiltonsbawn, Kilmore, Loughgall, Richhill
BT62	2,275,512	1.7	Craigavon	Craigavon, Portadown, Tandragee, Clare, Scotch Street
BT63	808,502	0.6	Craigavon	Gilford, Laurencetown, Portadown, Scarva
BT64	2,647,578	1.9	Craigavon	Craigavon (West): Knockmenagh, Mandeville
BT65	96,414	0.1	Craigavon	Craigavon (East): Drumgor, Legaghory, Tullygally, Brownlow
BT66	1,699,382	1.2	Craigavon	Derryadd, Derrytrasna, Dollingstown,

Postcode District	Spend (£)	Percentage of totalspent	Post Town	Coverage
				Donaghcloney, Lurgan, Waringstown
BT67	840,100	0.6	Craigavon	Aghagallon, Aghalee, Gawley's Gate, Lurgan, Magheralin, Moira
BT68	373,506	0.3	Caledon	Caledon, Minterburn
BT69	159,997	0.1	Aughnacloy	Aughnacloy, Carnteel
BT70	1,341,527	1.0	Dungannon	Dungannon, Ballygawley, Cappagh, Castlecaulfield, Donaghmore, Galbally, Garvaghy, Pomeroy, Rock, Seskilgreen
BT71	1,994,220	1.5	Dungannon	Dungannon, Benburb, Blackwatertown, Bush, Coalisland, Killycolpy, Ardboe, Moygashel, Stewartstown
BT74	2,910,395	2.1	Enniskillen	Enniskillen town, Boho
BT75	175,826	0.1	Fivemiletown	Fivemiletown, Clabby
BT76	264,662	0.2	Clogher	Clogher
BT77	39,600	0.0	Augher	Augher
BT78	2,784,563	2.0	Omagh	Omagh, Dromore, Drumquin, Eskra, Fintona, Killynure, Newtownstewart, Seskanore, Trillick
BT79	963,762	0.7	Omagh	Omagh, Drumlea, Glengawna, Gortin, Mountfield, Plumbridge, Rosnamuck, Sheskinshule, Sixmilecross
BT80	2,471,032	1.8	Cookstown	Cookstown, Coagh, Tullyhogue
BT81	339,636	0.2	Castlederg	Castlederg, Aghyaran, Clare, Garvetagh, Killen, Killeter, Mournebeg, Scraghey, Spamount
BT82	1,607,673	1.2	Strabane	Strabane, Artigarvan, Ballymagorry, Bready, Clady, Douglas Bridge, Dunamanagh, Sion Mills, Victoria Bridge
BT92	544,971	0.4	Enniskillen	Lisnaskea, Florencecourt, Derrylin, Newtownbutler
BT93	462,947	0.3	Enniskillen	Belleek, Belcoo, Kesh, Derrygonnelly, Garrison
BT94	420,973	0.3	Enniskillen	Irvinestown, Ballinamallard, Brookeborough, Tempo,

Postcode District	Spend (£)	Percentage of total spent	Post Town	Coverage
				Maguiresbridge, Lisbellaw
Unknown*	405,387	0.3	Unknown	Unknown
Northern Ireland	136,502,155	100		

* The transaction locations of £405,387 (0.3%) spend do not have a corresponding postcode in the postcode directory.

Definitions

Number of residents issued with a Spend Local card

The number of verified applicants that received at least one card. For each verified applicant that received a card via post; once activated, if the card was lost or damaged, they could apply for a replacement card which was loaded with their remaining balance and their previous card was deactivated. Rather than calculate the total number of cards issued, the number of verified applicants receiving at least one card does not take replacement cards into account and helps form a truer picture of the number of residents issued with a card.

Number of Spend Local cards activated

The number of cards activated after being issued to verified applicants. After receiving a card, the applicant needed to go through an activation process in order to activate the card and start using it. Note: The number of cards activated in this Official Statistics release does not match the number of verified applications for the scheme, which was published in a separate statistical release in December 2021. This is due to a number of applicants having to go through a manual verification process because of difficulties in the usual verification process and due to a number of people having to activate a replacement card if theirs had been lost, stolen or faulty.

Percentage of Spend Local cards activated

The Spend Local cards which were activated as a percentage of all cards issued.

Total spend on Spend Local cards

The total spend across all Spend Local cards from 27 September 2021 (the beginning of the scheme) up to 7 January 2022.

Total number of transactions

The total number of transactions across all Spend Local cards from 27 September 2021 (the beginning of the scheme) up to 7 January 2022.

Average amount spent on activated cards

The mean amount spent across all Spend Local cards that were activated.

Busiest day of transactions

The date with the highest number of transactions across all Spend Local cards and the corresponding number of transactions.

Busiest day of spend (not including refunds processed that day)

The date with the highest total spend across all Spend Local cards and the corresponding value of spend, not including refunds. Refunds are not reflected in the spend per day as they will have likely occurred at a later date to the original transaction.

Number of cards with zero balance

The number of Spend Local cards without a positive balance at the end of the Scheme.

Transactions and Spend by Local Government District (LGD)

The breakdown of the total number of transactions and total spend on Spend Local cards in each LGD. Note, 271,268 (7.3%) transaction locations with associated spend of £10,464,248 (7.7%) do not have a corresponding postcode in the postcode directory. Analysis by LGD requires an exact match of the merchant's registered postcode with a postcode in the postcode directory (which maps exact postcodes to one of eleven LGDs). If the exact postcode is not found in the postcode directory, the LGD is marked as 'Unknown'.

Transactions and Spend by Postcode District

The breakdown of the total number of transactions and total spend on Spend Local cards in each postcode district. Note, 13,782 (0.4%) transaction locations with associated spend of £405,387 (0.3%) do not have a corresponding postcode in the postcode directory. Analysis by postcode district, requires the first three or four characters of the merchant's registered postcode (depending on its length) to pattern match any postcode district covered in the BT postcode area. If a match is not found, the postcode district is marked as 'Unknown'.

User Guidance

NI High Street Scheme Eligibility Criteria

Persons resident in NI and aged 18 or over on or before 25 October 2021 were eligible to apply for a Spend Local prepaid card. Prisoners (either convicted or on remand) who were incarcerated throughout the duration of the Scheme were not eligible for a Spend Local prepaid card.

NI High Street Scheme Application Methods

There were two ways to make an application for the Scheme:

- Online – the online portal via NI Direct opened on 27 September 2021
- By telephone – the telephone application service opened on 11 October 2021

The closing date for applications was 25 October 2021.

Using the Spend Local Prepaid Card

The Spend Local prepaid card was delivered pre-loaded with £100 and worked just like any other bank or building society debit or credit card. It was to be used to purchase goods and services from any business located in NI that accepts card payments. It could not be used online or to withdraw cash and it could not be topped up. It also could not be used for gambling or for paying for some legal and financial services such as mortgages, credit card payments, fines, insurance, and vehicle tax. The card could be used for numerous transactions but limited to a maximum spend of £100.

Key dates of the NI High Street Scheme

Spend Local prepaid cards were delivered from 4 October 2021 onwards to verified, approved applicants. All cards expired at midnight on 19 December 2021 when the Scheme closed. The Scheme re-opened on 24 December 2021 for a two week period for a limited number of individuals. In February 2022, DfE contacted a small proportion of individuals who were deemed eligible for a remedy payment in relation to the NI High Street Scheme.

Additional Information

- Information on the eligibility criteria, the application process for the Scheme, how to use the Spend Local card and timelines is available on the [DfE High Street Scheme Frequently Asked Questions page](#).
- Information on [remedy measures for the High Street Scheme](#) is detailed on the DfE website.

- Figures on verified applications and take-up for the NI High Street Scheme plus management information on Spend Local cards and related spend is published on the [DfE website](#).

Data Source

The administrative source of data relating to the High Street Scheme's Spend Local cards and related spend is the pre-paid card provider, PFS.

Data Quality

The reports used to extract figures presented in this release were agreed between DfE and PFS. The datasets used to inform these reports were collaboratively documented by DfE and PFS. While DfE had final authority on generating these reports with the associated figures, certain key decisions were reached through a collaborative effort by DfE and PFS to ensure data quality. The methodologies implemented to calculate certain key figures were decided after discussions and agreements with PFS and, similarly, certain key figures were calculated by both sides to ensure their validity.

Rounding

Percentages have been rounded to one decimal place and, as a consequence, some percentages may not sum to 100.

Accessibility

This statistical report is available to download free of charge at:

<https://www.economy-ni.gov.uk/articles/ni-high-street-scheme>

If it is not in a format that meets your needs, please contact Youth Training Statistics and Research Branch with your requirements.

PART 2: Mapping Merchant Category Codes to Standard Industrial Classification Codes

INDUSTRIAL SECTOR ANALYSIS OF HSS EXPENDITURE AND ESTIMATING HSS EXPENDITURE IN BUSINESS WITHIN INDUSTRIAL SECTORS CLOSED BY 2020 COVID-19 REGULATIONS

The Northern Ireland High Street Scheme (HSS)¹ which opened on the 27th September 2021, provided an opportunity for eligible adults in Northern Ireland to apply for a £100 pre-paid card to spend in local businesses as part of a range of programmes aimed to stimulate economic recovery given the impacts of Covid-19 and associated restrictions. The pre-paid card could be used in any local business that accepted card payments. It could not be used online or for gambling, or paying for certain legal or financial services.

Spend via the pre-paid debit card was categorised in terms of the business/organisation at which the expenditure was made utilising Merchant Category Codes (MCC). Merchant Category Codes are a classification system used by debit/credit card providers.

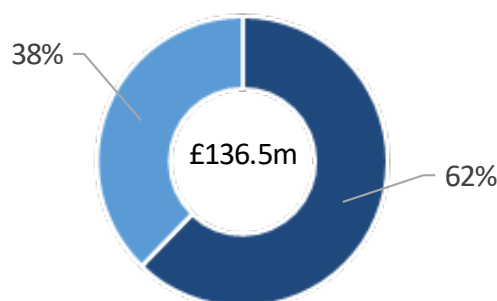
Work was undertaken by statisticians in the Analytical Services Division of the Department for the Economy to map the MCC data to Standard Industrial Classification (SIC) codes which are widely used by Government and Academia to describe the characteristics and performance of the economy. Mapping the MCCs to SIC enabled a profile of spend on the pre-paid HSS card in the economy as a whole to be produced in a manner consistent with official statistics sources of economic data. That work also enabled an assessment of the extent to which the pre-paid card expenditure was directed to those businesses which had been closed, and therefore most directly impacted by the Covid-related lockdown requirements during 2020, as specified by Regulations made during 2020.

Further details in relation to this analytical work can be found in the technical notes in Annex 2.

Key Points²

In total, £136.5m was spent through the High Street Scheme pre-paid cards, of which, £84.9m (62%) was spent in businesses required by Regulations to close during 2020.

High Street Scheme expenditure



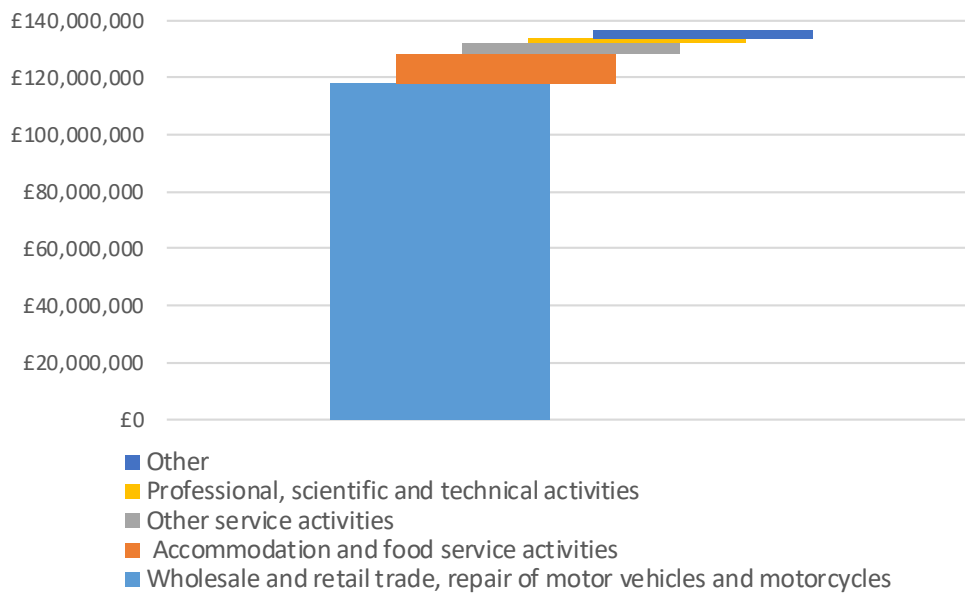
- Expenditure in businesses required to close by 2020 Covid-19 Regulations
- Expenditure in other businesses

¹ See: [High Street Scheme | Department for the Economy \(economy-ni.gov.uk\)](https://www.economy-ni.gov.uk/high-street-scheme)

² Note: Percentages may not sum due to rounding

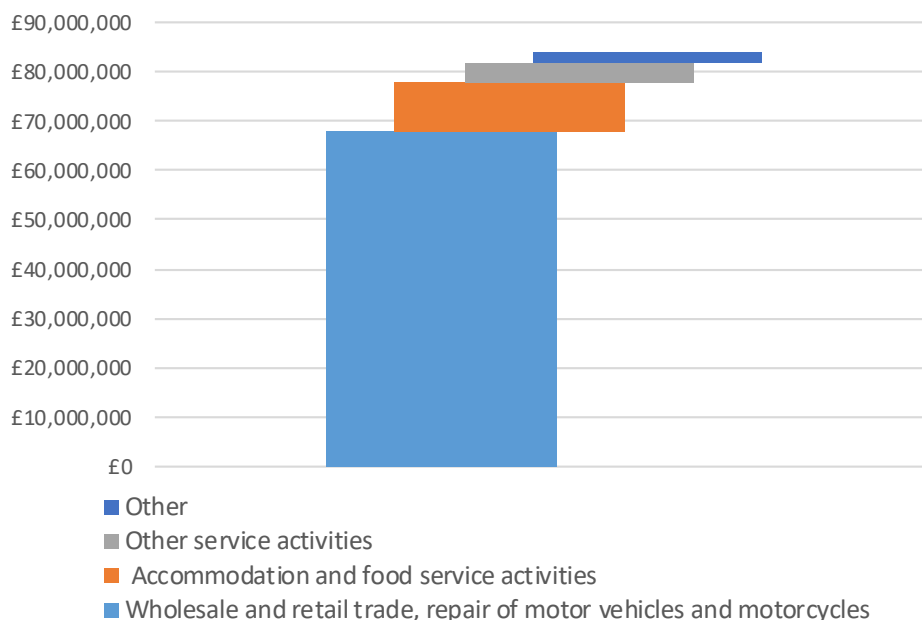
The vast majority (97%) of all spend was accounted for by businesses in 4 industrial sectors with 87% (£118m) spent in retail businesses with a further £10m (8%) spent in accommodation and food service businesses, £4m (3%) spent on other service activities, and £1m (1%) in professional, scientific and technical businesses.

High Street Scheme expenditure



Nearly all (96%) of the £84.9m spent in businesses required by Regulations to close during 2020 was accounted for by businesses in retail (£68m), accommodation and food services (£10m), and other service activities (£4m).

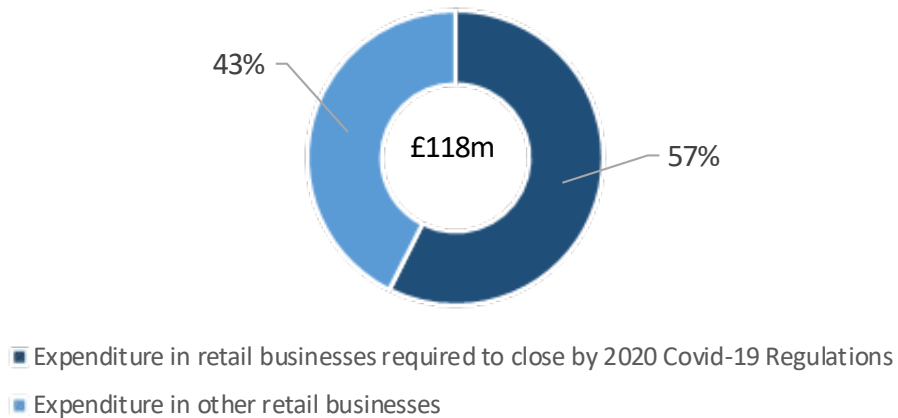
High Street Scheme expenditure in businesses closed by 2020 Covid-19 Regulations



Retail Businesses

Looking specifically at retail businesses, £118m was spent in these businesses in total. Of this, £68m (57%) was spent in retail businesses required by Regulations to close during 2020.

High Street Scheme expenditure in retail businesses



Transactions

All spend was accounted for by 3.7m individual transactions with 1.9m individual transactions in businesses required by Regulations to close during 2020. The average spend by transaction was £54 for both all expenditure and for expenditure in businesses required to close by Regulations in 2020.

Further figures are included in the supporting tables in Annex 1.

ANNEX 1: SUPPORTING TABLES

Table 1: High Street Scheme pre-paid card expenditure by Standard Industrial Classification in all businesses and in businesses required to close by 2020 Covid-19 Regulations.

Industry category	All Spend		Spend in businesses required to close by 2020 Regulations		Proportion of category spend in businesses required to close by 2020 Regulations
	£	%	£	%	%
A Agriculture, Forestry and Fishing	157,751	0%			
B Mining and quarrying					
C Manufacturing	162,644	0%	63,925	0%	39%
D Electricity, gas, steam and air conditioning supply	182,542	0%			
E Water supply, sewerage, waste management and remediation activities	404	0%			
F Construction	263,097	0%	69,618	0%	26%
G Wholesale and retail trade, repair of motor vehicles and motorcycles	118,045,603	87%	67,748,020	80%	57%
H Transportation and storage	252,913	0%	104,413	0%	41%
I Accommodation and food service activities	10,201,406	8%	10,201,406	12%	100%
J Information and communication	120,109	0%	89,087	0%	74%
K Financial and insurance activities	3,872	0%	3,872	0%	100%
L Real estate activities					
M Professional, scientific and technical activities	1,414,180	1%	1,095,044	1%	77%
N Administrative and support service activities	411,022	0%	405,668	1%	99%
O Public administration and defence; compulsory social security					
P Education	99,169	0%	38,266	0%	39%
Q Human health and social work activities	703,725	1%	624,422	1%	89%
R Arts, entertainment and recreation	563,653	0%	563,653	1%	100%
S Other service activities	3,920,064	3%	3,903,110	5%	100%
T Activities of households as employers, undifferentiated goods & services					
U Activities of extraterritorial organizations and bodies					
Total	136,502,155	100%	84,910,504	100%	62%

Table 2: High Street Scheme pre-paid card transactions by Standard Industrial Classification in all businesses and in businesses required to close by 2020 Covid-19 Regulations.

Industry category	All Transactions		Transactions in businesses required to close by 2020 Regulations		Proportion of all transactions in businesses required to close by 2020 Regulations
	N	%	N	%	
A Agriculture, Forestry and Fishing	1,921	0%			
B Mining and quarrying					
C Manufacturing	2,275	0%	833	0%	37%
D Electricity, gas, steam and air conditioning supply	2,245	0%			
E Water supply, sewerage, waste management and remediation activities	5	0%			
F Construction	3,507	0%	848	0%	24%
G Wholesale and retail trade, repair of motor vehicles and motorcycles	3,120,969	84%	1,363,297	71%	44%
H Transportation and storage	16,088	0%	7,372	0%	46%
I Accommodation and food service activities	434,246	12%	434,246	23%	100%
J Information and communication	5,047	0%	4,470	0%	89%
K Financial and insurance activities	250	0%	250	0%	100%
L Real estate activities					
M Professional, scientific and technical activities	18,650	1%	12,762	1%	68%
N Administrative and support service activities	5,013	0%	4,937	0%	98%
O Public administration and defence; compulsory social security					
P Education	4,148	0%	1,487	0%	36%
Q Human health and social work activities	18,873	1%	17,831	1%	94%
R Arts, entertainment and recreation	12,444	0%	12,444	1%	100%
S Other service activities	67,928	2%	67,697	4%	100%
T Activities of households as employers, undifferentiated goods & services					
U Activities of extraterritorial organizations and bodies					
Total	3,713,609	100%	1,928,474	100%	52%

Table 3: High Street Scheme pre-paid card average transaction spend by Standard Industrial Classification in all businesses and in businesses required to close by 2020 Covid-19 Regulations.

Industry category	All average transaction spend	Average transaction spend businesses required to close by 2020 Regulations	Percentage difference
	£	£	%
A Agriculture, Forestry and Fishing	82		
B Mining and quarrying			
C Manufacturing	70	77	10%
D Electricity, gas, steam and air conditioning supply	81		
E Water supply, sewerage, waste management and remediation activities	81		
F Construction	81	82	1%
G Wholesale and retail trade, repair of motor vehicles and motorcycles	54	56	4%
H Transportation and storage	36	42	17%
I Accommodation and food service activities	43	43	0%
J Information and communication	43	20	-53%
K Financial and insurance activities	15	15	0%
L Real estate activities			
M Professional, scientific and technical activities	64	70	9%
N Administrative and support service activities	65	64	-2%
O Public administration and defence; compulsory social security			
P Education	47	31	-34%
Q Human health and social work activities	60	57	-5%
R Arts, entertainment and recreation	40	40	0%
S Other service activities	63	61	-3%
T Activities of households as employers, undifferentiated goods & services			
U Activities of extraterritorial organizations and bodies			
Total	54	54	0%

ANNEX 2:

NORTHERN IRELAND HIGH STREET SCHEME

TECHNICAL NOTE ON THE MAPPING OF MERCHANT CATEGORY CODES TO STANDARD INDUSTRIAL CLASSIFICATION CODES TO ESTIMATE SPEND ACROSS ALL INDUSTRIAL SECTORS AND IN BUSINESS IN INDUSTRIAL SECTORS CLOSED BY 2020 COVID-19 REGULATIONS

Summary

The Northern Ireland High Street Scheme (HSS) distributed £100 to all eligible adults in Northern Ireland through the commissioned services of a pre-paid debit card provider. Spend via the pre-paid debit card was categorised in terms of the business/organisation at which the expenditure was made utilising Merchant Category Codes (MCC) which is a classification system used by debit/credit card providers.

These technical details outline the steps taken, building on earlier analytical work, to map the MCCs to Standard Industrial Classification (SIC) codes which are widely used by Government and Academia to describe the characteristics and performance of the economy. Mapping the MCCs to SIC enabled a profile of spend on the pre-paid HSS card in the economy as a whole. That work also enabled an assessment of the extent to which spend was directed to businesses which had been closed, and therefore most directly impacted by the Covid-related lockdown requirements during 2020, as specified by Regulations during 2020.

Mapping 2020 Lockdown Regulations to Standard Industrial Classification (SIC) codes

The Covid-19 pandemic has, since March 2020, impacted significantly on business activity and employment driven by the range of restrictions imposed to mitigate the impacts of transmission and infection on the population and the need to protect the health service in terms of its ability and capacity to respond.

In Northern Ireland, the immediate range and nature of the first wave of restrictions in terms of social and economic activities and the specification of individuals subject to specific measures, were detailed in the Department of Health's Coronavirus Restrictions Regulations³ made, laid and operating on the 28th March 2020. Amendments, adjustments and clarifications to these initial Regulations were made on a subsequent ongoing basis.

In addition to a suite of restrictions and guidance focused on the general movement and gatherings of the population, those Regulations listed a range of businesses and business activities subject to a range of measures, including closure, for the duration of the "emergency period". For retail in particular, outlets were classed as either essential or non-essential. Subsequently, with the easing of the pandemic during the Summer months and the rise again of infection rates in the early Autumn of 2020, a second set of restrictions were made operational by Regulations from the 16th October 2020⁴ albeit 'lighter in touch' in comparison to those around Spring 2020.

Analytical work was taken forward by statisticians in the Analytical Services Division of the Department for the Economy to attempt to describe and quantify the scale and nature of those businesses and the

³ See: [The Health Protection \(Coronavirus, Restrictions\) Regulations \(Northern Ireland\) 2020 \(legislation.gov.uk\)](https://www.legislation.gov.uk)

⁴ See: The Health Protection (Coronavirus, Restrictions) (No. 2) (Amendment No. 9) Regulations (Northern Ireland) 2020 https://www.health-ni.gov.uk/sites/default/files/publications/health/nisr_2020224.pdf

associated employment impacted directly in terms of a requirement to close their premises.

The Steps taken included:

Step 1.

Scrutinising the Regulations and Amendments made, manually mapping the business activities identified in the Spring and Autumn 2020 Regulations which were required to close, to Standard Industrial Classification (SIC) codes. SIC codes are a numerical classification system for business activity used extensively for analytical, statistical and research purposes within Government and Academia⁵. On that basis, two separate lists of SIC codes for businesses required to close in the Spring and Autumn of 2020 respectively were derived. In practice, the Autumn Regulations were a smaller subset of the broader coverage of the Regulations of Spring 2020.

Step 2.

The mapping of the Regulations to SIC codes were cross-checked, queried and reviewed against official guidance issued in support of the Regulations. In the main, the mapping of the business activity covered by the Regulations to SIC codes was straightforward. There were a small number of instances which required discussion and an element of judgement in coming to a final decision.

Step 3.

A range of business survey data relating to Pay As You Earn (PAYE) and/or VAT registered businesses was accessed and analysed on the basis of the list of businesses identified above, to assess the scale of impact. That data included:

- Inter Departmental Business Register (IDBR) – for
 - business counts
- Annual Business Inquiry (ABI) and the Broad Economy Sales and Export Statistics (BESES) – for
 - Turnover
 - Approximate Gross Value Added
 - Number of Exporters/External sellers
 - Number of Importers/External purchasers
 - Value of Exports/External sales
 - Value of sales
 - Cost of Imports/External Purchases
 - Cost of purchases
 - Total employment costs
- Business Register and Employment Survey (BRES) - for
 - Total employees
 - Male Full Time
 - Female Full Time
 - Male Part Time
 - Female Part Time
- Annual Survey of Hours and Earnings (ASHE) - for
 - Gross pay (ex overtime)
 - Basic paid Hours (ex overtime) (hourly, weekly, annual)

⁵ See: [UK SIC 2007 - Office for National Statistics \(ons.gov.uk\)](http://ons.gov.uk)

The outcome of this work were estimates of the scale and impact of the closure of businesses as required by the Spring and Autumn 2020 Covid Regulations.

For example, Table 1 below illustrates the number of PAYE and/or VAT registered businesses required to close under the Spring and Autumn 2020 Covid Regulations. For Spring 2020, a total of 9,558 businesses were estimated to be required to close by Regulations compared to 5,109 businesses in the Autumn of 2020. Given that the data related to businesses registered for PAYE/VAT purposes, the analyses did not cover any business activity that did not reach the VAT threshold for registration, or operated a PAYE scheme. Coverage, was therefore likely to underestimate the actual number and scale of business activity impacted.

Table 1: The number of PAYE and/or VAT registered businesses required to be closed by the Spring and Autumn 2020 Covid Regulations

<i>Standard Industrial Classification (3 digit level)</i>	Spring Regulations		Autumn Regulations	
	Number	%	Number	%
<i>Sale of motor vehicles</i>	871	9%		
<i>Retail sale of information and communication equipment in specialised stores</i>	137	1%		
<i>Retail sale of other household equipment in specialised stores</i>	688	7%		
<i>Retail sale of cultural and recreation goods in specialised stores</i>	297	3%		
<i>Retail sale of other goods in specialised stores</i>	1,606	17%		
<i>Retail sale via stalls and markets</i>	6	0%		
<i>Retail trade not in stores, stalls or markets</i>	125	1%		
<i>Hotels and similar accommodation</i>	169	2%	169	3%
<i>Holiday and other short-stay accommodation</i>	117	1%	117	2%
<i>Camping grounds, recreational vehicle parks and trailer parks</i>	42	0%	42	1%
<i>Other accommodation</i>	22	0%	22	0%
<i>Restaurants and mobile food service activities</i>	1,412	15%	1,412	28%
<i>Event catering and other food service activities</i>	139	1%	139	3%
<i>Beverage serving activities</i>	962	10%	962	19%
<i>Motion picture, video and television programme activities</i>	13	0%	13	0%
<i>Renting and operating of own or leased real estate</i>	11	0%	11	0%
<i>Other education</i>			25	0%
<i>Creative, arts and entertainment activities</i>	138	1%	138	3%
<i>Libraries, archives, museums and other cultural activities*</i>	40	0%	34	1%
<i>Gambling and betting activities</i>	97	1%	97	2%
<i>Sports activities</i>	535	6%		
<i>Amusement and recreation activities</i>	117	1%	117	2%
<i>Repair of computers and communication equipment</i>	87	1%		
<i>Repair of personal and household goods</i>	116	1%		
<i>Other personal service activities</i>	1,811	19%	1,811	35%
Total Business Closed	9,558	100%	5,109	100%

Notes:

Data are from the 2018 Inter Departmental Business Register.

* The difference of 6 businesses closing within the 3-digit SIC group 910 (Libraries, archives, museums and other cultural activities) between March and October can be explained by SIC91011 in that Libraries were required to be closed in March but not in October 2020.

Mapping Merchant Category Codes (MCC) to Standard Industrial Classification (SIC) codes

To facilitate the distribution of £100 to all eligible adults in Northern Ireland under the High Street Scheme, a card provider was commissioned to provide that money via a £100 pre-paid card and to manage and deliver the underpinning processes.

Spend via the card was classified at the business or organisation at which the expenditure was made according to Merchant Category Codes (MCC). MCCs are a numerical classification system used widely by credit and debit card providers classifying businesses by their activities⁶.

The MCC codes are not generally used within Government or Academia for economic analyses and reporting. In order to translate the MCCs into Standard Industrial Classification (SIC) codes, a mapping exercise was taken forward by statisticians in the Analytical Services Division of the Department for the Economy.

The steps involved included:

Step 1.

All the MCCs that were listed from expenditure on the HSS pre-paid cards were allocated to a team who manually mapped the MCCs to SIC codes cross-referencing the respective classification reference material. Queried instances were flagged for further discussion and decision.

Step 2.

Mapped lists of MCC and SIC codes were cross-checked by the team and any queries discussed and resolved. There were a small number of instances which required discussion and an element of judgement in coming to a final decision. For example, there were a small number of instances where an MCC covered more than one SIC code. In these instances, and after consideration, a judgement was made as to the most appropriate SIC code to map.

Outturn

The outturn of the work detailed above, was a mapped list of Merchant Category Codes to Standard Industrial Classification codes facilitating analysis of the High Street Scheme spend data across businesses in the economy based on SIC codes. Importantly, this also facilitated comparison of the expenditure of the pre-paid card spend to PAYE and/or VAT registered businesses identified in the earlier work as being most directly impacted by the Covid Regulations during 2020 in being required to close.

On the basis of the approach taken, these estimates in relation to businesses required by Regulations to close will not, nor are intended, to reflect the full number and scale of business and economic activity directly and indirectly impacted in the round by the Covid-19 pandemic.

⁶ See: [Quick Reference Booklet \(mastercard.us\)](https://www.mastercard.us/quick-reference-booklet)