

Monthly Card Payment Statistics¹

Table 1: Headline Card Payments

Transaction:

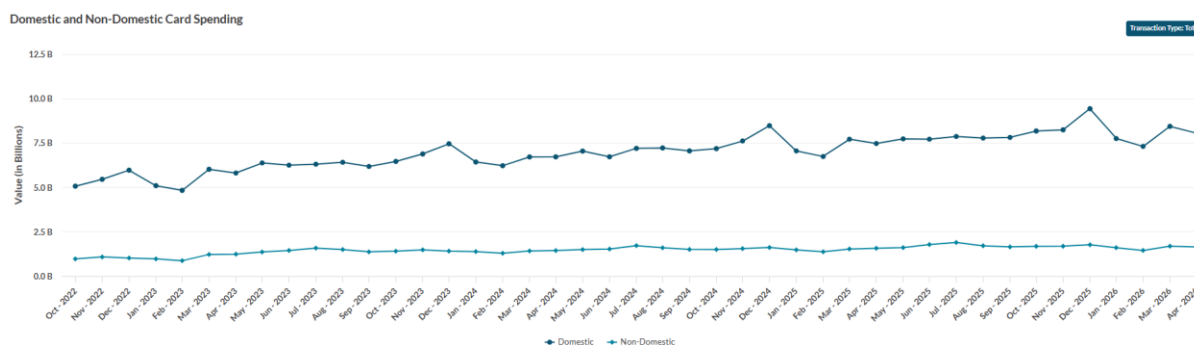
Payment Type	MoM Change (%)	YoY Change (%)
Total Card Payments	-4.21%	7.28%
Domestic	-4.55%	7.79%
o/w Online	-4.97%	11.17%
o/w Point of Sale	-4.13%	4.63%
o/w Contactless	-4.19%	11.85%
o/w NFC	-3.7%	22.91%
Non-Domestic	-2.53%	4.88%
o/w Online	-5.26%	5.88%
o/w Point of Sale	4.72%	2.55%
Cash Withdrawals	-2.78%	-3.77%
Domestic	-2.92%	-3.31%
Non-Domestic	-0.25%	-10.77%

- In April, the value of total card spending totalled €9.70 billion, a decline of 4.21 per cent (€426.45 million) from March. Transaction volumes amounted to 244.52 million, dropping by 4.63 per cent month on month. When compared to April 2025, both value and volume have displayed strong year on year growth, rising by 7.28 per cent and 6.52 per cent respectively.
- In April, domestic card spending declined. In value terms, card spending stood at €8.05 billion, falling by 4.55 per cent (€383.75 million) from March. In volume terms, transactions totalled 206.22 million, declining by 5.06 per cent. Both value and volume displayed strong year on year growth, increasing by 7.79 per cent and 6.01 per cent respectively. The average domestic transaction stood at €39.04, up 1.67 per cent (€0.64 cent) from the same period last year. According to the Central Statistics Office (CSO) the consumer price index (CPI) rose by 3.7 per cent year on year.
- Domestic card spending can be further split into point of sale (POS) and online payments. In April, the value of POS amounted to €4.04 billion, a decline of 4.13 per cent from March and online payments stood at €4.01 billion, falling by 4.97 per cent month on month. When compared to April 2025, POS grew by 4.63 per cent and online spending demonstrated strong annual gains rising by 11.17 per cent driven by a rise in ecommerce spending amongst Irish residents (See chart 1).
- Domestic POS spending can be further split into contactless and within that, mobile wallet (NFC) payments. In April, contactless payments reached €2.66 billion, down 4.19 per cent from March. NFC Payments (a subset of contactless payments) totalled €1.89 billion, declining by 3.7 per cent. Both segments displayed strong annual growth, increasing by 11.85 per cent and 22.91 per cent respectively.

¹ Monthly Card Payments data are available on the Central Bank of Ireland [Open Data Portal](#).

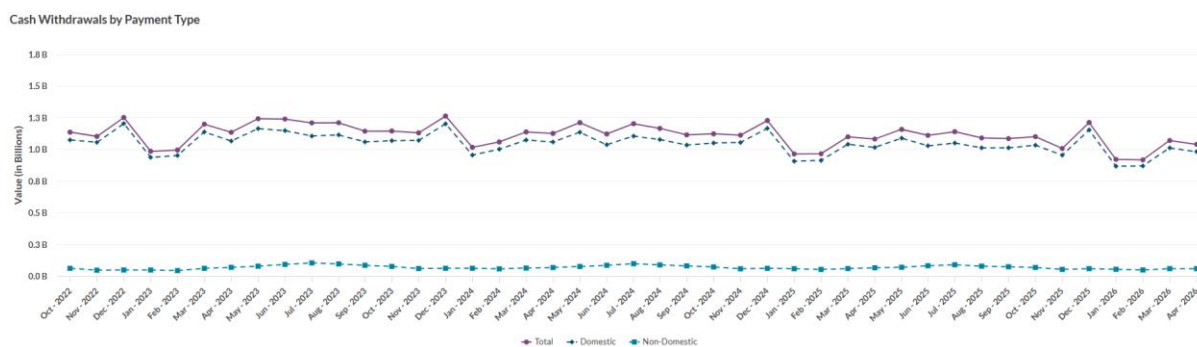
- Non-domestic spending can be further categorised into POS and online payments. In April, POS payments amounted to €485.03 million, increasing by 4.72 per cent from March. This seasonal increase resulted from Irish consumers travelling abroad for Easter. Online payments stood at €1.16 billion, down 5.26 per cent month on month. When compared to April 2025, both POS and online payments increased, rising by 2.55 per cent and 5.88 per cent respectively (See chart 1).

Chart 1: Domestic and Non-Domestic Card Spending



- In April, total cash withdrawals reached €1.04 billion, dropping by 2.78 per cent from March. Transaction volumes totalled 6.84 million, falling by 4.16 per cent. The ongoing shift away from cash is reflected in year-on-year declines of 3.77 per cent in value and 7.17 per cent in volume.

Chart 2: Domestic and Non-Domestic Cash Withdrawals



Sector Analysis

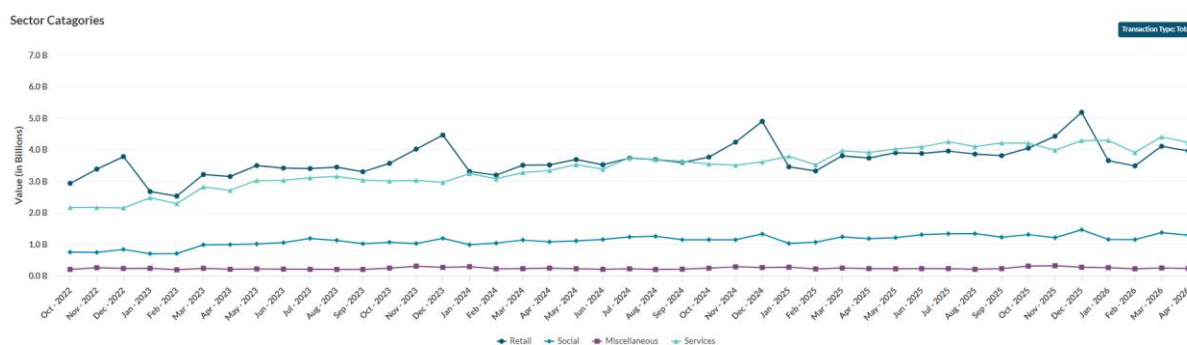
In April, overall card spending declined month on month, triggering a downturn in all sectors. The spending value declined from March across Retail (-3.61 per cent), Services (-4.06 per cent), Social (-5.90 per cent) and Miscellaneous (-7.46 per cent).

In terms of POS spending, Retail had the largest absolute decline, totalling €2.98 billion, down €95.42 million (3.11 per cent) from March. Social followed, amounting to €783.57 million, falling by €46.05 million (5.55 per cent). Services and Miscellaneous spending stood at €710.34 million and €56.26 million respectively, declining by 0.88 per cent and 7.48 per cent.

Similarly, in online spending, all sectors declined, with Services experiencing the largest absolute fall, reaching €3.52 billion and down €172.83 million (4.68 per cent) month-on-month. Retail followed, totalling €981.18 million and declining by €53.02 million (5.13 per cent). Social and Miscellaneous spending stood at €502.45 million and €169.64 million respectively, falling by 6.44 per cent and 7.46 per cent.

Services and Retail are the largest sectors of card spending by Irish residents. In April, the value of Services made up 44 per cent of total spending while Retail accounted for 41 per cent. For POS spending, these weights change sharply, with Services at 16 per cent and Retail at 66 per cent. However, in online spending, Services account for 68 per cent and Retail at 19 per cent. This shows that consumers still prefer in store shopping for Retail goods, including categories like 'Clothing', 'Groceries/Perishables' and 'Consumer durables'. Meanwhile, online channels dominate Services, covering areas such as 'Accommodation', 'Transport' and 'Utilities'.

Chart 3: Card Spending by Sector



Merchant Analysis

Transport Spending by Irish Consumers declined by 8.87 per cent in April

Irish consumers spent €691.89 million on Transport in April, down 8.87 per cent (€67.32 million) from March. When compared to April 2025, spending has declined by 2.76 per cent.

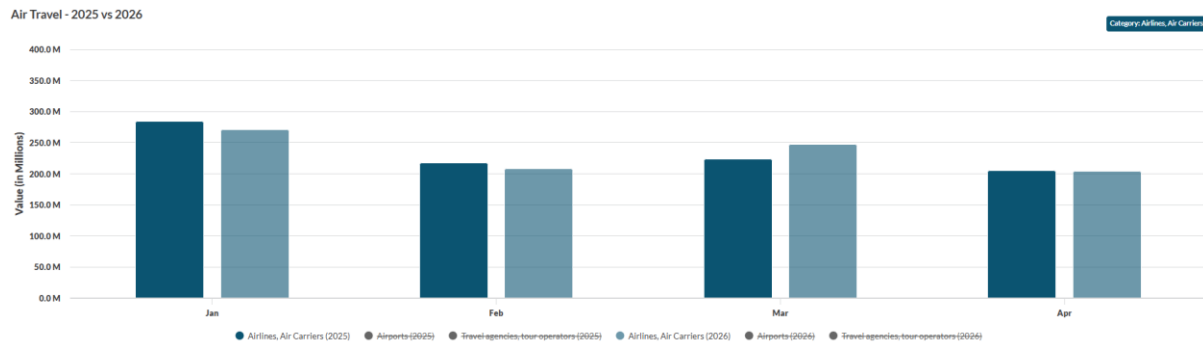
Air Travel Amid Geopolitical Uncertainty

Recent geopolitical events have intensified focus on air travel. One of the primary merchants driving Transport is Airlines, Air Carriers spending, in April, the value totalled €204.52 million, down 17.25 per cent from March. However, in comparison to April 2025, spending fell by a modest 0.08 per cent. The average transaction for airline tickets stood at €178.44, down 0.52 per cent from the same period last year. According to the CSO the prices for 'Passenger transport by air' declined by 18.4 per cent over the year.

Notably, consumer spending in Airports totalled €8.3 million, up 4.67 per cent month-on-month. Year-on-year, airport spending grew by a modest 0.66 per cent.

Lastly, spending on Travel agencies, tour operators amounted to €220 million in April, down 9.2 per cent from March. Year on year, this spending declined by 7.55 per cent, suggesting reduced holiday bookings and package tour demand.

Chart 4: Air Travel Spending



Explanatory notes

- The collected data relates to cards issued to Irish resident households' only
- No breakout between credit and debit card activity is collected
- Within Cash withdrawals, this includes both ATM cash withdrawals and "cashback" transactions at Point of Sale terminals
- The data collection includes some changes in the reporting population that arises following the entry and exit of resident reporting agents in the market
- [Full reporting requirements for this dataset](#)