



## Monthly Card Payment Statistics<sup>1</sup>

Table 1: Headline Card Payments (Value €)

Card Transactions	MoM % Change	YoY % Change
Total Card Payments	-2.76	7.65
Domestic	-1.08	7.74
o/w Online Payments	-1.87	11.70
o/w Point of Sale	-0.35	4.35
o/w Contactless	0.74	11.77
o/w NFC	2.08	24.06
Non-Domestic	-9.70	7.22
o/w Online Payments	-7.69	9.53
o/w Point of Sale	-13.14	3.26
Cash Withdrawals	-4.36	-6.47
Domestic	-3.65	-6.08
Non-Domestic	-12.62	-11.27

- In August, the value of **Total Card Spending** amounted to €9.49 billion, a decline of 2.76 per cent (€268.93) from July. Transaction volumes totalled 244.48 million, a decrease of 3.11 per cent (7.83 million) month on month. Despite this short-term dip, both value and volume displayed strong annual growth, increasing by 7.65 per cent and 6.04 per cent respectively compared with August 2024.
- **Domestic Card Spending** amounted to €7.78 billion in August, declining by 1.08 per cent compared to July. Transaction volumes also dropped, declining by 1.48 per cent. The average domestic transaction value stood at €38.25, an increase of 0.40 per cent from July, in line with the Consumer Price Index (CPI) monthly increase of 0.40 per cent. Over the past year the average transaction value increased by 2.04 per cent, consistent with annual CPI growth of 2 per cent.

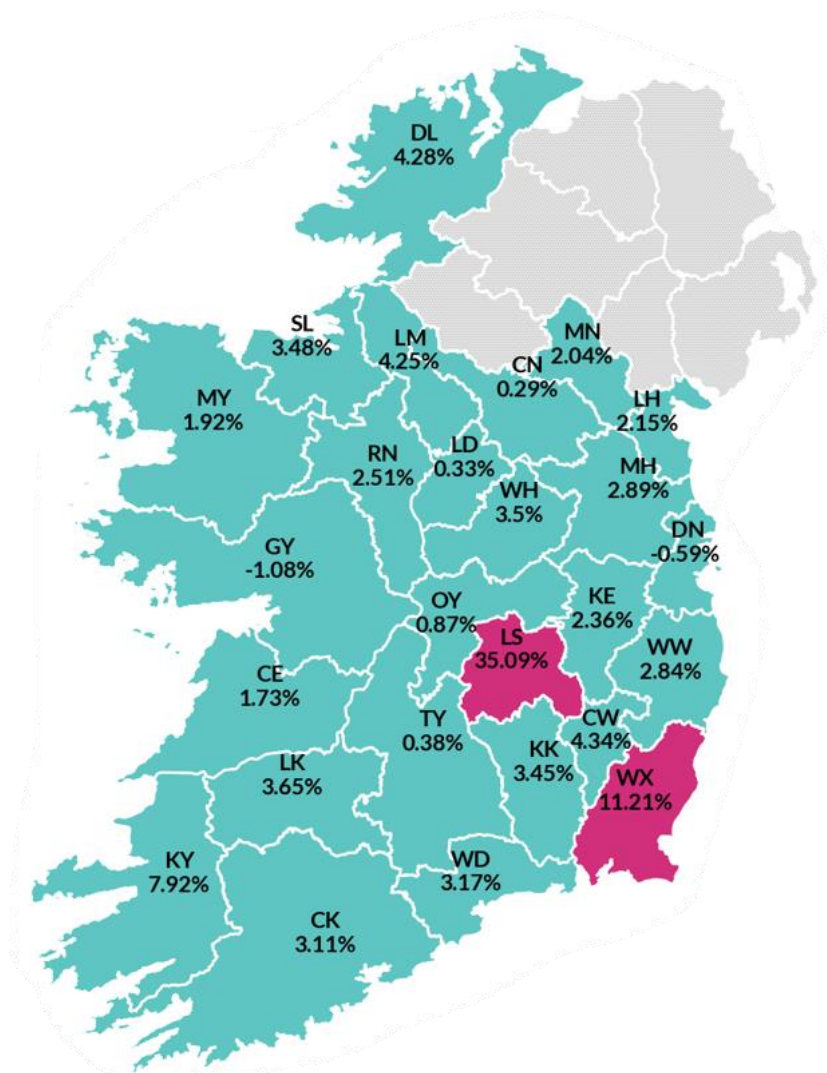
<sup>1</sup> Monthly Card Payments data are available on the Central Bank of Ireland [Open Data Portal](#).



August 2025

- Domestic Card Spending can be further split into **Point of Sale (POS)** and **Online Payments**. In August, the value of POS Payments amounted to €4.05 billion, a modest decline of 0.35 per cent month on month. The value of Online Payments totalled €3.73 billion, falling by 1.87 per cent from July. However, when compared to August 2024, both segments recorded strong annual growth, with POS Payments up 4.35 and Online Payments rising 11.70 per cent.
- Domestic POS Payments can be further categorised into Contactless Payments and within that Mobile Wallet (NFC) Payments. In August, **Contactless Payments** stood at €2.58 billion, an increase of 0.74 per cent from July. Similarly, **NFC Payments** (a subset of Contactless Payments) totalled €1.73 billion, increasing by 2.08 per cent month on month.
- Regionally, the largest monthly increases in **Mobile Wallet Payments** were observed in Laois and Wexford, rising by 35.09 (€8.46 million) and 11.21 (€5.62 million) per cent respectively. This increase was likely driven by events such as Electric Picnic and the Fleadh Cheoil (See chart 1 below).

Chart 1: The value (€) of Month-on-Month Changes in Mobile Wallet Payments in August





August 2025

- In August, **Non-Domestic Card Spending** amounted to €1.71 billion, dropping by 9.70 per cent. Transaction volumes totalled 41.07 million, declining by 10.44 per cent. This drop was expected following high overseas spending in July.
- Non-Domestic Spending can be further broken down into POS and Online Payments. The value of **Non-Domestic POS Spending** totalled €607.10 million, a decline of 13.14 per cent. Similarly, **Online Payments** amounted to 1.10 billion, falling by 7.69 per cent. In comparison to the yearly change, both POS and Online Payments demonstrated strong annual growth, rising by 3.26 per cent and 9.53 per cent respectively.
- In August, the value of Total **Cash Withdrawals** amounted to €1.09 billion, down 4.36 per cent from July. The volume of transactions totalled 7.35 million, declining by 3.10 per cent. Both value and volume of Cash Withdrawals showed strong annual decline, falling by 6.47 per cent and 8.94 per cent respectively. The average Cash Withdrawal in August stood at €148.38, up 2.71 per cent in comparison to same period last year.

## Sectorial Spending

In August, overall Card Spending declined month on month, which resulted in most Sectors showing decreases. In particular, the value of spending in **Retail (-2.42)**, **Services (-3.61)** and **Miscellaneous (-9.49)** fell, while spending in **Social (0.10)** rose, primarily due to an increase in Membership related spending.

### Education Spending spiked by 120.69 per cent over the month

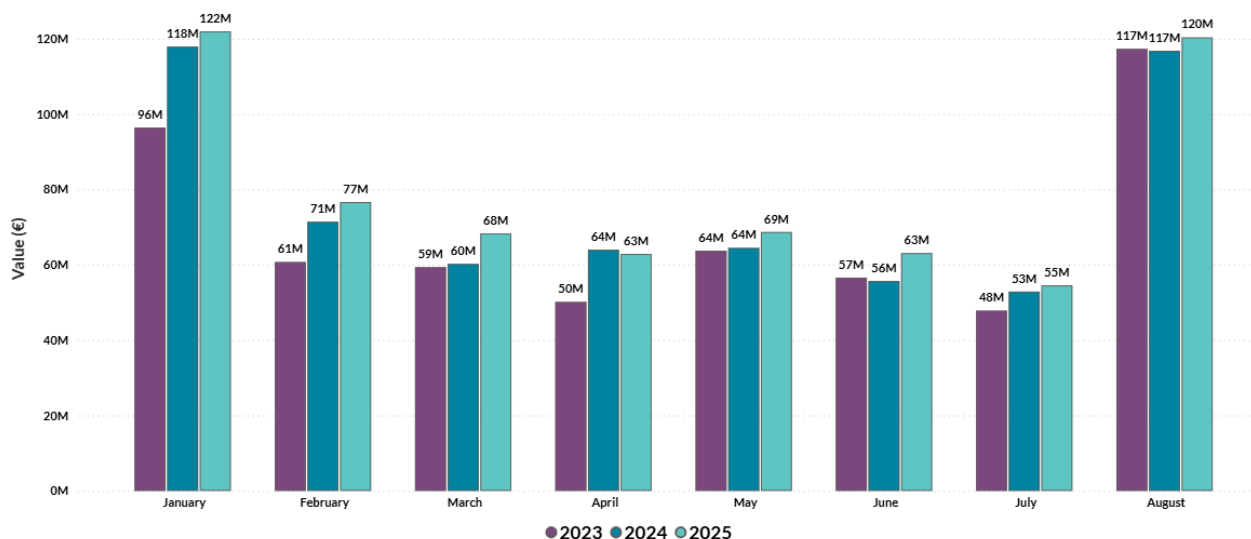
- Despite an overall decline in Retail, the 'Education' sub-sector recorded a sharp rise in August. Irish households spent an additional €65.82 million on education compared with July, an increase of 120.69 per cent. On an annual basis, spending increased by 3.01 per cent (€3.52 million) (See Chart 2). This sharp increase is largely attributed to 'back to school' spending. The annual increase is consistent with Education CPI figures which grew by 2.3 per cent from August 2024.

In particular, the main merchant driving this annual increase in Education spending is 'Colleges, Universities', where spending rose by 6.05 per cent (€3.57 million) compared with August 2024.

In contrast, spending on 'Elementary and Secondary schools' declined year on year, falling by 5.98 per cent (€1.09 million).



**Chart 2: Education Spending by Irish Households Year-on-Year from January – August**



## Office/Stationary Equipment Spending rose by 7.97 per cent in August

- Spending on Office/Stationary Equipment increased by 7.97 per cent in August. However, despite the strong monthly growth, yearly spending declined by 11.81 per cent.

One merchant driving this growth is 'Office and School Supply Stores', A likely back to school effect, with value spent increasing by 63.27 per cent from July. In comparison to the same period last year, spending on this merchant declined significantly, falling by 23.60 per cent.

## 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](#)