



Monthly Card Payment Statistics

Table 1: Headline Card Payments (Value €)

Select Transaction Type: EUR (€) PN Export to CSV

Payment Type	MoM Change	YoY Change
Total Card Payments	-267.11M (-2.68%)	+226.85M (+2.39%)
Domestic	-163.74M (-2.05%)	+47.35M (+0.61%)
→ o/w Online	-179.62M (-5.02%)	-329.57M (-8.84%)
→ o/w Point of Sale	+15.88M (+0.36%)	+376.92M (+9.31%)
↳ o/w Contactless	+33.69M (+1.13%)	+427.31M (+16.55%)
↳ o/w Mobile Wallet	+52.10M (+2.43%)	+462.91M (+26.71%)
Non-Domestic	-103.37M (-5.19%)	+179.49M (+10.50%)
→ o/w Online	-37.87M (-3.03%)	+108.02M (+9.80%)
→ o/w Point of Sale	-65.50M (-8.80%)	+71.48M (+11.77%)
Cash Withdrawals	-75.69M (-6.76%)	-46.83M (-4.29%)
Domestic	-67.27M (-6.48%)	-41.71M (-4.12%)
Non-Domestic	-8.42M (-10.33%)	-5.12M (-6.55%)

- In August, the value of total card spending stood at €9.72 billion, a drop of 2.68 per cent (€267.11 million) from July. Transaction volumes amounted to 264.74 million, down 2.31 per cent month on month. Both metrics posted year-on-year growth, with value up 2.39 per cent and volume rising more sharply at 8.29 per cent.
- Domestic card spending fell in August. In value terms, card spending totalled €7.83 billion, down 2.05 per cent (€163.74 million) from July and transactions amounted to 218.78 million, falling by 1.46 per cent. Year-on-year, both value and volume grew, with value rising a modest 0.61 per cent and volume growing by 7.56 per cent. This divergence indicates that Irish consumers conducted more transactions but spent less per transaction. The average transaction fell to €35.77 in August, representing a 6.46 per cent decline from €38.25 in August 2025. According to the Central Statistics Office (CSO), the consumer price index (CPI) rose by 3.7 per cent year-on-year.¹
- Domestic card spending can vary significantly by county (See chart 1 below).² In August, Dublin and Cork are the only counties where spending exceeds 300 million. Dublin accounts for the largest share of value spent, driving just over half of overall Irish consumer spending at 53 per cent (€4.11 billion). Cork follows at a distant second with 9 per cent (704.12

¹ CSO Consumer Price Index Data can be found [here](#)

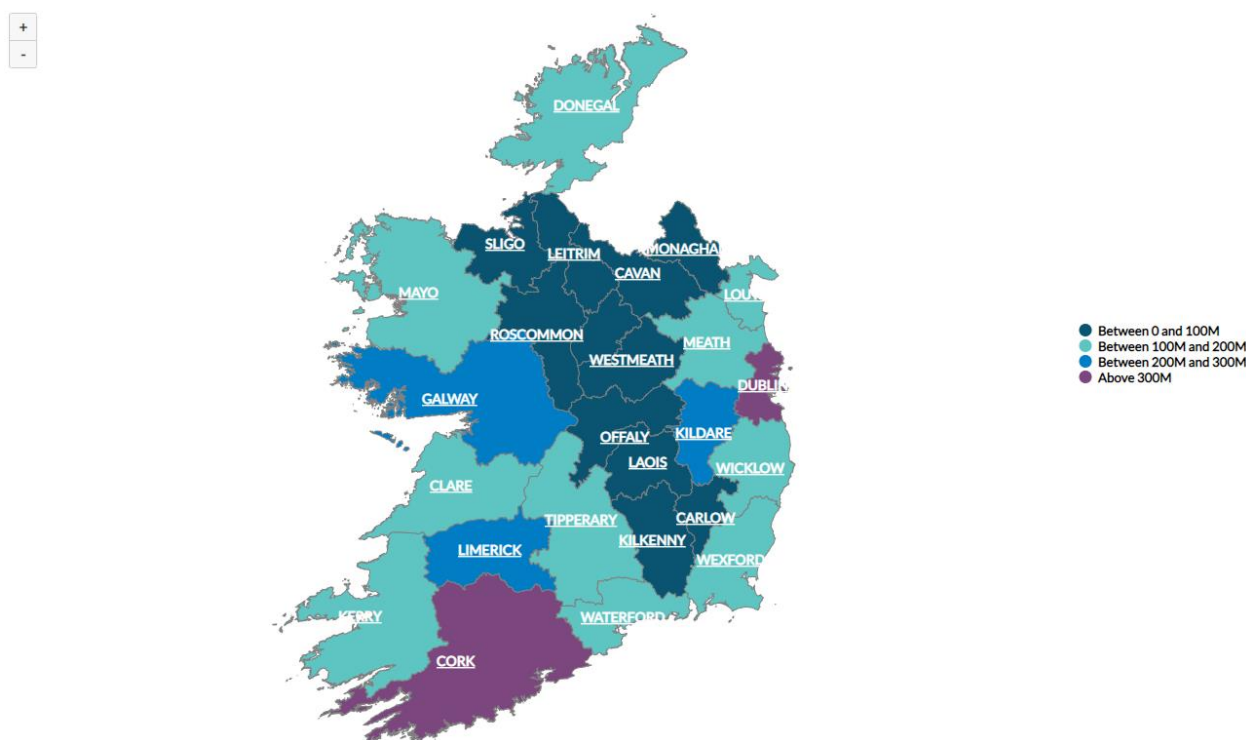
² Domestic card spending by county is attributed to the merchant's location. For online transactions, this is typically the merchant's headquarters rather than the consumer's location. This may overstate spending in counties with significant online retail operations, particularly Dublin.



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million). According to the CSO, Dublin houses 28.9% of Irish residents,³ but accounts for 53% of domestic card spending, reflecting a high concentration of economic activity in the capital. Across the summer months, August marked the peak spending period, with the majority of counties reaching their highest values in this month. Notably, Laois experienced a sharp increase, with value up 22.96 per cent month-on-month and transaction volumes up 32.54 per cent, a surge likely driven by the Electric Picnic festival as summer drew to a close.

Chart 1: Total Card Payments by County
Monthly Card Payment Statistics



Source: Central Bank of Ireland - MPCY Dataset

Domestic card spending can be further categorised into point of sale (POS) and online payments. In August, the value of POS spending totalled €4.43 billion a small increase of 0.36 per cent from July. Online Payments stood at €3.40 billion, down 5 per cent month-on-month. POS displayed strong year-on-year growth, increasing by 9.31 per cent, while online payments fell by 8.84 per cent. The online decline was primarily driven by Financial Services spending, whilst underlying consumer online spending remained relatively stable. This is discussed in further detail in the merchant section below (See chart 2 below).

³ CSO Population Data can be found [here](#)



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Chart 2: Domestic - POS and Online Payments



- Domestic POS spending can be further split into contactless and within that, mobile wallet (NFC) payments. In August, the value of contactless payments reached €3.01 billion, up 1.13 per cent from July. NFC payments (a subset of contactless payments) amounted to €2.19 billion, rising 2.43 per cent. In comparison to August 2025, both contactless and NFC payments rose sharply, increasing by 16.55 per cent and 26.71 per cent respectively.
- In August, non-domestic spending totalled €1.89 billion across 45.96 million transactions. Month-on-month, both value and volume declined, falling 5.19 per cent and 6.19 per cent respectively, suggesting a seasonal slowdown.
- Breaking down this spending by channel reveals divergent trends. POS transactions accounted for €678.57 million, down 8.8 per cent from July, whilst online payments reached €1.21 billion, declining more modestly at 3.03 per cent. Despite these month-on-month declines, both channels showed strong year-on-year growth, POS payments rose 11.77 per cent and online payments increased 9.8 per cent.
- In August, cash withdrawals totalled €1.04 billion across 6.82 million transactions. Month-on-month, both value and volume declined, falling 6.76 per cent and 4.98 per cent respectively, indicating a seasonal slowdown in cash usage. However, the average withdrawal increased to €152.98, up 3.10 per cent year-on-year from €148.38. This suggests that whilst fewer withdrawals occurred, those that did take place were for larger amounts. Year-on-year, the overall trend remains negative, with both value and volume falling 4.29 per cent and 7.17 per cent respectively.

Sector Analysis

In August, overall card spending declined month-on-month, driven primarily by Services, which fell 7.09 per cent (€281.58 million). Miscellaneous spending also declined, dropping 7.37 per cent (€17.17 million). In contrast, Retail and Social proved resilient, growing 0.30 per cent (€13.07 million) and 1.26 per cent (€18.56 million) respectively.



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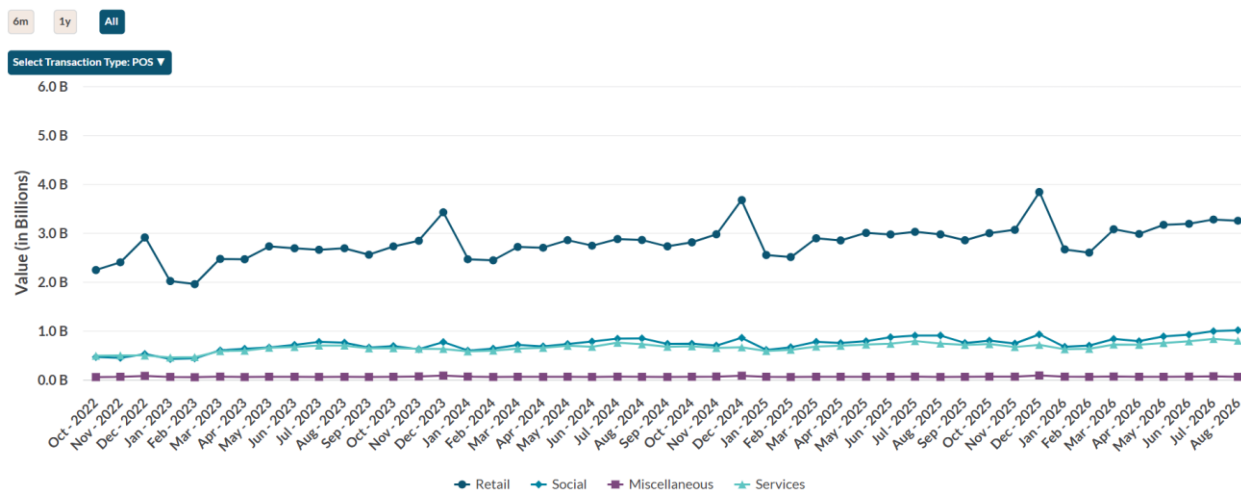
POS spending showed mixed performance in August. Most sectors declined month-on-month. Services led the absolute fall, dropping to €795.11 million (down €34.30 million or 4.14 per cent), followed by Retail at €3.25 billion (down €24.31 million or 0.74 per cent). Miscellaneous spending fell sharply to €54.46 million (down €10.99 million or 16.80 per cent). However, Social spending bucked the decline, rising to €1.01 billion (up €19.98 million or 2.02 per cent).

Year-on-year, all four sectors demonstrated strong growth: Retail increased 9.44 per cent, Social 11.95 per cent, Services 7.91 per cent, and Miscellaneous 4.21 per cent.

Online spending in August was dominated by a sharp decline in Services, which fell to €2.90 billion (down €247.28 million or 7.86 per cent). This contraction was the primary driver of the overall card spending decline, largely attributable to Financial Services, a sub-sector that plummeted €240.15 million (13.02 per cent). This is discussed in further detail in the merchant section below. Social and Miscellaneous spending also declined modestly, falling €1.42 million (0.29 per cent) and €6.17 million (3.69 per cent) respectively, to €488.96 million and €161.21 million. Retail bucked this trend, rising to €1.06 billion (up €37.39 million or 3.64 per cent).

Year-on-year, the picture diverges sharply. Retail, Social, and Miscellaneous all demonstrated strong growth at 19.55 per cent, 12.85 per cent, and 8.38 per cent respectively. Services, however, contracted 13.79 per cent, driven by a severe decline in Financial Services (down 27.71 per cent).

Chart 3: Sectorial Spending by Irish Consumers





Merchant Analysis

Sub-sector and merchant-level trends underpin the sector performance discussed above. Two sub-sectors merit particular attention: Clothing and Financial Services.

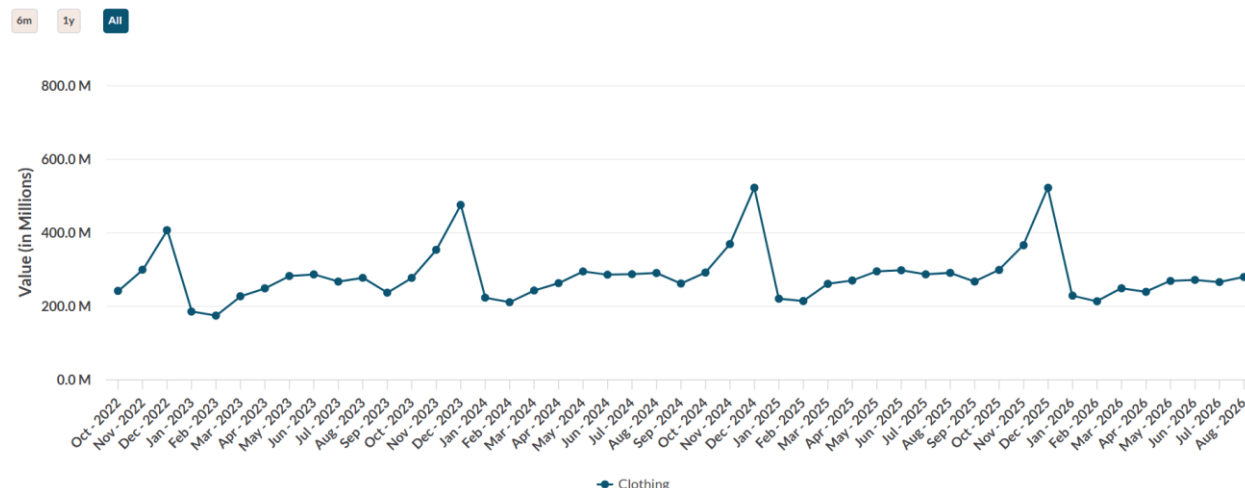
Clothing

Clothing drove Retail growth in August. Domestic spending reached €278.31 million, up €13.75 million (5.20 per cent) from July. However, transaction volumes declined slightly to 5.21 million (down 38.08 thousand or 0.73 per cent), indicating that consumers made fewer purchases but spent more per transaction. The average Clothing purchase rose to €53.41, up €3.01 (5.97 per cent) from €50.40 in July, a rise that aligns with inflationary pressures. According to the CSO, Clothing and footwear inflation increased 3.6 per cent month-on-month, the largest increase across all divisions.

Year-on-year, Clothing spending contracted, with both value and volume falling 3.89 per cent and 1.68 per cent respectively.

Uniforms and Commercial Clothing' drove Clothing's growth, surging 68.58 per cent from July, a seasonal spike driven by back-to-school spending.

Chart 4: Domestic Clothing Transactions



Financial Services

Financial Services continued to drive the Services sector decline in August, mirroring the pattern from July. Spending fell to €1.63 billion (down €242.55 million or 12.95 per cent), whilst transaction volumes dropped more sharply to 9.95 million (down 1.81 million or 15.44 per cent). Year-on-year, Financial Services has contracted sharply, with value falling 27.36 per cent and volume plummeting 36.34 per cent.



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The primary driver is 'Financial Institutions – Merchandise, Services and Debt Repayment', which fell €225.75 million (16.30 per cent) month-on-month and €647.03 million (35.82 per cent) year-on-year. This significant decline likely reflects a shift in payment preference rather than reduced consumer spending. The introduction of Account-to-Account (A2A) banking services such as Zippay by Irish banks has provided consumers with an alternative payment option. Consequently, these transactions are no longer recorded as card payments, explaining the sharp decline in card-based Financial Services 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](#)