



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

Table 1: Headline Card Payments (Value €)

Card Transactions	MoM % Change	YoY % Change
Total Card Payments	2.79	9.46
Domestic	1.93	9.30
o/w Online Payments	2.26	14.34
o/w Point of Sale	1.63	4.98
o/w Contactless	1.51	13.03
o/w NFC	1.97	26.93
Non-Domestic	6.51	10.10
o/w Online Payments	3.20	11.22
o/w Point of Sale	12.70	8.24
Cash Withdrawals	2.66	-5.24
Domestic	2.11	-4.95
Non-Domestic	9.59	-8.47

- In July, the **value of Total Card Payments** amounted to €9.76 billion, a monthly increase of 2.79 per cent (€264.98 million). The **volume** of transactions amounted to 252.31 million, a 3.46 per cent (8.44 million) increase compared to June. In annual terms, the value of Total Card Payments increased by 9.46 per cent (€843.04 million), while the volume increased by 8.35 per cent (19.44 million).
- Compared to June, the **value of Domestic Card Spending** increased by 1.93 per cent (€149.20 million) and the **volume** of transactions increased by 2.23 per cent (4.50 million). In July, the average domestic transaction declined to €38.09, a 0.29 per cent decrease compared to last month, but a 1.68 per cent increase compared to July 2024, in line with the Consumer Price Index (CPI) annual increase of 1.7 per cent<sup>2</sup>.

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

<sup>2</sup> The press release on the Consumer Price Index for July 2025 is available on the [CSO website](#).

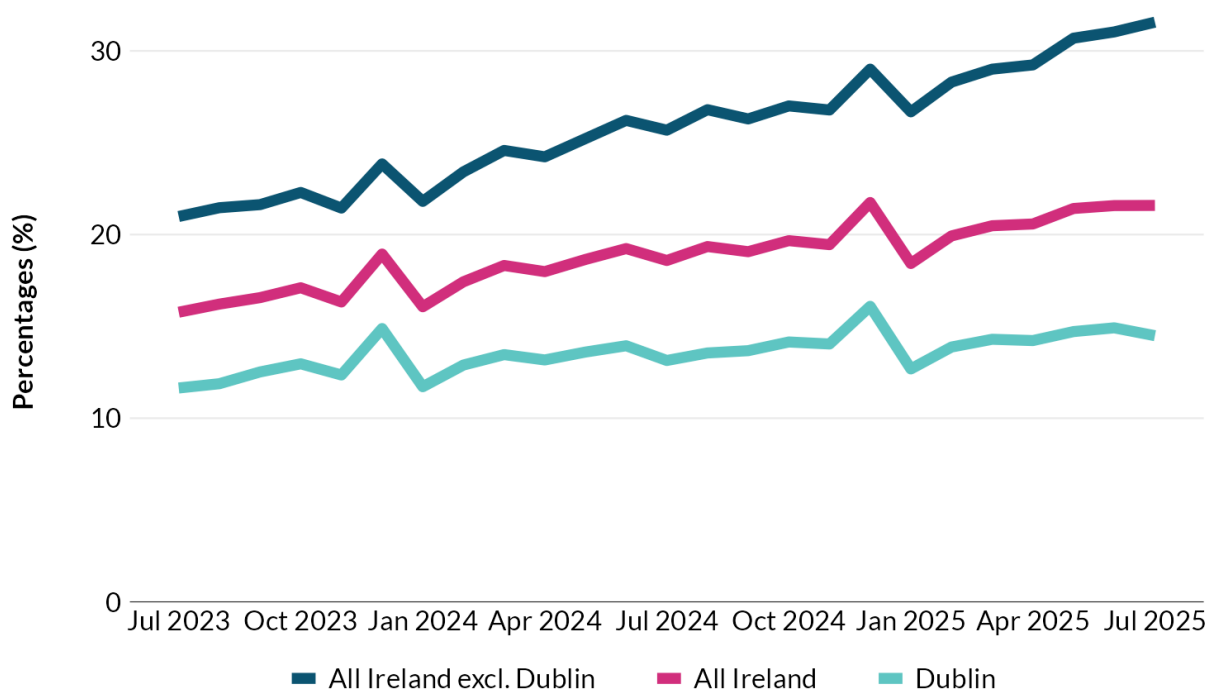


July 2025

- Domestic Card Spending can be further split into **Online** and **Point of Sale Payments (POS)**. The value of Domestic Online Payments stood at €3.80 billion, 2.26 per cent higher compared to June. Similarly, POS Payments totalled €4.06 billion, a 1.63 per cent increase compared to the previous month. In annual terms, the growth in Domestic Online Payments continued to outpace the growth in POS Payments, with their values increasing by 14.34 per cent and 4.98 per cent, respectively.
- Domestic POS Payments** can be further categorised into **Contactless Payments** and within that, **Mobile Wallet (NFC) Payments**. In July, the value of Domestic Contactless Payments amounted to €2.56 billion, a 1.51 per cent increase compared to June. On the other hand, the value of Domestic NFC Payments (a subset of Contactless Payments) totalled €1.70 billion, a 1.97 per cent monthly increase. Annually, Contactless Payments and NFC Payments increased by 13.03 per cent and 26.93 per cent, respectively.

The share of Mobile Wallet Payments to Total Domestic Card Payments continued to trend upward and reached 22 per cent in July, but differences persist between counties. Notably, Mobile Wallet Payments accounted for only 14 per cent of the total value of Card Payment in Dublin, while this figure reached 32 per cent for the rest of Ireland (Chart 1).

**Chart 1: Share of Mobile Wallet Payments to Total Domestic Card Payments continues to trend upward, but Dublin is lagging behind the rest of Ireland**





July 2025

- In July, growth in **Non-Domestic Spending**<sup>3</sup> remained strong amid the continuation of the holiday season. The **value** of Non-Domestic Spending totalled €1.89 billion, up 6.51 per cent compared to June. Similarly, **volume** totalled 45.86 million, increasing by 9.38 per cent month on month.
- **Non-Domestic Spending** can be further broken down into Online and POS Spending. The **value of Non-Domestic Online Payments** totalled €1.19 billion, up 3.20 per cent from June. Similarly, **Non-Domestic POS Payments** stood at €698.92 million, a monthly increase of 12.70 per cent. Compared to July 2024, both categories grew by 11.22 per cent and 8.24 per cent, respectively.
- In July, the **value of total Cash Withdrawals** amounted to €1.14 billion, up 2.66 per cent from June. The **volume of transactions** totalled 7.59 million, increasing by 1.17 per cent. In particular, the value of Domestic Cash Withdrawals increased by 2.11 per cent, while Non-Domestic Cash Withdrawals increased by 9.59 per cent. Annually, the value and volume of Domestic Cash Withdrawals declined by 4.95 per cent and 8.38 per cent, respectively. Similarly, the value and volume of Non-Domestic Cash Withdrawals declined by 8.47 per cent and 10.81 per cent, respectively.
- In July, the average Cash Withdrawal amount stood at €150, 3.65 per cent higher compared to July 2024. The average Domestic Cash Withdrawal amount was €151, while the average Non-Domestic Cash Withdrawal stood at €146, both increasing annually by 3.74 per cent and 2.62 per cent, respectively.

## Sectorial Spending

In July, growth in card spending on retail sectors returned positive while growth in spending on services and social sectors moderated compared to last month. In particular, card spending on the **Retail** sector increased by 1.83 per cent, while spending on **Service** and **Social** sectors increased by 3.95 and 2.48 per cent respectively. Spending on **Miscellaneous** sectors increased only by 0.17 per cent.

### Clothing card spending decreased by 1.89 per cent over the month

- While monthly growth in card spending on retail sectors was positive, card spending on **Clothing** declined compared to June. Spending in this sector stood at €433.36 million, following a €8.34 million, or 1.89 per cent, monthly decline. Compared to last year, spending in this sub-sector increased by 1.84 per cent.

One merchant driving the decline was `Men's, Women's Clothing Stores`, with spending on this merchant declining by €3.84 million, or 3.47 per cent compared to last month. Interestingly, the volume of transactions increased by 82,406 or 5.04 per cent. The average amount spent per transaction thus declined by 8.10 per cent from June, in line with CSO data<sup>4</sup> showing a month-on-month decline in clothing prices of 6.1 per cent (Chart 2).

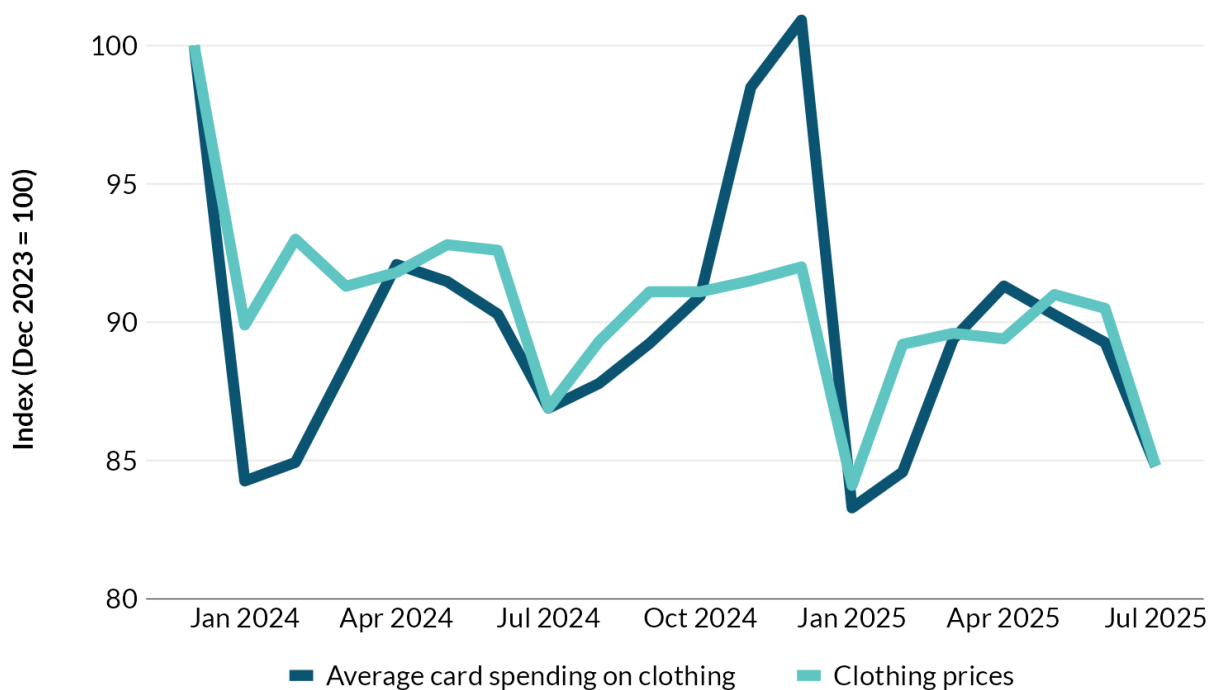
<sup>3</sup> Non-Domestic Card Spending refers to spending recorded outside of Ireland with euro-denominated cards for personal use issued by Irish institutions and held by Irish residents.

<sup>4</sup> Figures on `Clothing and Footwear` prices for July 2025 can be found in Table 6 on the [CSO website](#).



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Chart 2: In July, the average amount spent on clothing declined, amid lower prices



## Health card spending increased by 9.58 per cent over the month

- In July, card spending on **Health** amounted €216.59 million and had the largest monthly percentage increase of all service sectors. Spending on this sub-sector increased by €18.94 million, or 9.58 per cent compared to June. Annually, spending increased by 10.54 per cent.

More than half of the monthly increase in Health spending was driven by `Dentists, Orthodontists`. During the month of July, Irish households increased their spending on this merchant by €7.06 million, or 14.15 per cent. Notably, card spending on this merchant reached €56.93 million on July, the highest value on record since the collection of Monthly Card Spending Statistics began in October 2022.

## Transport card spending increased by 2.57 per cent over the month

- In July, card spending on **Transport** totalled €745.42 million, making it the second largest service sector by card spending, after Financial Services. Compared to last month, spending on Transport increased by €18.68 million, or 2.57 per cent.

One merchant that positively contributed to the monthly increase in Transport spending was `Boat Rentals and Leases`. Card spending on this merchant increased by €446,511 or 36.80 per cent from June. Spending on this merchant is highly seasonal and typically peaks in the month of July, stimulated by summer holidays and sunny weather. In fact, Irish household spending on this merchant occurred mostly abroad, with 77 per cent of card spending on `Boat Rentals and Leases` recorded outside Ireland.



## 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](#)