Monthly Card Payment Statistics[1]

Table 1: Headline Card Payments (Value €)

Select Transaction Type: EUR (€) PN

Payment Type	MoM Change	YoY Change
Total Card Payments	-8.17M (-0.08%)	+557.01M (+5.87%)
Domestic	-173.71M (-2.10%)	+401.96M (+5.21%)
→ o/w Online	-137.84M (-3.46%)	+129.54M (+3.49%)
→ o/w Point of Sale	-35.87M (-0.83%)	+272.42M (+6.81%)
↳ o/w Contactless	-17.09M (-0.59%)	+345.44M (+13.68%)
↳ o/w Mobile Wallet	-17.85M (-0.86%)	+398.22M (+23.92%)
Non-Domestic	+165.54M (+9.37%)	+155.05M (+8.72%)
→ o/w Online	+35.82M (+2.92%)	+105.97M (+9.15%)
→ o/w Point of Sale	+129.72M (+24.04%)	+49.08M (+7.91%)
Cash Withdrawals	-6.66M (-0.61%)	-33.39M (-3.00%)
Domestic	-17.53M (-1.72%)	-26.29M (-2.55%)
Non-Domestic	+10.87M (+17.06%)	-7.09M (-8.68%)

- In June, the value of total card spending reached €10.05 billion, a slight decline of 0.08 per cent (€8.17 million) from May whilst transaction volumes increased to 262.40 million, up 0.32 per cent month on month. Year-on-year, both metrics showed strong growth, with value rising by 5.87 per cent and volume increasing 7.60 per cent.

- In June, domestic card spending fell. In value terms, card spending stood at €8.12 billion, down 2.10 per cent (€173.71 million) from May and transactions totalled 216.11 million, dropping by 1.77 per cent. This reflects patterns during previous years, where a slight decline in domestic is accompanied by increased spending abroad during summer holidays. Both value and volume demonstrated strong year-on-year growth, increasing by 5.21 per cent and 7.01 per cent respectively (See table 1). The average domestic card transaction stood at €37.56, down 1.68 per cent from June 2025 (€38.20). According to the Central Statistics Office (CSO) the consumer Price Index (CPI) rose by +3.4 per cent year-on-year.

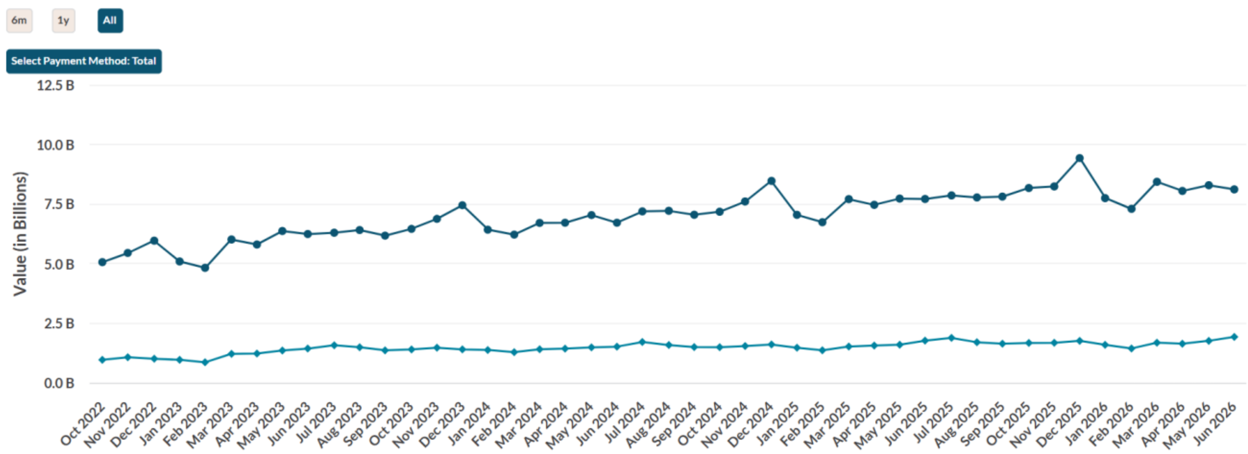
- Domestic card spending can be further split into point of sale (POS) and online payments. In June, the value of POS spending amounted to €4.27 billion, a decline of 0.83 per cent from May. Online payments stood at €3.84 billion, falling by 3.46 per cent month on month. POS displayed strong year-on-year growth, increasing by 6.81 per cent while Online payments grew by 3.49. This difference suggests a consumer preference for in-store shopping, outperforming digital channels in both total spending and annual growth (see chart 1 below).

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

- Domestic POS spending can be further categorised into contactless and within that, mobile wallet (NFC) payments. In June, the value of contactless payments reached €2.87 billion, down 0.59 per cent from May. NFC payments (a subset of contactless payments) amounted to €2.06 billion, declining by 0.86 per cent. When compared to June 2025, contactless payments grew by 13.68 per cent and NFC payment rose sharply, increasing by 23.92 per cent.

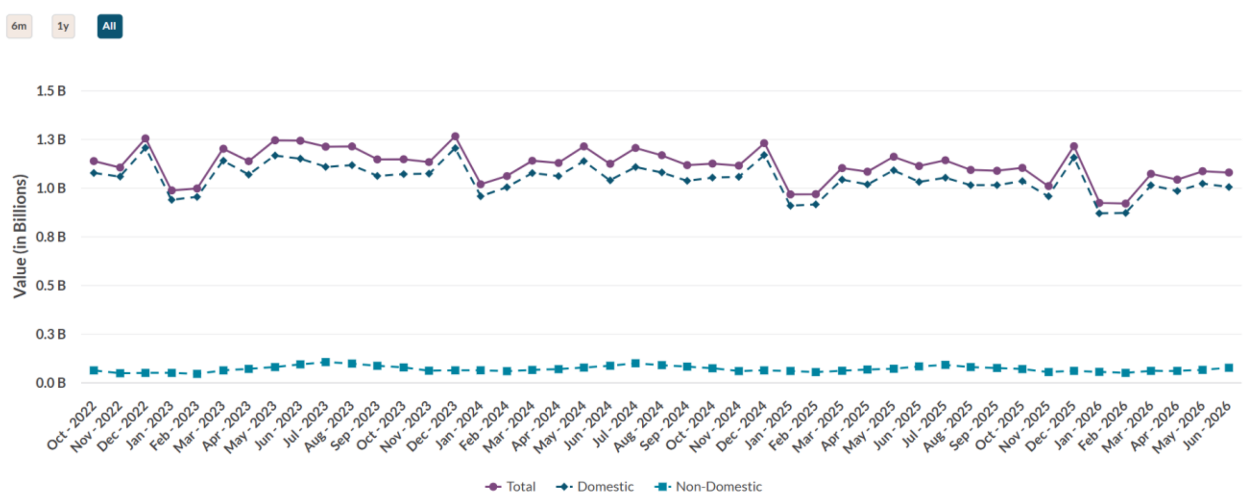
- Non-domestic spending can be further spilt into POS and online payments. In June, POS reached €669.25 million, up 24.04 per cent from May. This seasonal increase likely resulted from Irish residents travelling abroad for summer holidays. Online payments stood at €1.26 billion, up 2.92 per cent month on month. In comparison to June 2025, both POS and online payments grew, rising by 7.91 per cent and 9.15 per cent respectively.

Chart 1: Domestic and Non-Domestic Card Spending by Irish Consumers



- In June, the value of total cash withdrawals amounted to €1.08 billion, dropping by 0.61 per cent from May. Transaction volumes totalled 7.02 million, falling by 2.94 per cent. The ongoing shift away from cash is reflected in year-on-year declines of 3.00 per cent in value and 6.43 per cent in volume.

Chart 2:Cash Withdrawals by Irish Consumers



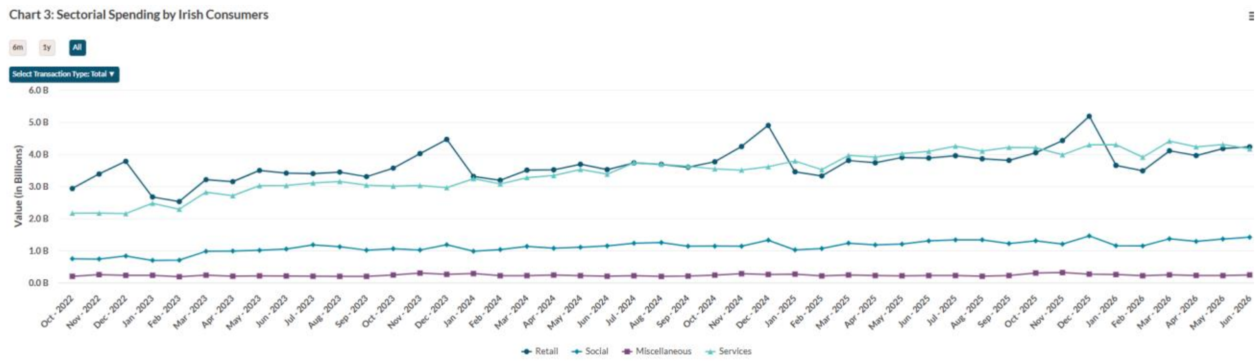
Sector Analysis

Overall card spending declined month-on-month in June, with Services leading the decline, falling 3.19 per cent. In contrast, Retail (+1.24 per cent), Social (+4.21 per cent) and Miscellaneous (+9.08 per cent) sectors expanded, demonstrating divergent sectoral performance.

In terms of POS spending, all sectors grew with Social having the largest absolute increase, totalling €916.58 million, rising €34.97 million (3.97 per cent) from May. Services followed, standing at €781.35 million, up €34.15 million (4.57 per cent). Retail and Services amounted to €3.18 billion and €59.75 million respectively, growing by 0.65 per cent (€20.53 million) and 7.52 per cent (€4.18 million).

In online spending, Services declined, totalling €3.38 billion, down €171.44 million (4.82 per cent) from May. The reaming sectors expanded, with Retail growing the largest amounting to €1.04 billion, increasing by €31.29 million (3.09 per cent). Social and Miscellaneous stood at €499.60 million and €181.88 million respectively, increasing by 4.65 per cent and 9.61 per cent. The drop in online spending in Services is driven by a reduction in 'Financial Services' sub-sector (See further detail in the Merchant section below).

Retail and Services are the largest sectors of card spending by Irish residents. In June, the value of Services made up 44 per cent of total card spending and Services made up 41 per cent. For POS spending these weights change sharply, with Retail at 64 per cent and Services at 16 per cent. However, for online spending Retail stands at 20 per cent and Services at 66 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'.

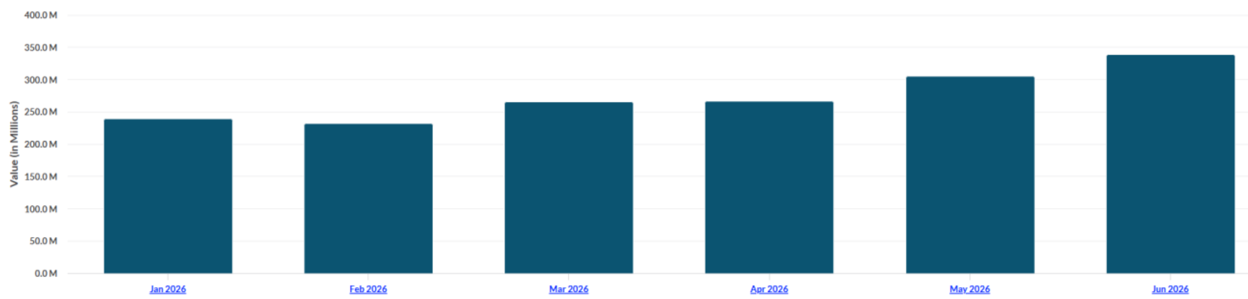


Merchant

In June, one of the main drivers in the Services sector was 'Accommodation' spending which stood at €385.12 million, up 10.33 per cent from May. In comparison to June 2025, spending rose by 7.83 per cent.

The main merchant driving this growth was 'Hotels, Motels and Resort' spending which amounted to €338.63 million, up 10.90 per cent (€33.72 million) from May. When compared to the same period last year, spending grew by 8.15 per cent. Payment methods reflected a clear consumer preference for in person transactions, with POS payments accounting for 60.90 per cent (€206.26 million) while online represented 39.1 per cent (€132.37 million). This seasonal surge is typical for June, as Irish residents book summer holidays (See chart 4 below).

Chart 4: Card Spending in Hotels, Motels and Resorts by Irish Consumers
January - June 2026



The Services sector's overall decline was primarily driven by weakness in 'Financial Services' spending, which fell to €2.10 billion in June, down 9.31 per cent month-on-month and 5.11 per cent year-on-year.

Within this, Financial Institutions (Merchandise, Services and Debt Repayment) was the main cause, contracting to €1.63 billion. This represented a sharp 12.11 per cent drop from May (€224.46 million) and a 7.64 per cent decline year-on-year. This merchant category encompasses debt repayments, banking products such as foreign currency and travellers cheques, and administrative fees.

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