



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

Table 1: Headline Card Payments (Value €)

Card Transactions	MoM % Change	YoY % Change
Total Card Payments	15.72	9.60
Domestic	15.51	9.42
o/w Online Payments	13.07	13.00
o/w Point of Sale	18.07	6.05
o/w Contactless	18.73	13.11
o/w NFC	20.37	24.25
Non-Domestic	16.75	10.50
o/w Online Payments	16.88	9.99
o/w Point of Sale	16.39	11.85
Cash Withdrawals	16.64	-2.69
Domestic	16.37	-2.78
Non-Domestic	21.50	-1.01

- Total **value of card spending** totalled €10.13 billion, representing a month-to-month increase of 15.72 per cent (€1.38 billion). **Transaction volumes** totalled 256.38 million, up 16.63 per cent from February. On an **annual basis**, both value and volume demonstrated robust growth, rising by 9.60 per cent and 8.74 per cent respectively.
- There is clear evidence of a **structural shift toward e-commerce**. In March 2024, point-of-sale (POS) and online payments were broadly comparable (€4.11bn vs €4.02bn). By March 2026, online payments had risen to €5.45bn, exceeding POS spending at €4.68bn. This crossover, plotted on Chart 1, reflects both persistent substitution toward digital channels and potentially price effects due to e-commerce offering lower prices for a similar product.

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



Chart 1: Total value of POS and Online Card Payments 2024-2026



- **Domestic card spending** increased in March. In **value terms**, spending stood at €8.44 billion, up 15.51 per cent (€1.14 billion) from February. In **volume terms**, transactions totalled 217.21 million, an increase of 16.60 per cent. **Year-on-year** performance remained strong, with value and volume increasing by 9.42 per cent and 7.82 per cent respectively. The **average domestic transaction** fell to €38.83, down 2.46 per cent from February (€39.81). When compared to March 2025, the average domestic transaction increased by 1.46 per cent (€0.56 cent). For context, the Consumer Price Index (CPI), as reported by the Central Statistics Office<sup>2</sup> (CSO), increased by 3.6 per cent year-on-year.
- Domestic card spending can be disaggregated into **point of sale (POS)** and **online payments**. In March, the **value of POS payments** stood at €4.22 billion, increasing by 18.07 per cent from February. All sectors contributed to the increase: Retail experienced an increase of 18.44 per cent (€446.82 million), Services grew 15.06 per cent (€79.20 million), Social registered an expansion of 19.74 per cent (€112.61 million) and Miscellaneous experienced an increase of 12.88 per cent (€6.58 million). **The value of online payments** totalled €4.22 billion, increasing by 13.07 per cent month on month. The increase was driven by all sectors: Retail, grew by 16.35 per cent (€88.80 million), Services, climbed by 11.83 per cent (€325.18 million), Social, increased by 19.23 per cent (€55.59 million), and Miscellaneous, grew by 12.00 per cent (€18.13 million). On an **annual basis**, both channels recorded consistent growth, with POS payments rising by 6.05 per cent and online payments increasing sharply by 13.00 per cent.
- Domestic POS spending can be further disaggregated into **contactless and within that mobile wallet (NFC) payments**. In March, **contactless payments** reached €2.77 billion, increase of 18.73 per cent from the prior month. **NFC payments**, a subset of contactless

<sup>2</sup> CSO data can be found [here](#)



March 2026

payments, amounted to €1.96 billion, which presents a monthly increasing of 20.37 per cent. Both segments exhibited strong annual growth, with contactless increasing by 13.11 per cent and NFC payments rising by a notable 24.25 per cent.

- In March, **non-domestic spending** amounted to €1.69 billion, up by 16.75 per cent from February. **Transaction volumes** reached 39.16 million, increasing by 16.77 per cent. Year-on-year, both value and volume recorded solid growth, increasing by 10.50 per cent and 14.16 per cent respectively.
- Non-domestic spending can be further categorised into **POS** and **online payments**. In March, **POS payments amounted** to €463.19 million, up 16.39 per cent from February. The month on month increase in this category was primarily driven the following sectors: Retail increased by 18.15 per cent (€31.04 million), Services were up by 10.22 per cent (€10.34 million), and Social increased by 19.20 per cent (€23.59 million). **Online payments** stood at €1.23 billion, increasing by 16.88 per cent month on month. This increase was driven by all sectors: Retail increased by 16.76 per cent (€57.75 million), Services grew by 16.41 per cent (€87.17 million), Social went up by 18.67 per cent (€30.26 million), and Miscellaneous increased by 17.01 per cent (€2.06 million). **Year-on-year**, both categories displayed modest annual growth, with POS rising by 11.86 per cent and online payments increasing by 9.99 per cent.
- **Total cash withdrawals** in March amounted to €1.07 billion, a robust increase of 16.64 per cent from February. **Transaction volumes** totalled 7.14 million, increasing by 16.29 per cent. When **compared to March 2025**, both value and volume fell, dropping by 2.69 per cent and 6.91 per cent respectively. Despite this year-on-year decline in value and volume, average withdrawal amount increased by 4.54 per cent (€6.51) and reached €150.03.

## Merchant Section

In March, overall card spending increased month-on-month, with all sectors recording strong growth. In particular, spending rose in **Retail** (17.93%), **Services** (12.85%), **Social** (19.40%), and **Other** (12.45%). This increase may be partly attributed to the start of the spring season and St. Patrick's Day celebrations.

### Spring season boosts hardware and garden spending within Retail sector

In March, households typically begin preparing gardens, carrying out post-winter repairs, and purchasing materials for spring renovations. Consistent with this seasonal pattern, the **Hardware** sub-sector recorded strong month-on-month growth (17.63 per cent). This increase was driven by **Furniture, Home Furnishings, and Equipment Stores** (8.81 per cent), **Lumber and Building Material Stores** (19.51 per cent), and **Nurseries, Lawn, and Garden Supply Stores** (97.66 per cent).

Spending in **Furniture, Home Furnishings, and Equipment Stores** rose by €8.63 million compared with February, representing an increase of 8.81 per cent. This growth likely

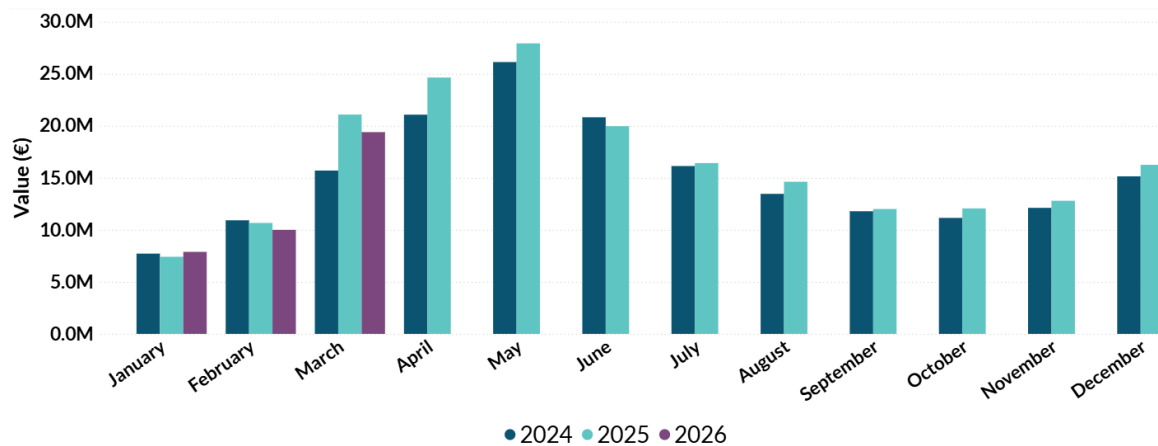


reflects spring-related home improvements, including the replacement of indoor items, redecorating, and increased demand for tools, power equipment, and paint.

**Lumber and Building Material Stores** recorded a €7.39 million increase in spending month-on-month (19.51 per cent). This rise is consistent with the resumption of renovation and repair activity following the winter period, including projects such as decking, fencing, garden structures, and small-scale construction. Such expenditures may also be supported by Ireland's ongoing housing and renovation needs, as highlighted in the Central Bank of Ireland's Quarterly Bulletin No. 1 2026.

The strongest growth was observed in **Nurseries, Lawn, and Garden Supply Stores**, where spending increased by €10.42 million (97.66 per cent) relative to February. This substantial rise, plotted on Chart 2, reflects the seasonal onset of gardening activity, supported by longer daylight hours and favourable conditions for planting, lawn preparation, and purchases of plants and gardening equipment.

**Chart 2: Nurseries, Lawn, and Garden Supply Stores**



## Agricultural spending surged in Services

In March, one sub-sector driving the growth in **Services** was **Agricultural** spending, which increased by 32.84 per cent (€21.92 million) from February. In comparison to the yearly change, spending rose by 8.35 per cent.

The main contributor to this growth was **Agricultural Cooperatives** spending, which totalled €62.57 million in March, up 39.65 per cent compared with February. This growth is likely supported by the agricultural activities associated with the beginning of the spring as well as fertilizer input prices increasing for 11.6 per cent compared to the previous year.

## Restaurants/Dinning spending increased in Services, reflecting St. Patricks day celebration

In March, **Restaurants/Dining** was the primary sub-sector driving **Social** growth, with Irish consumers spending €852.03 million. Month-on-month, this represented an increase of



March 2026

19.34 per cent. When compared to March 2025, Restaurant/Dining spending also increased, rising by 7.88 per cent (€62.26 million).

Within this category, **Drinking Places** was the primary growth driver, accounting for €222.61 million. Month-on-month, spending increased substantially by 24.75 per cent and year-on-year by 4.09 per cent. This seasonal increase is expected over the St. Patricks day as Irish consumers celebrate during the period. The average transaction in Drinking Places stood at €17.53, decreasing year-on-year just 0.68 per cent (-€0.12).

## 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](#)