



Monthly Card Payment Statistics¹

Table 1: Headline Card Payments (Value €)

Card Transactions	MoM % Change	YoY % Change
Total Card Payments	3.28	9.38
Domestic	3.50	9.80
o/w Online Payments	1.73	15.14
o/w Point of Sale	5.15	5.39
o/w Contactless	6.59	12.99
o/w NFC	7.74	26.15
Non-Domestic	2.22	7.40
o/w Online Payments	1.48	8.46
o/w Point of Sale	3.94	5.07
Cash Withdrawals	7.10	-4.39
Domestic	7.17	-4.15
Non-Domestic	6.10	-7.92

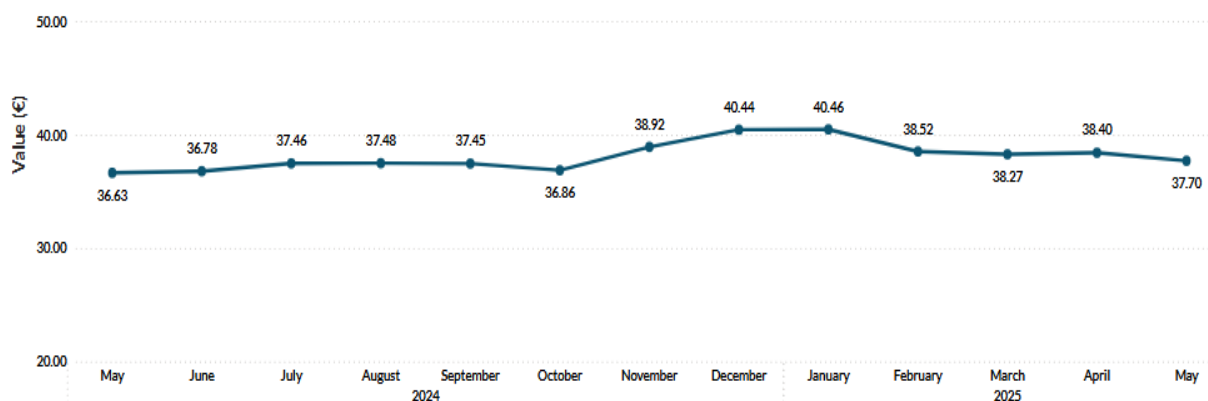
- In May, the **value of Total Card Payments** amounted to €9.34 billion, rising by 3.28 per cent (€296.44 million) when compared to April. The **volume of transactions** amounted to 241.43 million, increasing by 5.18 per cent (11.88 million). **In comparison to the same time last year**, the **value** of Total Card Payments increased by 9.28 per cent, with **volume** also increasing by 7.13 per cent.
- The growth in spending is primarily driven by an increase in **Domestic Card Spending**, with **value** increasing by 3.50 per cent (€261.58 million) and **volume of transactions** also growing by 5.44 per cent (10.58 million). In Domestic terms, the average Irish resident spent €37.70 per transaction in May, up 2.91 per cent (€1.07) from May 2024 (See chart 1 below). This is line with [CSO²](#) Consumer Price Index (CPI) data, which saw a similar yearly increase of 1.7 per cent.

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

² The press release on Consumer Price Index for May 2025 is available on the [CSO website](#).



Chart 1: Average Domestic Card Transaction by Irish Residents



- Domestic Card Spending can be further split into **Online** and **Point of Sale Payments (POS)**. The value of Domestic Online Payments stood at €3.67 billion, up a modest 1.73 per cent from April. Similarly, POS Payments totalled €4.06 billion, rising by 5.15 per cent month on month. When compared to May 2024, the value of both Online and POS Payments displayed strong annual growth, rising by 15.14 and 5.39 per cent respectively.
- Domestic POS Payments** can be further categorised into **Contactless Payments** and within that **Mobile Wallet (NFC) Payments**. In May, Contactless Payments amounted to €2.53 billion, up 6.59 per cent from April. Similarly, NFC Payments (a subset of Contactless Payments) totalled €1.66 billion, rising by 7.74 per cent, from the prior month. Both categories' demonstrated strong annual growth, increasing by 12.99 and 26.15 per cent, respectively.
- Non-Domestic Spending** makes up a smaller proportion of total Card Spend, with value totalling €1.61 billion, up 2.22 per cent from April. Similarly, **volume** totalled 36.33 million, increasing by 3.70 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 €1.11 billion, up 1.48 per cent from April. Similarly, **Non-Domestic POS Payments** stood at €491.60 million, growing by 3.94 per cent, month on month. In comparison to May 2024, both categories demonstrated strong annual growth, increasing by 8.46 and 5.07 per cent respectively.



- In May, the **value of total Cash Withdrawals** amounted to €1.16 billion, up 7.10 per cent from April. The **volume of transactions** totalled 7.95 million, increasing by 7.83 per cent. However, despite monthly increases, both value and volume showed strong annual decline, dropping by 4.39 and 7.42 per cent respectively. To note, the average withdrawal amounted to €145.83 in May, down 6.78 per cent from April.

Sectorial Spending

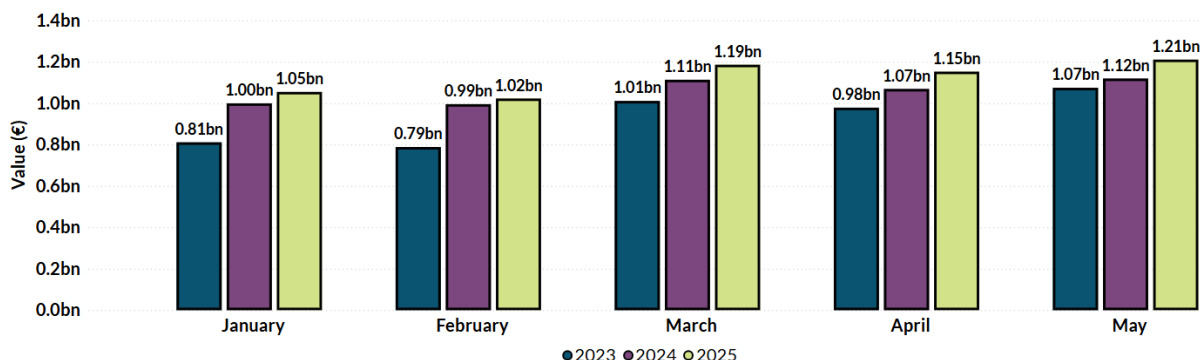
In May, Irish household increased their value of Card Spending, which resulted in spending in most sectors increasing compared to April. In particular, spending in **Retail (+4.44%)**, **Service (+2.77%)** and **Social (+2.46%)** sectors increased, while spending in **Miscellaneous** sectors decreased (-2.95%), mostly due to a contraction in card spending on government services.

Groceries/Perishable spending increased by 5.49 per cent over the month

- Spending on Groceries/Perishables was the sub-sector with the most significant contribution to this month's growth in Retail Spending. In May, the value spent on this sub-sector increased by €91 million, or a 5.49 per cent increase compared to April. Annually, spending in this sub-sector increased by 7.64 per cent.

One merchant driving this figure was 'Grocery Stores and Supermarkets'. Spending in this category increased by €58 million, a 5.04 per cent increase compared to April. Notably, monthly spending in Grocery stores and Supermarkets showed strong annual growth from 2023 to 2025 (See chart 2 below). In comparison to May 2024, spending increased by 8.18 per cent, amid a pick-up in the annual rate of food inflation in recent months, as reported by the [CSO](#)³. Indeed, the average spending per transaction also increased by 1.9 per cent compared to May 2024.

Chart 2: Total monthly spending in Groceries Stores and Supermarkets by Irish residents from 2023 to 2025



³ The press release on Consumer Price Index for May 2025 is available on the [CSO website](#)



Education spending increased by 9.26 per cent over the month

- In May, spending on Education reached €69 million, following a monthly increase of €5.8 million, or 9.26 per cent. Compared to May 2024, spending on this category increase by 6.56 per cent.

In particular, the merchant 'Elementary, Secondary Schools' was largely behind the change in Education spending by Irish households, with a €6.1 million, or 90.49 per cent increase from last month, possibly driven by spending amid Leaving Certificate examinations and tutoring.

Restaurant and Dining spending increased by 5.74 per cent over the month

- Spending on Restaurants and Dining drove the growth in spending in the Social sector. Compared to last month, Irish households increased their spending in this sub-sector by €43 million, or 5.74 per cent. Annually, spending in Restaurant and Dining increased by 7.78 per cent.

A likely warm weather effect resulted in Irish residents spending more in 'Drinking Places', with households increasing their spending on this merchant category by €16 million, or 8.22% compared to last month.

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](#)