



Monthly Card Payment Statistics¹

Table 1: Headline Card Payments (Value €)

Card Transactions	MoM % Change	YoY % Change
Total Card Payments	0.74	8.36
Domestic	0.81	8.28
o/w Online Payments	0.63	14.00
o/w Point of Sale	0.99	3.06
o/w Contactless	0.25	11.00
o/w NFC	2.07	22.58
Non-Domestic	0.39	8.71
o/w Online Payments	8.35	9.17
o/w Point of Sale	-17.63	7.36
Cash Withdrawals	-8.47	-9.42
Domestic	-7.54	-9.47
Non-Domestic	-22.51	-8.61

- In November, the **value of Total Card Spending** amounted to €9.93 billion, a modest increase of 0.74 per cent (€72.65 million) from October. **Transaction volumes** stood at 243.15 million, down 2.95 per cent month on month. In comparison to October 2024 **both value and volume** displayed strong annual growth, increasing by 8.36 per cent and 6.01 per cent respectively.
- In November, **Domestic Card Spending** increased in **value** totalling €8.24 billion, rising by 0.81 per cent (€66.12 million) from October. **Transaction volumes** stood at 205.67 million, declining by 2.56 per cent. Both **value and volume** demonstrated strong annual growth, increasing by 8.28 per cent and 5.19 per cent respectively. The **average domestic card transaction** amounted to €40.07 in November, up 3.36 per cent (€1.34) from October. According to the CSO² the Consumer Price Index (CPI) declined by -0.20 over the month. This suggests that while overall inflation declined Irish consumers are buying more goods per transaction and/or opting for higher value items. In comparison to November 2024, the average card transaction increased by 2.95 per cent (€1.15), consistent with the +3.2 per cent CPI annual increase.
- **Domestic Card Spending** can be further split into **Point of Sale (POS)** and **Online Payments**. In November, the value of **POS Payments** totalled €4.1 billion, an increase of 0.99 per cent from October. Growth in the POS segment was primarily driven by the 'Retail' sector, which rose by 3.30 per cent (€91.26 million) month-on-month. **Online payments** continued their

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

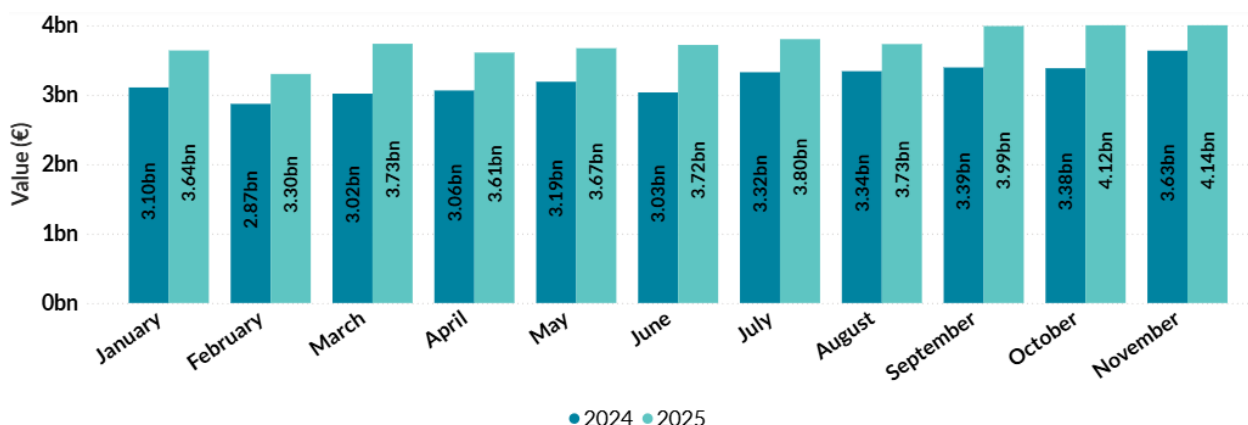
² CSO data can be found [here](#)



November 2025

upward trend, increasing by 0.63 per cent to €4.14 billion (See chart 1 below). Similarly to POS, the retail sector was the main contributor to growth in Online Payments, recording a substantial rise of 27.33 per cent (€176.74 million). In comparison to November 2024, both segments recorded strong annual growth, with POS rising by 3.06 per cent and Online Payments increasing sharply by 14 per cent.

Chart1: Domestic Online Payments: 2024 vs 2025



- Domestic POS Payments can be further categorised into **Contactless Payments** and within that **Mobile Wallet (NFC) Payments**. In November the value of **Contactless Payments** reached €2.61 billion, up a modest 0.25 per cent from October. **NFC Payments** (a subset of Contactless Payments) totalled €1.81 billion, rising by 2.07 per cent month on month. Annually, both categories displayed strong annual growth with Contactless Payments increasing by 11 per cent and NFC Payments spiking by 22.58 per cent.
- In November, **Non-Domestic Card Spending** amounted to €1.69 billion, a modest increase of 0.39 per cent. **Transaction volumes** reached 37.48 million, declining by 5.06 per cent. Both value and volume displayed strong annual growth, increasing by 8.71 per cent and 10.79 per cent respectively. The **average Non-Domestic Card transaction** stood at €45.02 in November, an increase of 5.74 per cent from October (€42.58). When compared to November 2024, the average card transaction fell by 1.88 per cent.
- Non-Domestic Card Spending** can be further broken down into **POS** and **Online Payments**. In November, the **value of POS Payments** totalled €424.48 million, a sharp drop of 17.63 per cent from October. The decline in **POS** spending is largely driven by a drop in the 'Services' sector, which fell significantly by 26.41 per cent (€34.09 million) month on month. **Online Payments** reached €1.26 billion, an increase of 8.35 per cent from October. The increase is driven by a rise in 'Retail' spending, which grew substantially by 32.96 per cent (€134.30 million) month on month. In comparison to November 2024, both segments recorded strong annual growth, with POS rising by 7.36 per cent and Online Payments increasing by 9.17 per cent.
- In November, the value of **Total Cash Withdrawals** amounted to €1.01 billion, a decrease of 8.47 per cent (€93.23 million) in comparison to October. Transaction volumes reached



November 2025

6.75 million, down by 8.23 per cent. When compared to November 2024, both value and volume declined significantly, falling by 9.42 per cent and 11.52 per cent respectively. The average withdrawal by Irish residents stood at €149.49 in November, consistent with the prior month which averaged €149.88.

Merchant Section

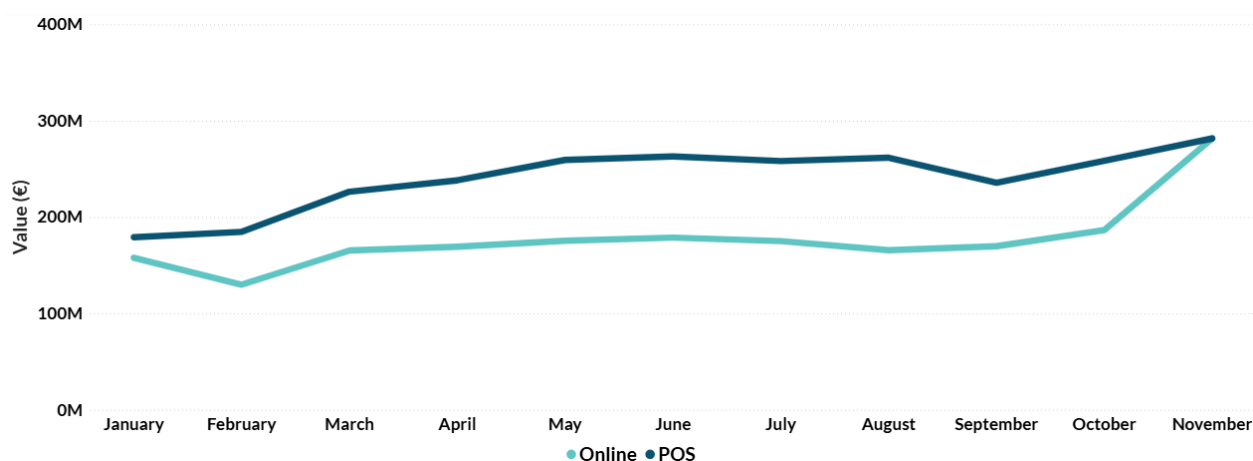
In November, overall Card Spending increased month on month, which resulted in a rise in spending in certain sectors. In particular, the value of spending in Retail (+9.38) and Miscellaneous (+4.38) grew while spending in Services (-5.27) and Social (-7.59) Sectors fell.

Clothing Spending spiked in November, growing by 26.57 per cent from October

In November, “**Clothing**” was a key sub-sector driving ‘**Retail**’ growth. Spending amounted to €563.43 million, increasing substantially by 26.57 per cent from October. When compared to November 2024, Clothing spending also increased, rising by 2.97 per cent (See chart 2 below). Irish consumers split their purchases relatively evenly between **Online stores and physical POS locations** in November. While Online spending reached €281.75 million and POS totalled €281.69 million, the year-on-year trends highlight an important channel shift, Online spending surged by 6.53 per cent compared to November 2024, while POS spending fell by 0.35 per cent. The average clothing transaction stood at €69.04, up 10.15 per cent from October. On a Year-on-Year basis, the average transaction increased by 0.93 per cent (0.64 cent).

The main merchant driving ‘Clothing’ growth was ‘Men’s, Women’s Clothing Stores’ spending, which amounted to €143.32 million in November, up 29.58 per cent from October. The increase can be attributed to early shopping trends leading into the Christmas period and the impact of promotional events such as ‘Black Friday’.

Chart 2: Clothing spending by Irish Consumers in 2025 via Online and POS



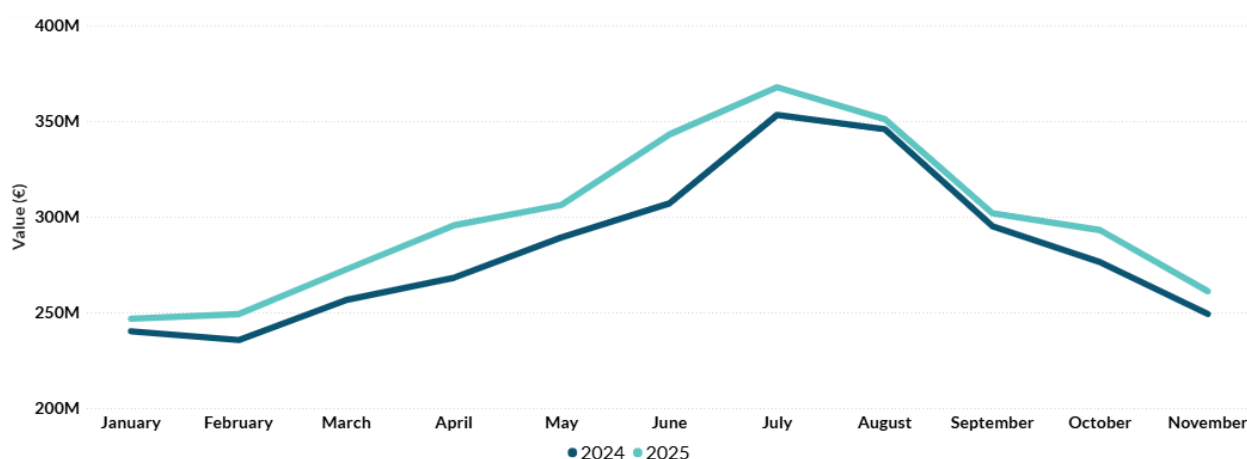


Accommodation Spending fell by 10.99 per cent month-on-month

One of the main sub-sectors that drove the decline in ‘Services’ was “Accommodation” spending. In November, spending in this category fell by 10.99 per cent from October, totalling €263.03 million. In this category, **Non-domestic** spending saw the most substantial decrease, dropping by 21.57 per cent, while domestic spending experienced a more modest decline of 1.99 per cent. This downturn in non-domestic Accommodation spending is consistent with seasonal trends, as Irish residents typically avoid holidays abroad to prioritize savings in the lead-up to the Christmas period. In comparison to November 2024, Accommodation spending as a whole rose by 4.78 per cent.

A significant contributor to the decline in Accommodation spending was ‘Hotels, Motels and Resorts’ merchant, which dropped by 11 per cent from October.

Chart 3: Accommodation Spending by Irish Consumers: 2024 vs 2025



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](#)