



Monthly Card Payment Statistics¹

Table 1: Headline Card Payments (Value €)

Card Transactions	MoM % Change	YoY % Change
Total Card Payments	-0.27	10.55
Domestic	0.45	10.79
o/w Online Payments	5.66	17.60
o/w Point of Sale	-6.43	4.49
o/w Contactless	-6.13	10.32
o/w NFC	-6.18	20.90
Non-Domestic	-3.59	9.41
o/w Online Payments	1.24	12.57
o/w Point of Sale	-12.36	3.32
Cash Withdrawals	-0.40	-2.61
Domestic	0.02	-2.13
Non-Domestic	-5.93	-8.70

- In September, the value of **Total Card Spending** amounted to €9.46 billion, a modest decline of 0.27 per cent (€26.00 million) from August. Transaction volumes stood at 236.32 million, dropping by 3.34 per cent month on month. Despite this short-term dip, both value and volume displayed strong annual growth, increasing by 10.55 per cent and 5.74 per cent respectively compared with September 2024.
- In September, **Domestic Card Spending increased in value** totalling €7.81 billion, rising slightly by 0.45 per cent (€35.33 million). Despite this increase in value, transaction volumes declined, dropping by 2.48 per cent, indicating that the rise in card spending is primarily driven by an increase in the average transaction value. The average domestic card transaction amounted to €39.40, up 3.01 per cent (€1.15) from August. According to the CSO the Consumer Price index (CPI²) declined by -0.20 percent over the month, this suggests while overall inflation declined, prices in specific higher value sectors increased such as 'Clothing and Footwear' (+2.4 per cent), 'Miscellaneous Goods and Services' (+0.5 per cent) and 'Housing, Water, Electricity, Gas and Other Fuels' (+0.20 per cent). In comparison to September 2024, the average card transaction increased by 5.21 per cent, broadly consistent with the +2.7 per cent CPI annual increase.

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

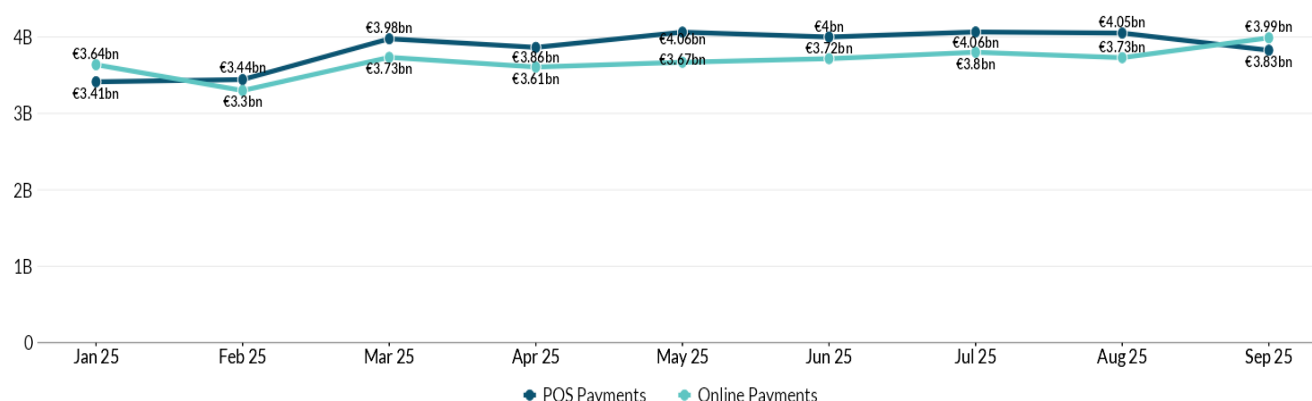
² CPI Data can be found [here](#)



September 2025

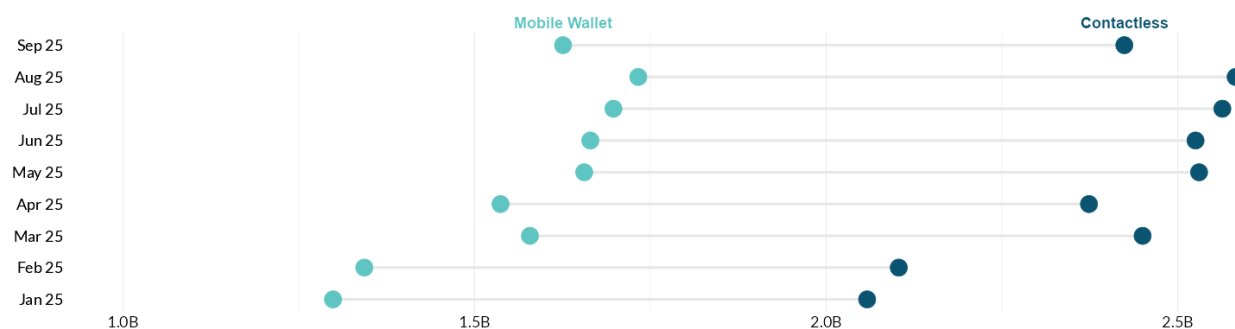
- Domestic Card Spending can be further split into **Point of Sale (POS)** and **Online Payments**. In September, the value of POS Payments stood at €3.83 billion declining by 5.54 per cent from August. However, despite a drop in POS Payments the value of Online Payments grew, rising by 6.96 per cent, amounting to €3.99 billion. This is the second time since the beginning of this collection that Online Payments succeeded POS Payments, with the first being in January 2025 (See chart 1 below). The main Sector driving this growth for Online Payments was the 'Services' sector, which rose by 5.44 per cent (€151.02 million) month on month. In comparison to September 2024, both segments recorded strong annual growth, with POS rising by 4.49 per cent and Online Payments increasing sharply by 17.60 per cent.

Chart 1: The value spent on Domestic - Point of Sale and Online Payments in 2025



- Domestic POS Payments can be further categorised into Contactless Payments and within that Mobile Wallet (NFC) Payments. In September, the value of Contactless Payments totalled €2.42 billion, a decline of 6.13 per cent from August. Similarly, NFC Payments (a subset of Contactless Payments) amounted to €1.63 billion, falling by 6.18 per cent month on month. There is a notable decrease in both forms of Payments in September when compared to previous months (See Chart 2 below). Although there was a monthly decline, in comparison to September 2024, both Contactless and NFC Payments increased significantly, jumping by 10.32 per cent and 20.90 per cent annually.

Chart 2: The value spent on Contactless and Mobile Wallet Payments in 2025





September 2025

- In September, **Non-Domestic Card Spending** amounted to €1.65 billion, falling by 3.59 per cent. Transaction volumes totalled 37.96 million, dropping by 7.58 per cent. This decline is expected following higher overseas spending in August when compared to September. When compared to September 2024, both value and volume increased, growing by 9.41 per cent and 8.08 per cent respectively.
- **Non-Domestic Spending** can be further broken down into POS and Online Payments. In September, the value of **POS payments** totalled €532.04 million, falling by 12.36 per cent. Online Payments amounted to €1.12 billion, increasing by 1.24 per cent. In comparison to the yearly change both POS and Online Payments displayed strong growth, increasing by 3.32 per cent and 12.57 per cent respectively.
- In August, the **value of Total Cash Withdrawals** stood at €1.09 billion, down by 0.40 per cent (€4.41 million) from August. Transaction volumes totalled 7.22 million, dropping by 1.80 per cent. In comparison to September 2024, value of withdrawals declined slightly, dropping by 2.61 per cent. Transaction volumes had a stronger decline, falling by 6.73 per cent. The average withdrawal stood at €150.49, up 1.42 per cent month on month.

Sectorial Spending

In September, overall Card Spending declined month on month, which resulted in a drop in spending in certain sectors. In particular, the value of spending in **Retail (-1.26)** and **Social (-8.75)** fell while spending in **Services (+2.89)** and **Other (+10.51)** Sectors grew.

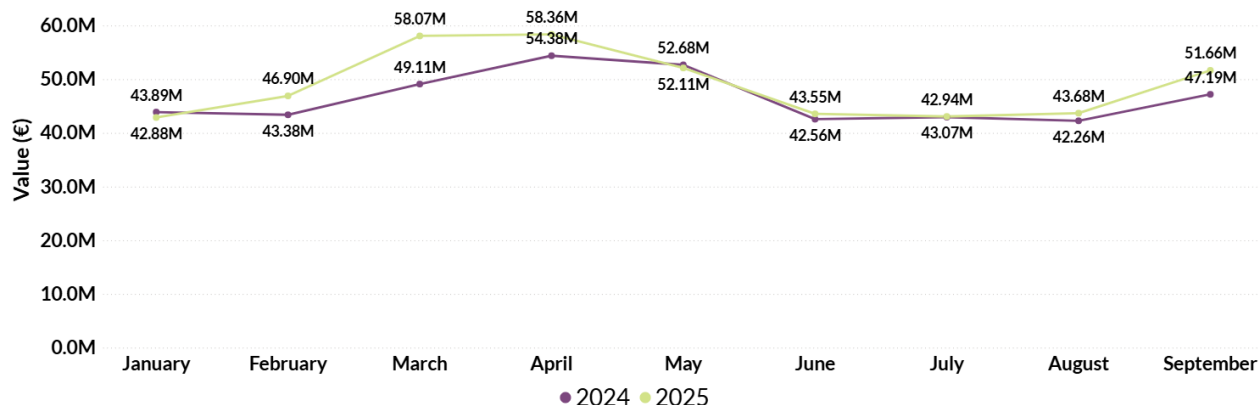
Agricultural Spending increased by 11.63 per cent month on month

In September, one sub-sector driving the growth in 'Services' was Agricultural spending, which increased by 11.63 per cent (€7.87 million) from August. In comparison to the yearly change, spending rose by 8.90 per cent.

The main contributor to this growth was 'Agricultural Cooperatives' spending, which totalled €51.66 million in September, up 18.25 per cent compared with August (See chart 3 below). This growth is likely supported by the National Ploughing Championships held during the month, alongside agricultural activities for preparations leading into the winter months.



Chart 3: The value spent in Agricultural Cooperatives by Irish Residents in 2024 and 2025



Restaurant and Dining Places Spending falls by 14.31 per cent

The largest contributor to the decline in 'Social' spending was the 'Restaurants and Dining places' sub-sector, which fell by 14.31 per cent (127.76 million) in September. However, when compared to the same period last year, spending in this sub-sector rose by 2.91 per cent.

The main merchant driving this drop in spending was 'Drinking places' which declined by 21.19 per cent from August, likely reflecting seasonal changes following the warmer summer months. On an annual basis, spending dropped by 0.87 per cent.

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](#)