Banc Ceannais na hÉireann
Central Bank of Ireland
Eurosystem

Statistical Release

September 2026

Monthly Card Payment Statistics[1]

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Monthly Highlights:

- **Decline in total card payments:** Monthly card spending in September recorded a decline of 4.2 per cent in the month and 1.6 per cent year-on-year. The monthly decline in September is reflective of seasonal trends whereby both domestic and non-domestic card spending commonly decline after the summer period.

- **Increase in Education spending:** Education related card payments reached €212 million in the month, the highest monthly total recorded for this category, as student fees for the new academic year fell due for payment during the month.

- **Increase in Ticket Agency spending:** online spending via ticket agencies reached a record high in the month due to the sale of high-profile tickets for future events, accounting for €130.5 million in expenditure in the month

Charts and Commentary:

Table 1: Headline Card Payments

Select Transaction Type: EUR (€) PN

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Payment Type	Monthly Value	MoM Change	YoY Change
Total Card Payments	**€9,308,552,787**	-407.7M (-4.20%)	-154.8M (-1.64%)
Domestic	€7,555,842,824	-271.0M (-3.46%)	-259.0M (-3.31%)
→ o/w Online	€3,491,097,842	+91.7M (+2.70%)	-497.5M (-12.47%)
→ o/w Point of Sale	€4,064,744,981	-362.7M (-8.19%)	+238.5M (+6.23%)
↳ o/w Contactless	€2,758,772,516	-250.8M (-8.33%)	+334.8M (+13.81%)
↳ o/w Mobile Wallet	€2,023,052,314	-172.7M (-7.87%)	+397.2M (+24.43%)
Non-Domestic	€1,752,709,964	-136.7M (-7.23%)	+104.2M (+6.32%)
→ o/w Online	€1,180,589,604	-30.2M (-2.49%)	+64.1M (+5.74%)
→ o/w Point of Sale	€572,120,360	-106.5M (-15.69%)	+40.1M (+7.53%)
Cash Withdrawals	**€1,017,665,032**	-26.4M (-2.53%)	-68.8M (-6.33%)
Domestic	€950,570,429	-20.4M (-2.10%)	-62.3M (-6.15%)
Non-Domestic	€67,094,603	-6.0M (-8.22%)	-6.5M (-8.82%)

- **Total value of card spending** totalled €9.31 billion, representing a month-to-month decrease of 4.2 per cent (€0.41 billion). **Transaction volumes** totalled 250.17 million, down 5.50 per cent from August. On an **annual basis**, value fell slightly by 1.64 per cent, while in contrast the number of card transactions increased by 5.86 per cent.

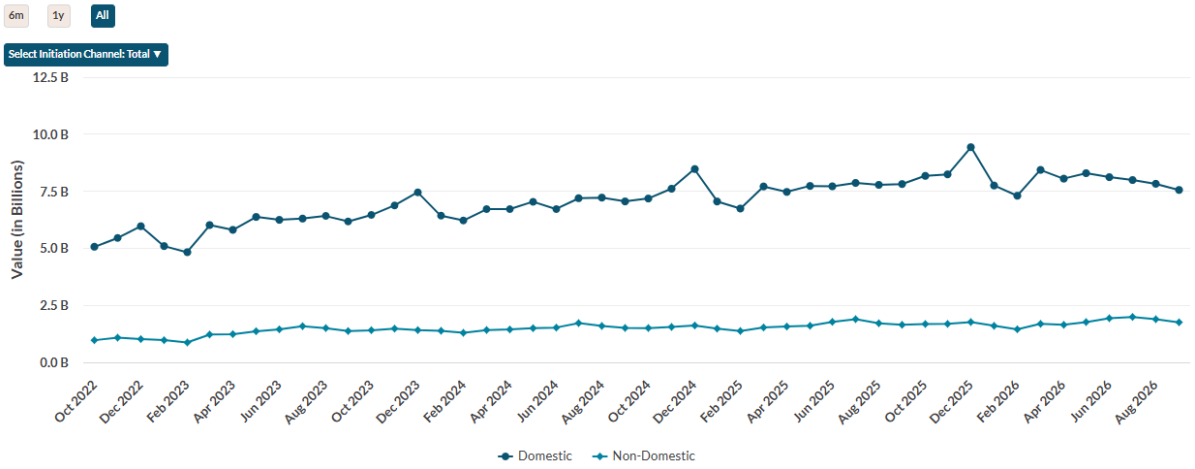
- **Domestic card spending** decreased in September (Chart 1). In **value terms**, spending stood at €7.56 billion, down 3.46 per cent (€0.27 billion) from August. In **volume terms**, transactions totalled 208.78 million, a decrease of 4.57 per cent in the month. **Year-on-year** trends reveal contrasting movements, with value decreasing by 3.31 per cent and volume increasing by 5.26 per cent. This upward trend in the number of transactions can

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

be linked to a robust growth in mobile-wallet payments, which increased by 21.34 per cent year-over-year.

- The **average domestic transaction** increased to €36.19, up 1.16 per cent from August (€35.77). When compared to September 2025, when the value stood at €39.40, the average domestic transaction decreased by €3.21.

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



- Domestic card spending can be further split into **point of sale (POS)** and **online payments**. In September, **the value of POS payments** stood at €4.06 billion, decreasing by 8.19 per cent from August. **The value of** online **payments** totalled €3.49 billion, increasing by 2.70 per cent month-on-month. On an **annual basis**, POS expenditures expanded by 6.23 per cent, while online payments decreased sharply by 12.47 per cent.

- Domestic POS spending can be further disaggregated into **contactless,** and within that, **mobile wallet (NFC) payments**. In September, **contactless payments** amounted to €2.76 billion. **Mobile-wallet payments**, a subset of contactless payments, amounted to €2.02 billion. Both categories recorded significant annual increases, with contactless card payments increasing by 13.81 per cent and mobile-wallet payments rising by a notable 24.43 per cent by number of transactions. Mobile-wallet transactions represented roughly 61% of all domestic POS volume in September 2026, up from 54% during the same period in 2025.

- In September**, non-domestic spending** amounted to €1.75 billion, down by 7.23 per cent from August. **Transaction volumes** reached 41.39 million, decreasing by 9.93 per cent. Year-on-year, both value and volume recorded an increase, increasing by 6.32 per cent and 9.04 per cent respectively.

- Non-domestic spending can also be further split into **POS** and **online payments**. In **September**, **POS payments amounted** to €572.12 million, down 15.69 per cent from August. **Online payments** stood at €1.18 billion, decreasing by 2.49 per cent month-on-month.

- **Total cash withdrawals** in September amounted to €1.02 billion, a decrease of 2.53 per cent from August. **Transaction volumes** totalled 6.59 million, contracting by 3.45 per cent. When **compared to September 2025**, both value and volume have declined, dropping by 6.33 per cent and 8.73 per cent respectively. Despite the year-on-year decrease in value and volume, the average withdrawal amount increased by 2.63 per cent (€3.95) and reached €154.44.

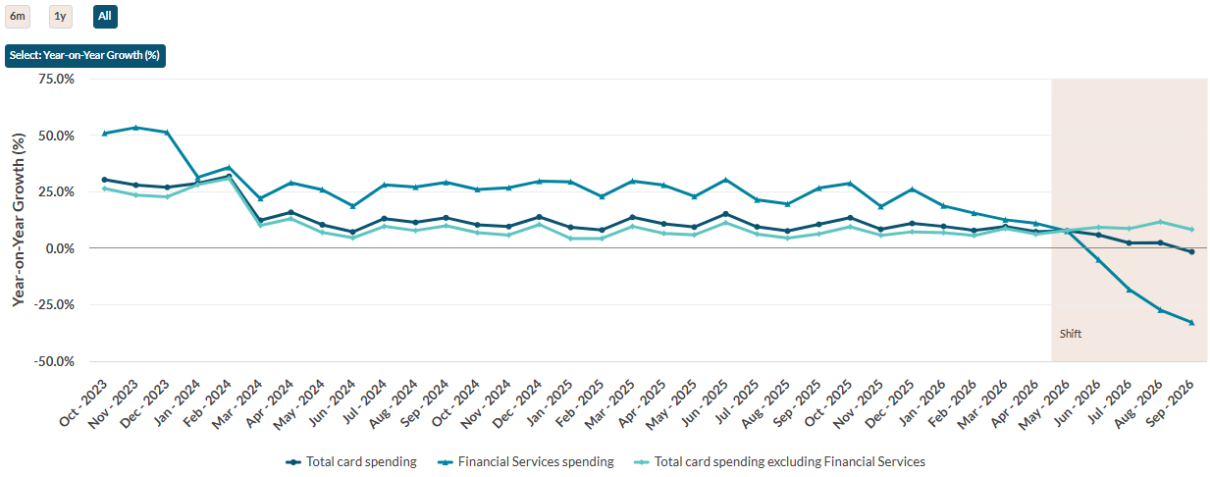
Sector and Sub-Sector Focus

Card spending data for September reveals divergent sectoral trends in total card spending. A continued decline in card spending on 'Financial Services' is reflective of a structural shift in how households make payments. In contrast, increases in Education and Entertainment spending in the month are driven by seasonal factors.

Financial Services leading a decline in total card payments

Card spending in the Financial Services sector continued to decline in September, following a similar trend observed in recent months. Spending in this category is down by almost one-third year-on-year. This continued downward trend is primarily due to structural shifts in how households transfer funds between their accounts, with such transactions more commonly availing of open-banking transfers in recent months, which are not recorded as card payments. Excluding Financial Services, card spending was 8.3 per cent higher than a year earlier (Chart 2).

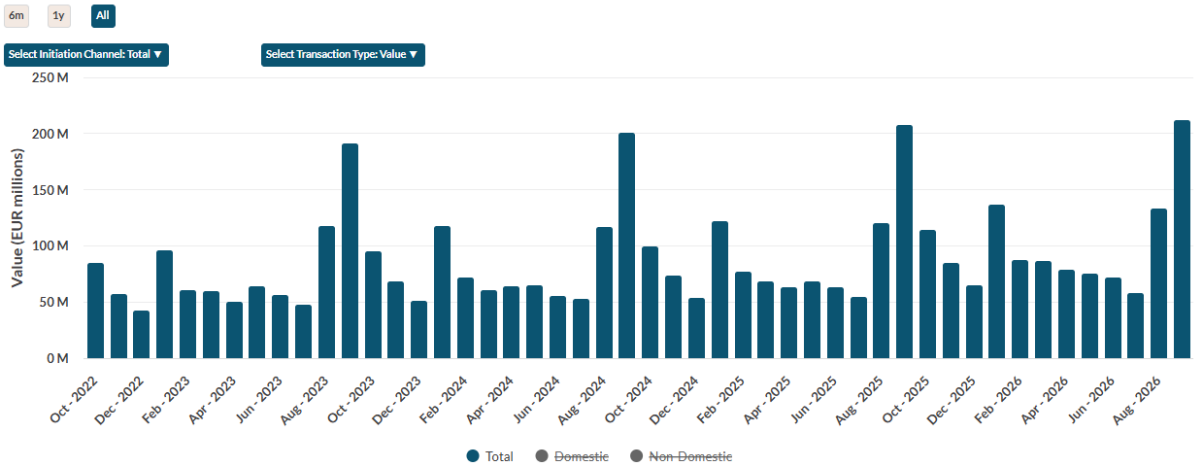
Chart 2: Excluding Financial Services, card spending is still growing



Seasonal card spending on Education records a new time-series high

Card spending on Education increased to €212 million in September (Chart 3), the highest monthly total recorded. Month-on-month, this represents a 58.9 per cent growth in value and 61.5 per cent increase in number of transactions. September is the peak month for education spending every year, as college tuitions and other school costs fall due. Education spending was 2.2 per cent higher than in September 2025. Online payments to Irish providers accounted for approximately nine in every ten euro of such card payments (88 per cent).

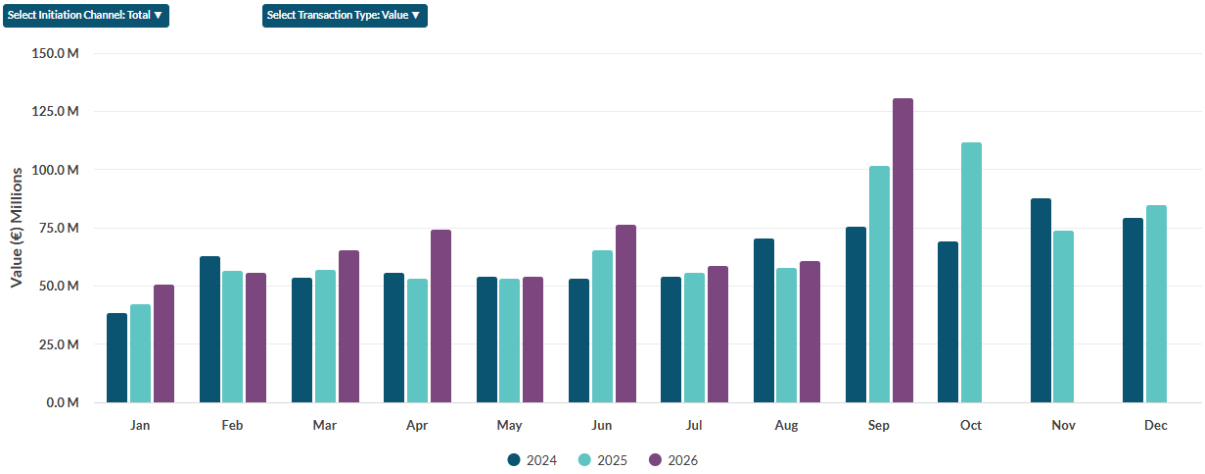
Chart 3: Education card payments peak every September



Online ticket sales lift entertainment related spending

In September, overall spending in the Entertainment sector increased by 6.7 per cent. This increase is driven by a surge in spending on Ticket Agencies (Chart 4), which recorded €130.5 million in total expenditures for September, representing a 114.7 per cent increase compared to August (up €69.7 million).

Chart 4: Ticket Agencies Expenditures by Month



Online transactions accounted for much of this activity, making up 95 per cent of the total at €124.2 million. This sharp increase was heavily driven by high-profile concert and festival ticket sales for upcoming 2027 events, most notably Electric Picnic, Harry Styles at Croke Park, and Oasis at Slane Castle. Overall spending in this category increased 28.7 per cent year-on-year. The average recorded cost per transaction in this category in September was €110, up 4.8 per cent compared with a year earlier.

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