



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

Table 1: Headline Card Payments (Value €)

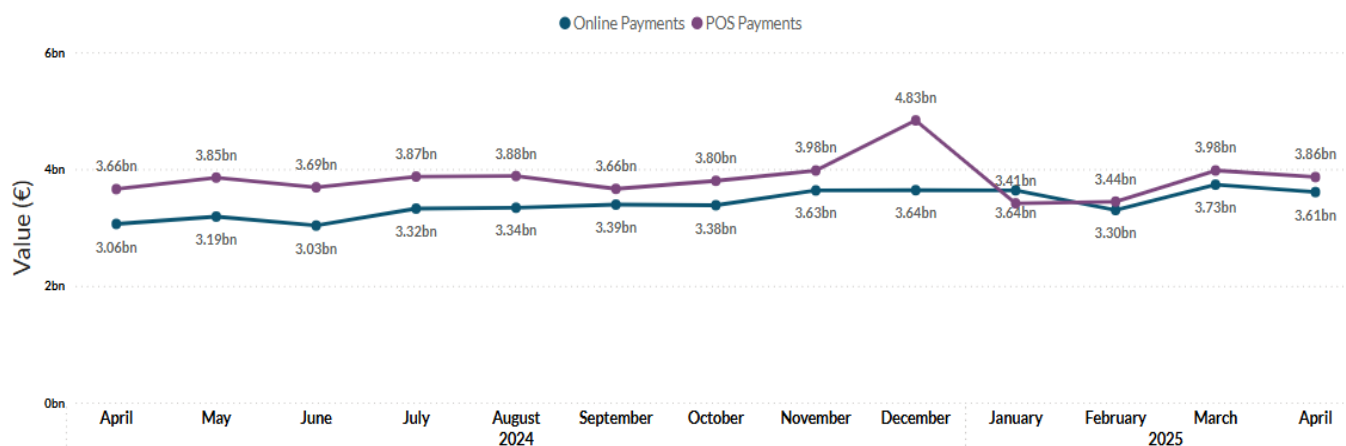
Card Transactions	MoM % Change	YoY % Change
Total Card Payments	-2.15	10.79
Domestic	-3.11	11.19
o/w Online Payments	-3.4	17.83
o/w Point of Sale	-2.38	5.63
o/w Contactless	-3.11	13.32
o/w NFC	-2.65	27.23
Non-Domestic	2.69	8.92
o/w Online Payments	-1.58	7.28
o/w Point of Sale	14.22	12.93
Cash Withdrawals	-1.69	-3.98
Domestic	-2.39	-4.05
Non-Domestic	10.66	-2.87

- In April, the value of **Total Card Payments** amounted to €9.04 billion, declining by 2.15 per cent (€198.18 million) when compared to March. The **Volume of transactions** amounted to 229.55 million, declining by 2.63 per cent (6.21 million). In comparison to the **same period last year**, the value of Total Card Payments increased by 10.79 per cent, with volume also increasing by 7.34 per cent.
- Domestic Card Spending declined primarily due to reduced Online Payments. The **value of Domestic Online Payments** stood at €3.61 billion, which fell by 3.4 per cent (€126.90 million) from March. Similarly, **Point of Sale (POS) Payments** amounted to €3.86 billion, declining by 2.38 per cent (€112.49 million) month on month. However, compared to April 2024, both Online and POS Payment values showed strong annual growth, rising by 17.83 and 11.02 per cent respectively (See chart 1).

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



Chart 1: The value of Domestic - Online Vs POS Payments

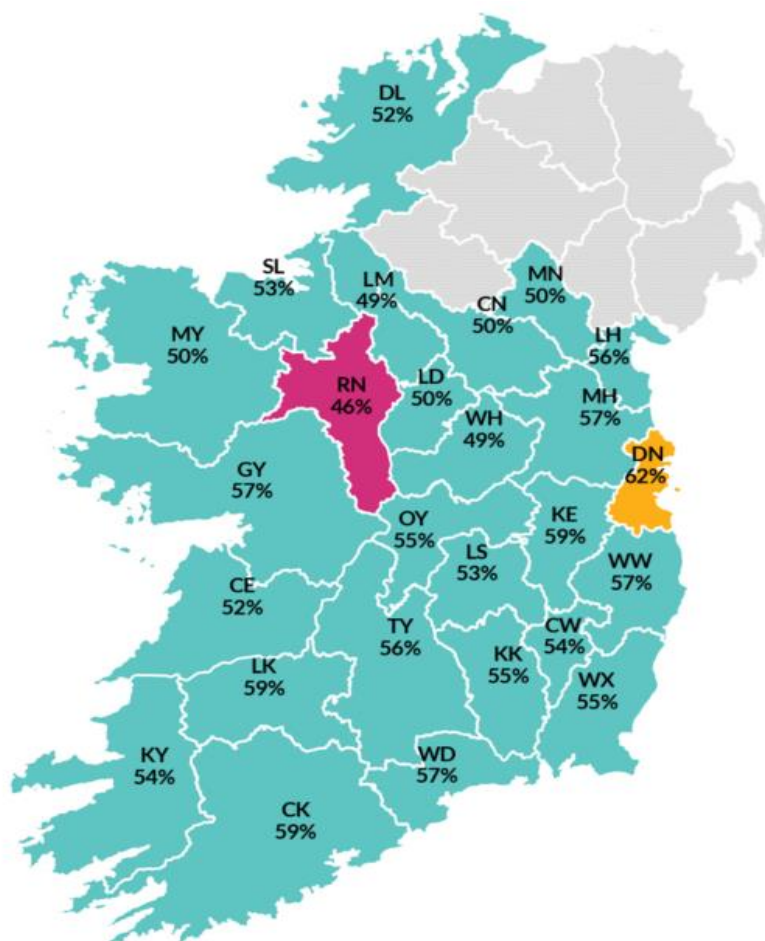


- Domestic POS Payments can be further categorised into **Contactless Payments**, and within that **Mobile Wallet (NFC) Payments**. In April, the value of **Contactless Payments** amounted to €2.37 billion, declining by 3.11 per cent from March. Similarly, the value of **NFC Payments** (a subset of Contactless) totalled €1.54 billion, dropping by 2.65 per cent. Despite monthly reductions, both categories demonstrated strong annual growth, increasing by 13.32 and 27.23 per cent respectively.

Additionally, in volume terms NFC Payments comprises 58 per cent of Contactless Payments segment, up 6 per cent from April 2024. This increase indicates the growing popularity of NFC Payments as a means of contactless payment by Irish Residents. Notably, Dublin have the largest weight, totalling 62 per cent (Orange), with Roscommon holding the lowest weight, amounting to 46 per cent (Pink) (See chart 2 below).



Chart 2: Contactless Payments – Usage of Mobile Wallet payments, by county



- **Non-Domestic Spending** declined in April, with **value of Online Payments** amounting to €1.10 billion, declining by 1.58 per cent (€17.66 million) from March. However, POS Payments increased, with value rising by 14.22 per cent (€58.87 million) to a total of €472.97 million. When compared to April 2024, both Online and POS Payments showed strong annual growth, increasing by 7.28 and 12.93 per cent respectively.
- The value of **Total Cash Withdrawals** amounted to €1.08 billion in April, down 1.69 per cent from March. In relation to April 2024, withdrawals declined by 3.98 per cent. However, the average cash withdrawal totalled €146.82, up 3.49 per cent (€4.96) from the same period last year. **Domestic Cash Withdrawals** stood at €1.02 billion, declining by 2.39 per cent. Interestingly, despite an overall decline in Cash Withdrawals, **Non-domestic Cash Withdrawals** increased, rising by 10.66 per cent, to a total of €65.56 million.



## Sectorial Spending

In April, Irish Households reduced their value of Card Spending, which resulted in the following Sectors declining, **Retail (-1.90%)**, **Services (-1.31%)**, **Social (-4.53%)** and **Other (-7.61%)**. Within these Sectors, certain Sub-Sectors experienced growth, such as, Hardware and Accommodation. However, not all Sub-Sectors followed this trend, with spending on Groceries/Perishables declining during the same period.

### Hardware Spending increased by 4.92 per cent

- Irish residents increased their spending on Hardware in April, with the value spent amounting to €345.77 million, rising by 4.92 per cent from March. In contrast to April 2024, spending increased by 7.16 per cent.

One merchant driving this monthly growth is 'Nurseries, Lawn, and Garden Supply Stores'. This increase is likely linked to the arrival of spring, a season that traditionally marks the beginning of the gardening season in Ireland. This resulted in Irish residents spending increasing by 16.88 per cent, to a total of €24.64 million. Relative to the same period last year, spending has increased by 16.94 per cent.

### Accommodation Spending increased by 10.37 per cent

- In April, Irish Households increased their value of spending on 'Accommodation' by 10.37 per cent, to a total of €308.80 million in comparison to March. When compared to April 2024, spending rose by 10.05 per cent.

One merchant contributing to this growth is 'Sporting and Recreation Camps', which amounted to €8.05 million, spiking by 136.15 per cent. A likely driver being the 'Easter Holidays'. Relative to the yearly change, spending has increased by 10.05 per cent.

### Groceries/Perishables declined by 2.77 per cent

- Irish Households decreased their value spent on Groceries/Perishables by 2.77 per cent in April in comparison to March. Relative to April 2024, spending has increased by 7.44 per cent.

However, within Groceries/Perishables Sub-Sector, certain merchants increased in spending, such as 'Candy, Nut and Confectionary stores' which increased by 21.17 per cent, reaching a total of €5.60 million. A possible driver being the purchasing of Easter eggs/chocolate over the Easter holidays. In terms of the year on year change, value spent increased by 38.36 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](#)