



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

Table 1: Headline Card Payments (Value €)

Card Transactions	MoM % Change	YoY % Change
Total Card Payments	-4.89	8
Domestic	-4.38	8.39
o/w Online Payments	-9.29	15.03
o/w Point of Sale	0.85	2.71
o/w Contactless	2.19	9.66
o/w NFC	3.42	23.92
Non-Domestic	-7.3	6.11
o/w Online Payments	-10.17	6.41
o/w Point of Sale	1.03	5.33
Cash Withdrawals	0.12	-8.77
Domestic	0.77	-8.8
Non-Domestic	-9.89	-8.36

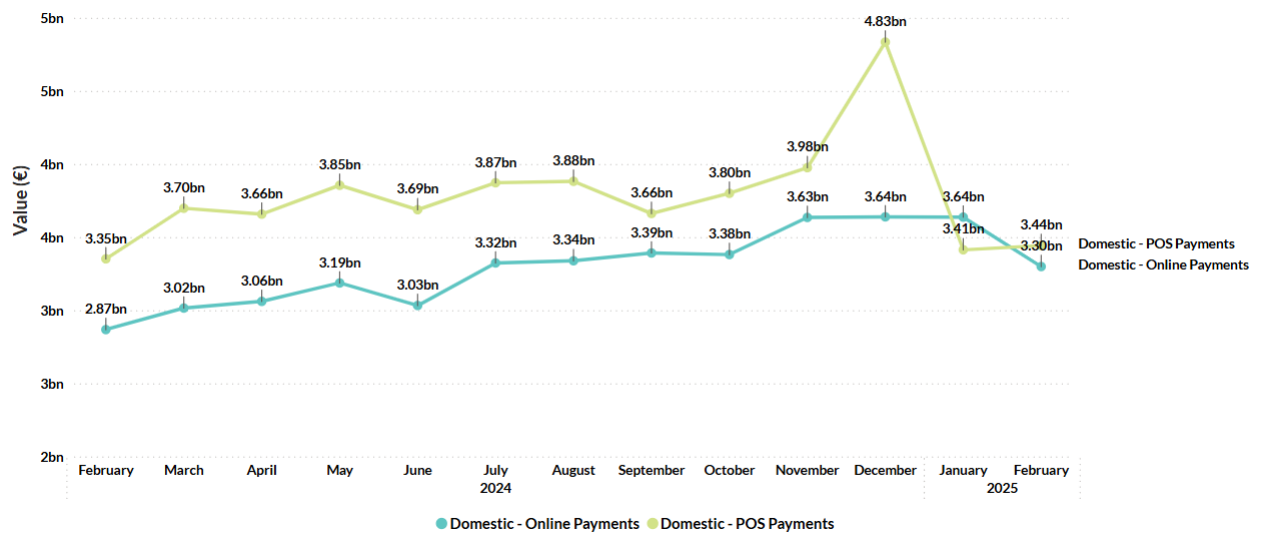
- In February, the value of Total Card Payments amounted to €8.11 billion, declining 4.89 per cent, or €416.91 million when compared to January, which totalled €8.53 billion. Similarly, volume (transactions) amounted to 205.86 million, down a modest 0.42 per cent, or 866.44 thousand in comparison to January, which totalled 206.72 million. In contrast, the value of payments increased by 8 per cent year on year, or €601.06 million (see Table 1). Likewise, volume increased by 3.53 per cent year on year, or 7.02 million.
- The month on month decline in Total Card Payments is predominately driven by a reduction in Domestic Card Payments, with their value falling by 4.38 per cent, or €308.81 million in comparison to January. However it should be noted, volume increased by 0.45 per cent, or 789.16 thousand. When compared to the same period last year, value increased by 8 per cent, or €601.06 million. Likewise, volume rose by 3.53 per cent, or 7.02 million.

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



- Domestic Card Payments can be further broken down into **Point of Sale (POS)** and **Online Payments**. The **value of POS** transactions had a modest increase month on month, rising by 0.85 per cent, or €29.13 million in comparison to January. The **value of Online Payments** declined significantly, dropping by 9.29 per cent, or €337.94 million when compared to the previous period. On an annual basis, the **value of POS Payments** increased by 2.71 per cent, or €90.99 million and the **value of Online Payments** increased significantly, spiking by 15.03 per cent, or €431.08 million.

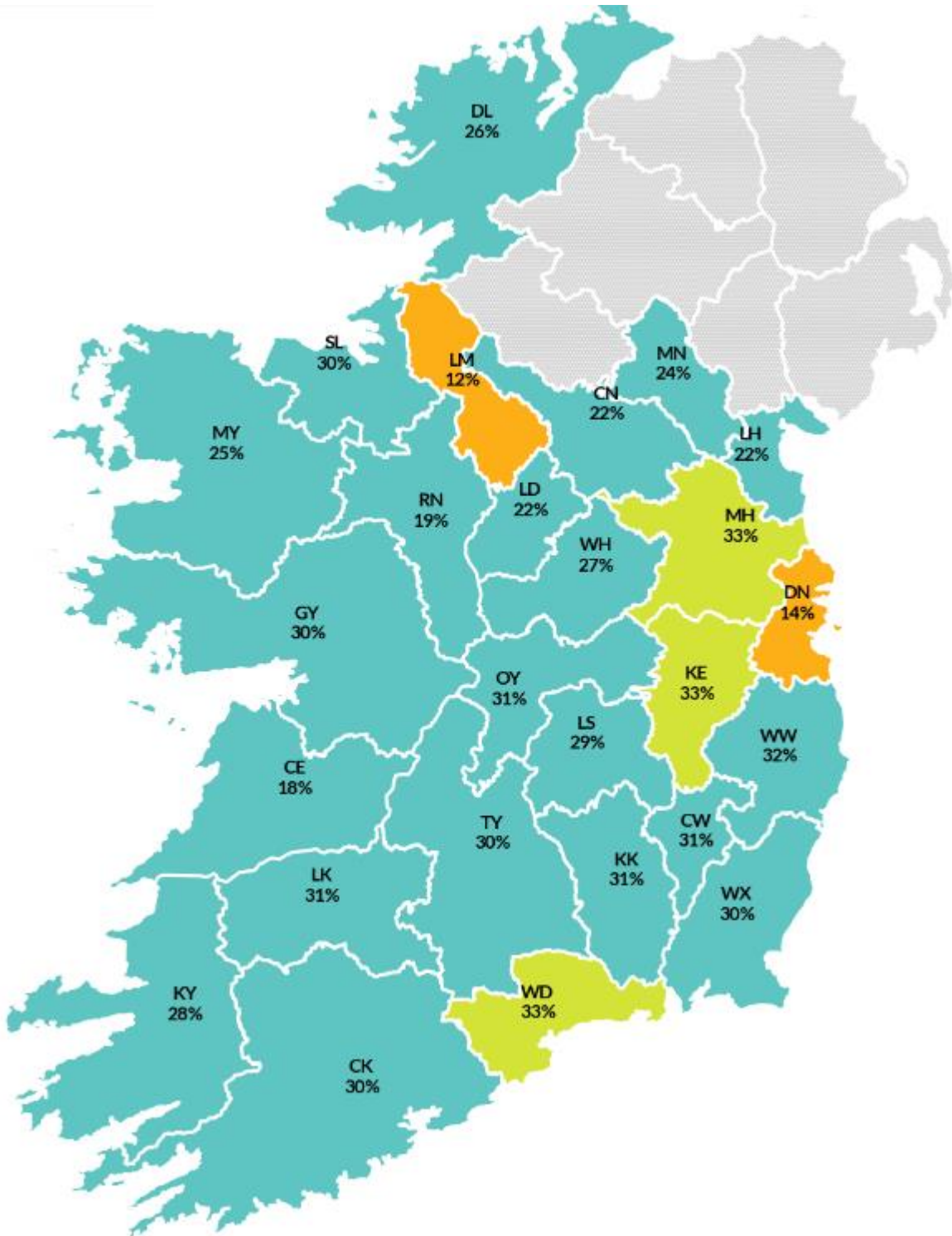
**Chart 1: The Value of Domestic POS and Online Payments Spent by Irish Residents**



- Domestic Point of Sale Payments can be further categorised into **Contactless Payments**. The value of **Contactless Payments** increased by 2.19, when compared to January. In value terms, the **share of Contactless Payments** relative to Total Card Payments remained consistent at 31 per cent, unchanged from the same period last year. Contactless Payments can again further be broken down into **Mobile Wallet (NFC) Payments**. NFC Payments grew by 3.42 per cent in comparison to January. The **share of NFC Payments** rose to 20 per cent relative to Total Card Payments, reflecting a 3 per cent increase.
- In February, **NFC Payments** totalled €1.34 billion, with **Leitrim** having the lowest usage, amounting to only 12 per cent of total Card Spending value. Interestingly, **Dublin** is a close second with a share of 14 per cent. Notably, **Kildare, Meath and Waterford** have the highest share, totalling 33 per cent (see chart 2).



Chart 2: Share of Mobile Wallet Payments Relative to Total Card Payments by Irish Households in February





February 2025

- **Non Domestic Card Spending** fell in February when compared to January, with the **value** of payments declining by 7.30 per cent, or €108.10 million. Likewise **volume** dropped by 5.10 per cent, or 1.66 million. However, when comparing to the same period last year, the **value** of payments has increased by 6.11 per cent, or €78.99 million. Similarly, volume grew by 8.17 per cent, or 2.33 million.
- Non Domestic Card spending can be further broken down into **POS** and **Online Payments**. The **value** of **POS Payments** had a modest increase, rising by 1.03 per cent, or €3.90 million in comparison to the prior period. A drop in **value** for **Online Payments** resulted in a decline of 10.17 per cent, or €112 million. Both **POS and Online Payments** had a yearly increase of 5.33 per cent, and 6.41 per cent respectively.
- In February, the **value** of **Cash Withdrawals** amounted to €966.44 million, up 0.12 per cent, or 1.19 million from the previous month. Similarly, volume increased by 1.44 per cent, or 95.02 thousand. Notably, the demand for cash withdrawals continues to decline, with a **yearly** drop of 8.77 per cent and 9.58 per cent for value and volume respectively.

## Sectoral Spending

In February, Card Spending declined in many Sectors such as **Retail (-3.83)**, **Services (-7.14)** and **Other (-21.00)**, with **Social** being the outlier increasing by **(+4.11)**. However, within these Sectors certain Sub-Sectors saw a growth in spending, including Restaurants/Dining, Agricultural and Construction Services.

### Restaurants/Dining Spending increases by 8.47 per cent

- Irish Households spending in Restaurants/Dining areas increased significantly in February when compared to January. The value of spending grew by 8.47 per cent, or €52.69 million. This is in line with the yearly change, with value of payments increasing by 4.43 per cent, or €28.66 million.

The primary merchant driving this growth is “Drinking Places”. A potential ‘Dry January’ effect contributed to suppressed spending, with a significant rebound in February, increasing by 18.20 per cent, or €26.93 million. In comparison to this time last year, value increased by 4.53 per cent, or €7.58 million. According to the [Central Statistics Office](#), in February the price of goods sold in “Licensed Premises” increased by 4.4 per cent, year on year. This is seen in the average transaction price in “Drinking Places”, which had a similar growth, rising by 2.20 per cent, or 38 cents.



## Agricultural Spending rises by 4.65 per cent

- In February, the value of Agricultural Spending by Irish Households increased by 4.65 per cent, or €3.01 million in comparison to January. When compared to the same period last year, value of spending declined by 0.80 per cent, or €543.13 thousand.

The main merchant driving this Sub-Sector is “Landscaping Services” which spiked by 28.15 per cent, or €147.94 thousand in February from the prior month. This suggests Irish Residents are preparing for the summer months.

## Construction Services Grew by 11.48 per cent

- Irish Residents increased their spending on Construction Services in February, which grew in value by 11.48 per cent, or €3.15 million in comparison to the prior month. The yearly change in value declined, falling by 0.28 per cent, or €84.50 thousand.

The main merchant driving this growth is “Concrete Work Contractors”, which grew significantly by 38.10 per cent, or €404.65 thousand in February from the previous period.

## 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
- CSO data can be found [here](#)
- 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](#)