



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

Table 1: Headline Card Payments (Value €)

Card Transactions	MoM % Change	YoY % Change
Total Card Payments	4.14	13.51
Domestic	4.60	13.84
o/w Online Payments	3.23	21.78
o/w Point of Sale	6.03	6.77
o/w Contactless	7.34	14.12
o/w NFC	9.33	25.87
Non-Domestic	1.96	6.95
o/w Online Payments	4.39	13.55
o/w Point of Sale	-3.15	8.39
Cash Withdrawals	1.37	-1.97
Domestic	2.03	-1.72
Non-Domestic	-7.64	-5.60

- In October, the value of **Total Card Spending** amounted to €9.85 billion, an increase of 4.14 per cent (€391.84 million) from September. Transaction volumes stood at 250.55 million, up 6.02 per cent month on month. When compared to October 2024, both value and volume displayed strong annual growth, rising by 13.51 per cent and 9.07 per cent respectively.
- In October, **Domestic Card Spending increased in value** totalling €8.17 billion, rising by 4.60 per cent (€359.52 million). Transaction volumes amounted to 211.07 million, growing by 6.41 per cent. Both value and volume demonstrated strong annual growth, increasing by 13.84 per cent and 8.34 per cent respectively. The **average domestic card transaction** in October stood at €38.73, down 1.70 per cent from September (€39.40). This monthly decrease occurred despite the Central Statistics Office (CSO) reporting that the overall Consumer Price Index<sup>2</sup> (CPI) increased by +0.5% over the month. In comparison to October 2024, the average domestic card transaction increased, rising by 5.07 per cent (€1.87) year on year, broadly consistent with the +2.9 per cent CPI annual increase.
- Domestic Card Spending can be further split into **Point of Sale (POS)** and **Online Payments**. In October, the value of **POS Payments** totalled €4.06 billion, rising by 6.03

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

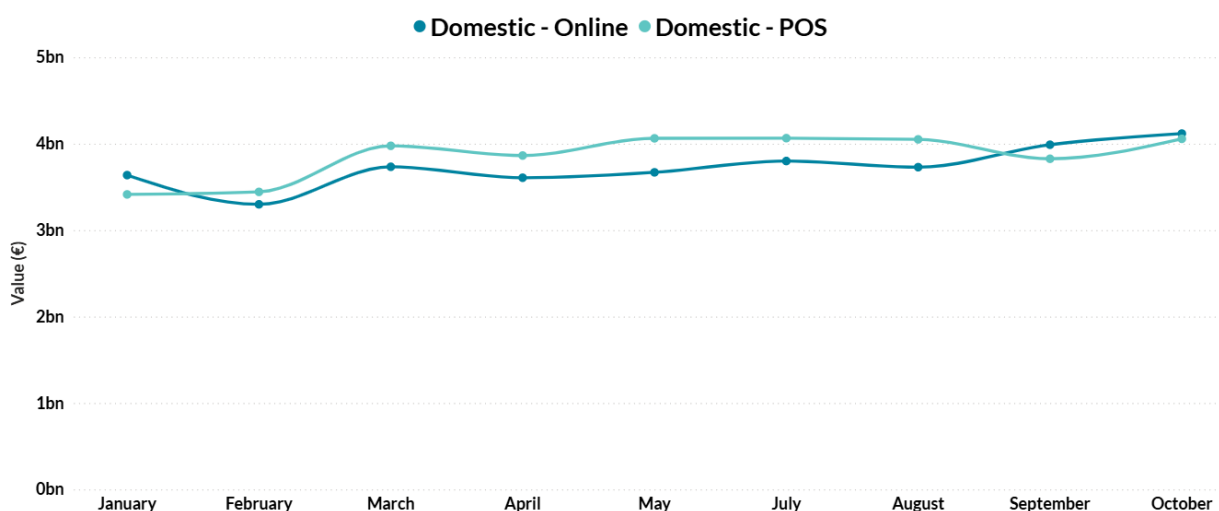
<sup>2</sup> CSO data can be found [here](#)



October 2025

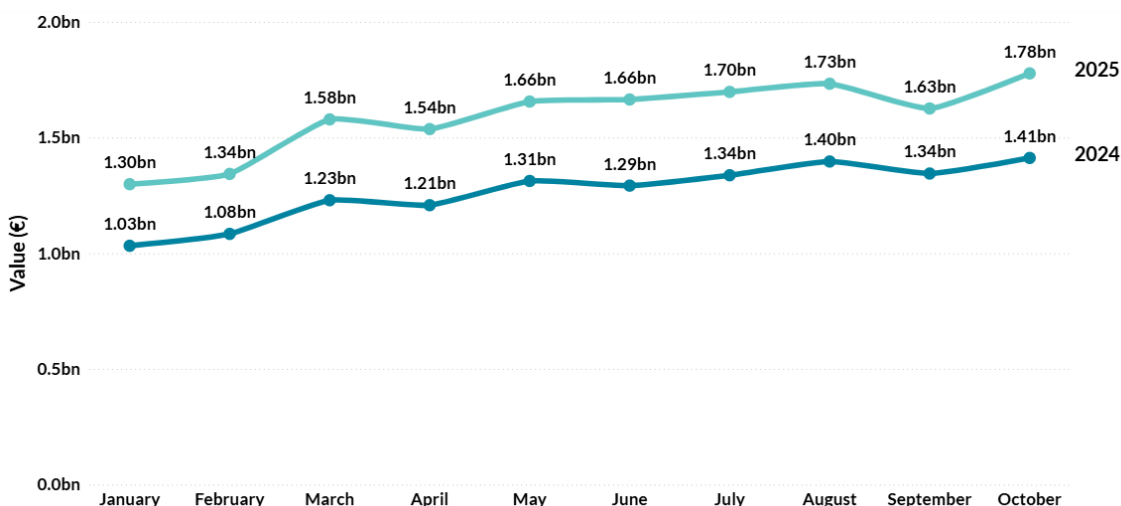
per cent from September. The primary driver of this growth was the 'Retail' sector, which rose by 5.32 per cent from September. For the second consecutive month, **Online** payments surpassed POS transactions, amounting to €4.12 billion, up 3.23 per cent month on month. Similar to POS, the main contributor to **Online** payment growth was the 'Retail' Sector, which grew by 10.04 per cent month on month (See chart 1). In comparison to October 2024, both POS and Online Payments displayed strong annual growth, increasing by 6.77 per cent and 21.78 per cent respectively.

**Chart 1: Domestic - POS Vs Online Payments in value (€) terms**



- Domestic Payments can be further categorised into Contactless Payments and within that Mobile Wallet (NFC) Payments. In October, the value of Contactless Payments stood at €2.6 billion, up 7.34 per cent from September. NFC Payments (a subset of Contactless Payments) amounted to €1.78 billion, an increase of 9.33 per cent month on month. On an annual basis, Contactless payments grew, rising by 14.12 per cent, while NFC Payments saw a more substantial increase of 25.87 per cent, highlighting strong performance across both channels. The spike in NFC payments is expected with the increase in popularity among Irish residents due to its accessible usage (See chart 2).

**Chart 2: The value (€) of Mobile wallet Payments in Ireland in 2024 and 2025**





October 2025

- In October, **Non-Domestic Card Spending** totalled €1.68 billion, increasing by 1.96 per cent from September. Transaction volumes amounted to 39.48 million. When compared to October 2024, both value and volume increased significantly, growing by 11.91 per cent and 13.13 per cent respectively.
- **Non-Domestic** Spending can be further broken down into **POS and Online Payments**. In October, the value of **POS** Payments amounted to €515.30 million, falling by 3.15 per cent from the previous month. The main sector driving this decline was the 'Services' Sector which fell by 10.26 per cent. **Online** Payments totalled €1.16 billion, rising by 4.39 per cent month on month. The main contributor to this growth was the 'Retail' sector, which rose by 9.23 per cent. In comparison to October 2024 both POS and Online Payments value showed strong annual growth, advancing by 8.39 per cent and 13.55 per cent respectively.
- In October, the **value of Total Cash Withdrawals** stood at €1.10 billion, up 1.37 per cent (€14.93 million) from September. Transaction volumes amounted to 7.35 million, rising by 1.79 per cent. Year-over-Year, both value and volume declined, with decreases of 1.97 per cent and 6.04 per cent respectively. The **average withdrawal** totalled €149.88, down 0.41 per cent from the previous month.

## Sectorial Spending

In October, overall Card Spending increased month on month, which resulted in an increase in spending in certain sectors. In particular, the value of spending in **Retail (+6.25)**, **Social (+6.99)** and **Other (+35.97)** increased while spending in the **Services (-0.27)** declined.

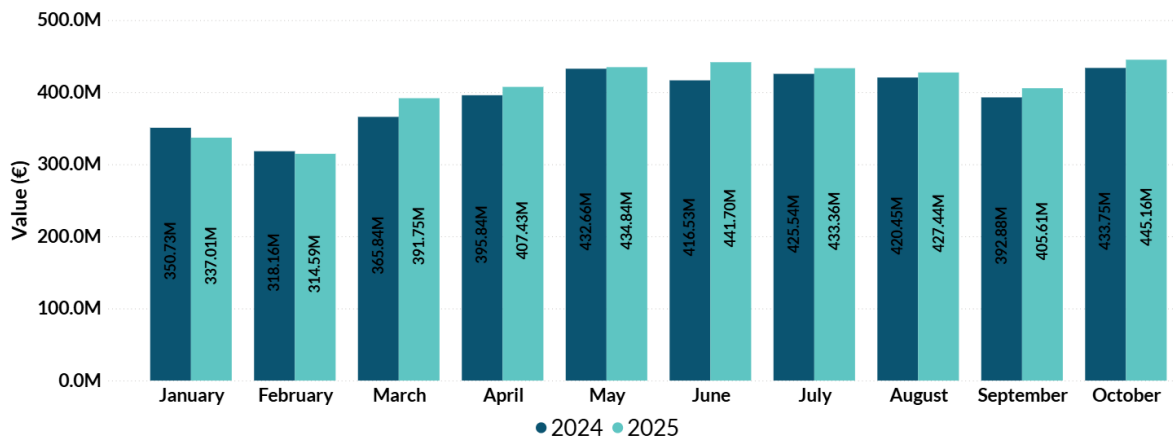
### Clothing Spending increased by 9.75 per cent month on month

In October, the '**Clothing**' sub-sector was a key driver of growth in the Irish Retail sector. Irish residents spent €445.16 million on clothing during the month, representing a 9.75 per cent increase from September. This spending reflects a marginal increase year-over-year, with the value spent rising by 2.63 per cent (€11.41 million) compared to October 2024 (See chart 3). In domestic terms, the average clothing transaction stood at €62.68, a decline of 1.40 per cent from October 2024. However, according to the CSO the CPI for 'Clothing' increased by +4.1 per cent over the year. The lower average transaction price suggests that Irish customers are buying fewer items per visit or opting for less expensive options.

A significant contributor to this overall increase in clothing spending was the '**Clothing Rental**' merchant category. This merchant saw an influx of spending by Irish customers in October, jumping 195.09 per cent (€1.46 million) from September and rising 14.44 per cent compared to October 2024. This sharp increase is most likely attributed to the seasonal demand for costume rentals ahead of Halloween.



**Chart 3: The € value spent by Irish Residents on Clothing in 2024 and 2025**



The growth of the 'Social' sector was primarily fuelled by a rise in spending within the 'Entertainment' sub-sector. In October, Irish residents increased their 'Entertainment' spending, with the value rising by 8.29 per cent (€31.84 million) month on month. In comparison to October 2024, spending has rose significantly, increasing by 25.97 per cent.

The main merchant contributing to the rise in entertainment spending was '**Betting/Casino Gambling**', which increased by 11.23 per cent (€20.28 million) from September. When compared to October 2024, spending has spiked, increasing by 20.12 per cent year over year.

## 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](#)