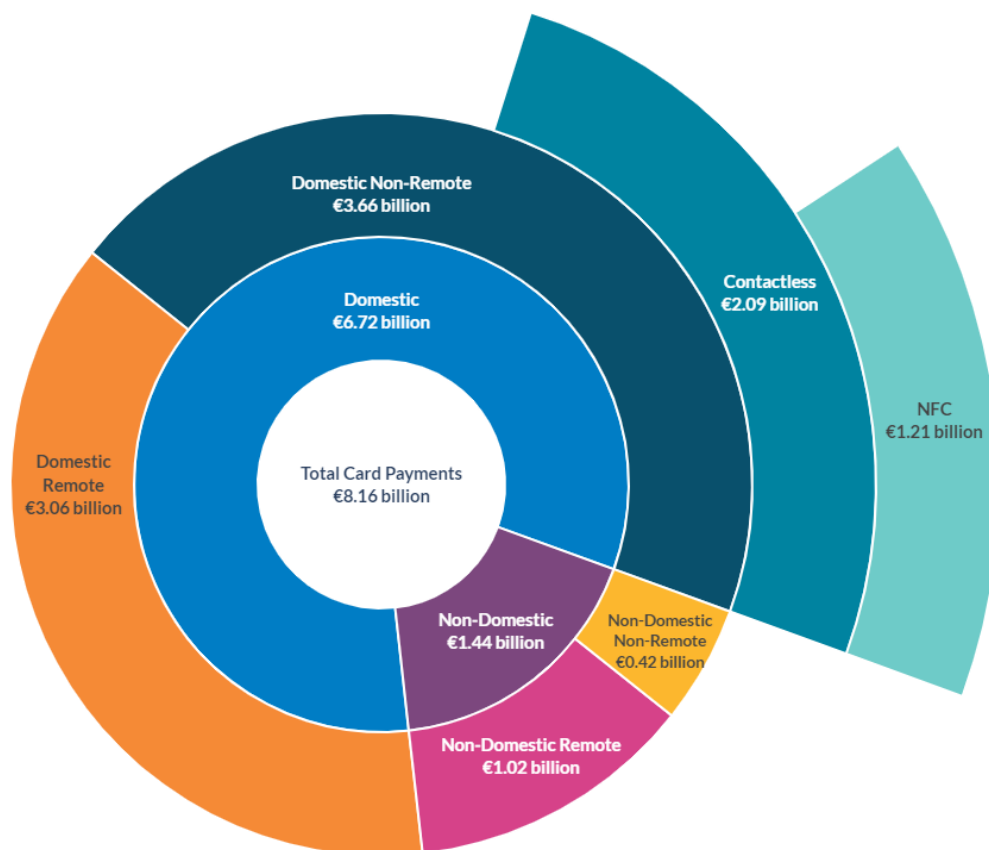




# Monthly Card Payment Statistics – April 2024<sup>1</sup>

## Key Points

Chart 1: Composition of Total Card Payments as of April 2024



- During April 2024, Irish card payments showed little change compared to March values. The total value of Card Payments grew by 0.4 per cent and amounted to €8.2 billion, while the volume of card payments decreased by 0.3 per cent and reached 213.8 million.
- Domestic Card Payments value remained unchanged and stands at €6.7 billion, while Non-Domestic Card Payments grew by 1.9 per cent and amounted to €1.4 billion.
- Within Domestic Card Payments, Contactless payments value showed a small decrease by 1.5 per cent and reached €2.1 billion. Mobile Wallet/NFC payments accounted for €1.2

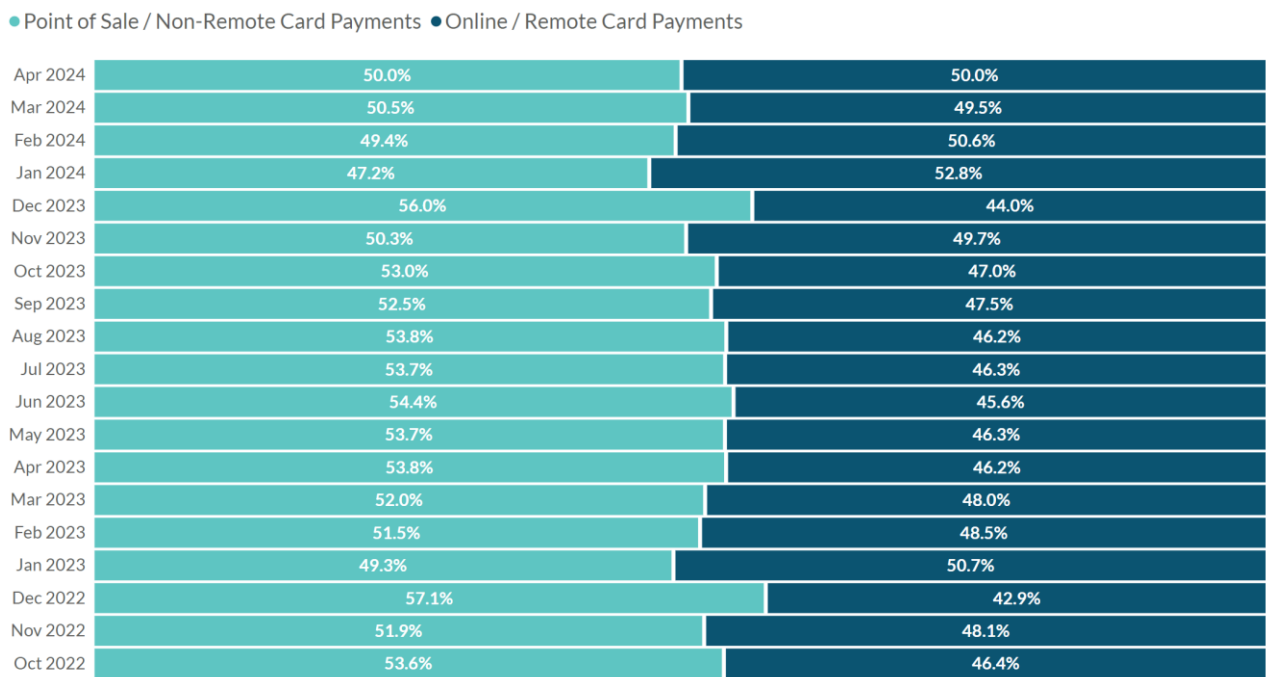
<sup>1</sup> Monthly Card Payments data now available on the [Central Bank of Ireland Open Data portal](#)



billion (57.7 per cent) of this value, a 1.7 per cent decrease compared to March values. (Chart 1)

- The total value of Cash Withdrawals fell by 1 per cent and stands at €1.1 billion. Domestic cash withdrawals remained below €1.1 billion (with a decrease of 1.5 per cent), while Non-Domestic cash withdrawal value grew by 6.4 per cent and amounted to 67 million.

**Chart 2: Share of payment channels (Point of Sale and Online) within Total Card Payments value between October 2022 and April 2024**

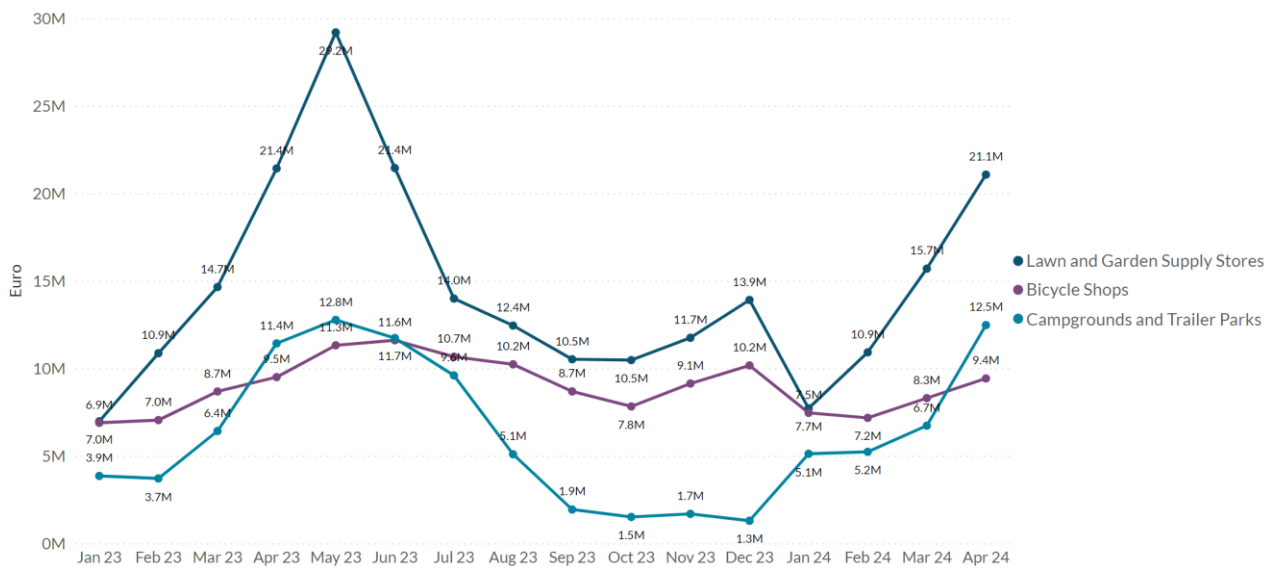


- The value of Point of Sale/Non-Remote payments decreased by 0.8 per cent and currently stands below €4.1 billion. Domestic payments accounted for €3.7 billion of this value (decrease of 1.1 per cent compared to March), with Non-Domestic payments taking up the remaining €0.4 billion. The value of Online/Remote card payments showed a marginal, 1.6 per cent increase and climbed to €4.1 billion as well, standing at the same level as the Point of Sale payments. Domestic Online payments reached €3.1 billion, following a 1.5 per cent of increase, while Non-Domestic Online payments grew by 1.8 per cent and currently stands at €1 billion.
- Regarding the Online and Point of Sale payment channel split within Total Card Payments, the trends observed in the past 1.5 year show a slow overall decrease in the share of Point of Sale payments over Online payments. Seasonal trends show December months having the highest percentage of Point of Sale payments value (above 56 per cent) within the total payments and January the lowest (47-49 per cent). (Chart 2)



- Within Sectoral Spending, Retail spending value showed 0.3 per cent increase and remained at €3.5 billion. Spending on Services increased by 2 per cent and reached €3.3 billion. The biggest contributors of this increase were spending on Accommodation (6.6 per cent increase), Transport (2.6 per cent increase), Health (5.4 per cent increase) and Utilities (11.2 per cent increase). Social spending fell by 5.2 per cent and amounted to €1.1 billion.

**Chart 3: Summer is coming – Card spending on Lawn and Garden Supplies, Bicycle shops and Campgrounds**



Following the summer seasonality spike trends, spending on Lawn and Garden Supplies are up by 32.2 per cent to €21.1 million compared to March values, while expenses in Bicycle shops increased by 13.6 per cent and reached €9.4 million. In spite of the increase, Lawn and Garden Supplies are 1.6 per cent down and Bicycle shop sales are 0.8 per cent down compared to April 2023 values. Campgrounds and trailer park spending value jumped by 85.1 per cent since March, and 9.1 per cent compared to April 2023 values, and reached €12.5 million. (Chart 3)



## 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 (POS) 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](#)