



December 2025

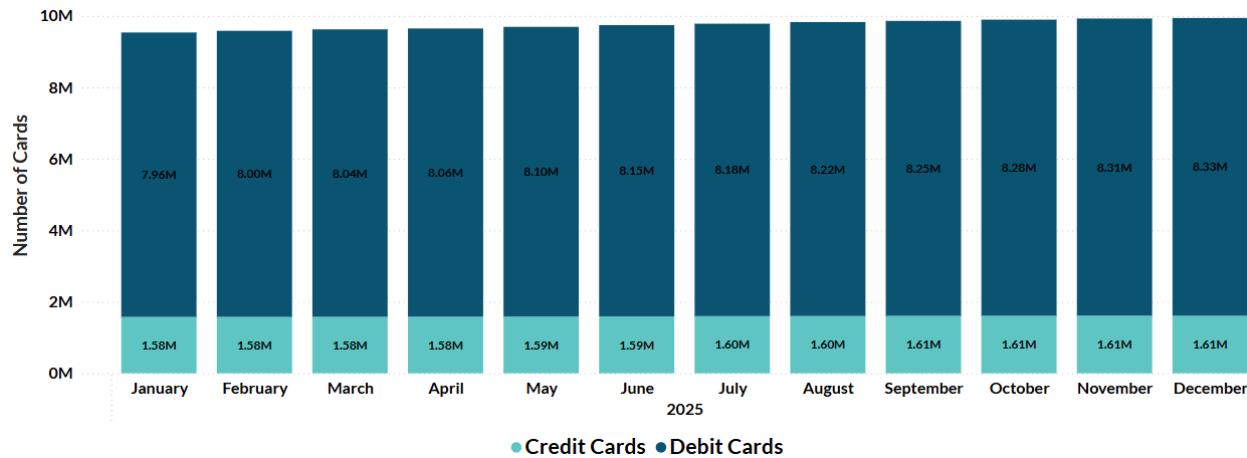
Monthly Card Payment Statistics¹

Table 1: Headline Card Payments (Value €)

Card Transactions	MoM % Change	YoY % Change
Total Card Payments	12.80	11.00
Domestic	14.44	11.30
o/w Online Payments	4.76	19.29
o/w Point of Sale	24.23	5.29
o/w Contactless	23.77	13.55
o/w NFC	25.94	24.02
Non-Domestic	4.77	9.41
o/w Online Payments	3.59	9.85
o/w Point of Sale	8.28	8.20
Cash Withdrawals	20.32	-1.27
Domestic	20.82	-1.11
Non-Domestic	11.32	-4.13

- In December, 9.94 million **physical cards** were in circulation amongst Irish residents, representing a year-on-year increase of 4.35 per cent (414,506 cards). **Debit cards** dominate the market, accounting for 84 per cent of all cards in circulation (8.33 million), up 4.78 per cent since December 2024. **Credit cards** represent the remaining 16 per cent (1.62 million), increasing by 2.21 per cent over the same period (See chart 1 below).

Chart 1: The number of physical Credit and Debit cards in circulation amongst Irish residents



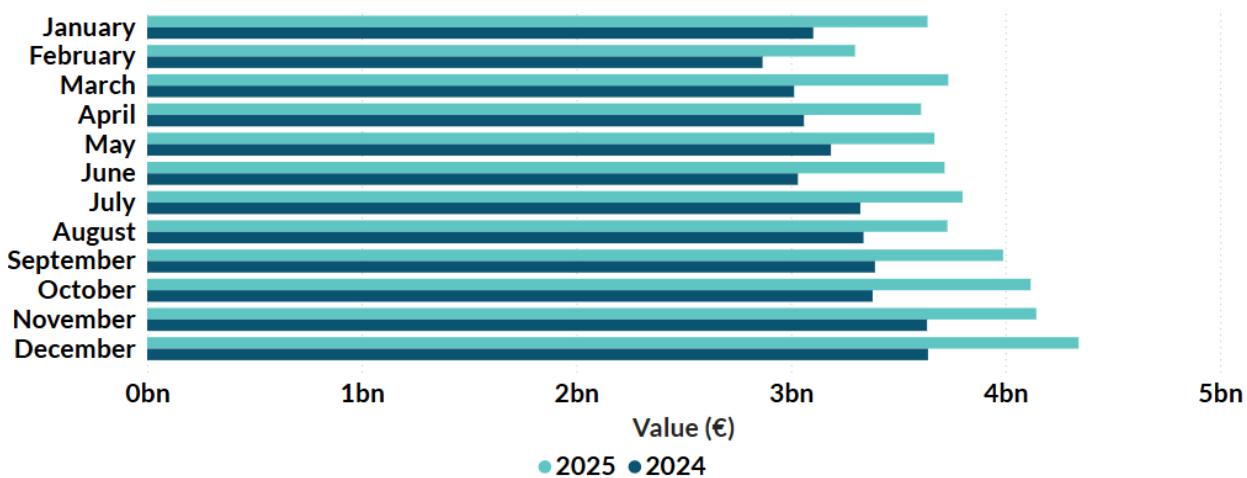
¹ Monthly Card Payments data are available on the Central Bank of Ireland [Open Data Portal](#).



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- In December, the **value of Total Card Spending** amounted to €11.20 billion, a substantial increase of 12.80 per cent (€1.27 billion) from November. **Transaction volumes** stood at 266.44 million, up 9.58 per cent month on month. When compared to December 2024, both value and volume demonstrated strong annual growth, rising by 11 per cent (€1.11 billion) and 8.95 per cent respectively.
- In December, **Domestic Card Spending** increased significantly. In **value terms**, card spending totalled €9.43 billion, up 14.44 per cent (€1.19 billion) from November. In **volume terms**, transactions stood at 227.28 million, increasing by 10.51 per cent. Both value and volume displayed strong year-on-year growth, rising by 11.30 per cent and 8.47 per cent respectively (See chart 2 below). The average domestic transaction reached €41.49, up 3.56 per cent (€1.43) from November. This seasonal increase reflects typical December consumer behaviour, with shoppers purchasing higher value items and buying more goods per transaction in the lead-up to Christmas. When compared to December 2024, the average domestic card transaction increased by 2.61 per cent (€1.05), this is consistent with the Consumer Price Index² (CPI) which increased by +2.8 per cent year-on-year.

Chart 2: Total domestic card spending: 2025 vs 2024



- Domestic Card spending can be further split into **Point of Sale (POS) and Online Payments**. In December, the **value of POS Payments** totalled €5.09 billion, up 24.23 per cent month-on-month. This substantial increase reflects seasonal shopping patterns, with consumers visiting physical stores for Christmas purchases. Growth was driven by all sectors; Retail led with a 25.84 per cent increase (€738.44 million), followed by Social (30.89 per cent €189.42 million), Miscellaneous (43.46 per cent, €24.29 million) and Services (7.12 per cent, €40.58 million). The **value of Online Payments** amounted to €4.34 billion, increasing by 4.76 per cent month-on-month. Services and Social drove this growth, rising 8.58 per cent (€238.05 million) and 15.06 per cent (€45.27 million) respectively. When compared to December

² CPI data can be found [here](#)

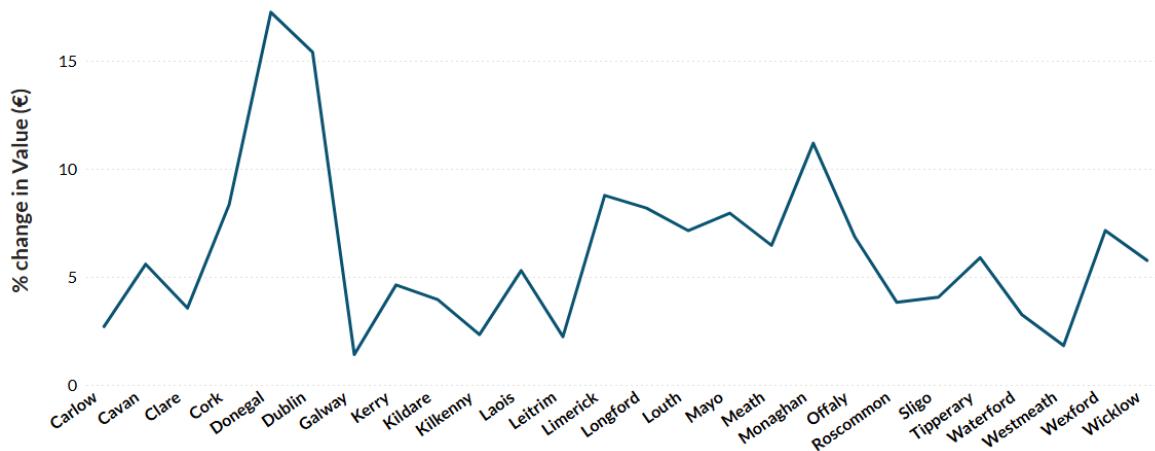


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2024, both categories recorded strong year-on-year growth, with POS increasing by 5.52 per cent and Online Payments rising by 19.29 per cent.

- Domestic card spending can also be split **by county**. In **value terms**, Dublin accounts for the largest share at 58 per cent (€5.50 billion) of overall domestic spending, followed by Cork at 8 per cent (€753.38 million) and Galway at 4 per cent (€344.88 million). The remaining counties collectively account for 30 per cent (€2.83 billion). Year-on-year, spending in Dublin increased by 15.40 per cent (€733.76 million) (See chart 3 below).

Chart 3: Year-on-Year percentage change in domestic card spending per county in December



- Domestic POS Payments can be further categorised into **Contactless Payments** and within that **Mobile Wallet (NFC) Payments**. In December, the **value** of Contactless Payments totalled €3.23 billion, rising by 23.77 per cent month-on-month. NFC Payments (a subset of Contactless Payments) amounted to €2.28 billion, up 25.94 per cent. Both segments displayed strong year-on-year growth, with Contactless growing by 13.55 per cent and NFC spiking by 24.02 per cent.
- In December, **Non-Domestic Spending** stood at €1.77 billion, an increase of 4.77 per cent month-on-month. **Transaction volumes** reached 39.16 million, rising by 4.49 per cent. Year-on-year, both value on volume displayed strong growth, increasing by 9.41 per cent and 11.77 per cent respectively. The average Non-Domestic transaction stood at €45.14, down 2.11 per cent from December 2024 (€46.11).
- Non-Domestic Card Spending can be **split into POS and Online Payments**. In December, the **value of POS Payments** amounted to €459.62 million, an increase of 8.28 per cent from November. The rise in this category is driven by an increase in spending in the following sectors; Retail rose by 16.75 per cent (€34.07 million), followed by Services (3.86 per cent, €3.67 million) and Miscellaneous (0.30 per cent, €8.34 million). **Online Payments** reached €1.31 billion, up 3.59 per cent from November. This growth was driven by Services and Social spending which rose by 4.57 per cent (€24.77 million) and 12.55 per cent (€20.90 million).

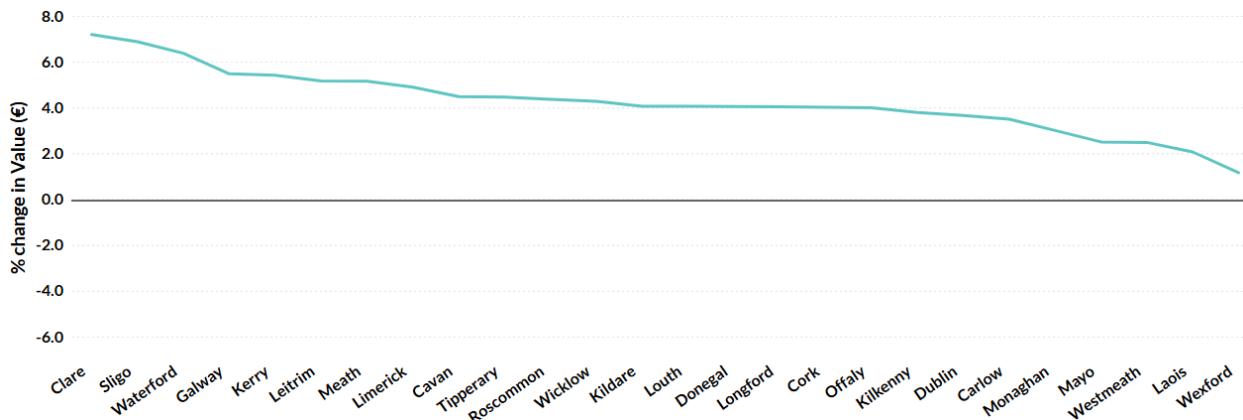


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million) respectively. Year-on-year, both segments demonstrated strong growth, with POS rising by 8.20 per cent and Online Payments increasing by 9.85 per cent.

- In December, the **value of Total Cash Withdrawals** amounted to €1.21 billion, spiking by 20.32 per cent from November. **Transaction volumes** stood at 7.52 million, up 11.48 per cent. However, when compared to December 2024 both value and volume declined, falling by 1.27 per cent and 5.03 per cent respectively. Despite this year-on-year decline, the average withdrawal increased by 3.96 per cent (€6.15), which indicates consumers are withdrawing larger amounts per transaction when compared to December 2024. County Clare recorded the largest average withdrawal increase at 7.18 per cent (See chart 4 below).

Chart 4: Year-on-Year percentage change of cash withdrawals per county in December



Merchant Section

In December, overall Card Spending increased month-on-month, which resulted in a rise in spending in certain sectors. In particular, the value of spending in **Retail** (+17.13 per cent), **Services** (+7.71 per cent) and **Social** (+21.02 per cent) while spending on **Miscellaneous** (-15.14) fell.

Restaurants/Dining spending spiked in December, growing by 24.38 per cent

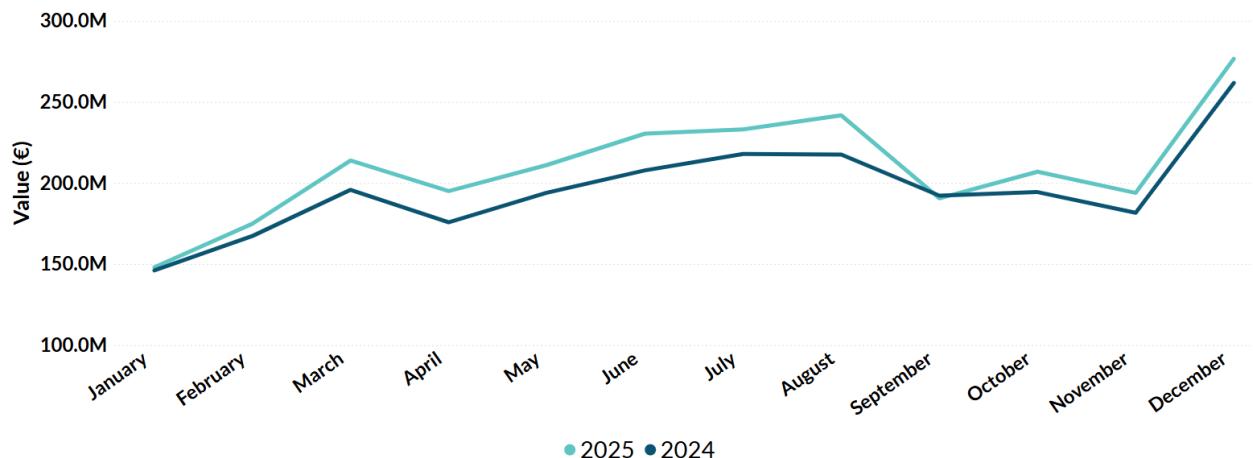
In December, '**Restaurants/Dining**' was the primary sub-sector driving '**Social**' growth, with Irish consumers spending €953.13 million. Month-on-month, this represented a significant increase of 24.38 per cent. When compared to December 2024, Restaurant/Dining spending also increased, rising by 8.27 per cent (€72.76 million).

Within this category, '**Drinking Places**' was the primary growth driver, accounting for €276.63 million. Month-on-month, spending increased substantially by 42.66 per cent and year-on-year by 7.04 per cent (See chart 5 below). This seasonal increase is expected over the Christmas period as Irish consumers celebrate the festive period. The average transaction in Drinking Places remained essentially unchanged year-on-year at €18.53, up just 0.11 per cent (€0.02).



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Chart 5: 'Drinking Places' spending: 2025 vs 2024



Charity spending increased in December, rising by 29.77 per cent

Despite a decline in 'Miscellaneous' spending, certain sub-sectors like **Charity** saw significant growth. In December, Irish consumers spending totalled €35.74 million a substantial increase of 29.77 per cent from November. Year-on-year, spending increased by 6.71 per cent. Online payments dominated this category, accounting for 84 per cent (€29.87 million) of charity spending.

The main merchants driving this growth were '**Charitable and Social Service Organizations – Fundraising**' (up 26.45 per cent) and '**Civic, Social, Fraternal Associations**' (up 45.20 per cent). This increase reflects heightened charitable giving during the Christmas 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
- 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](#)