



Monthly Card Payment Statistics¹

Table 1: Headline Card Payments (Value €)

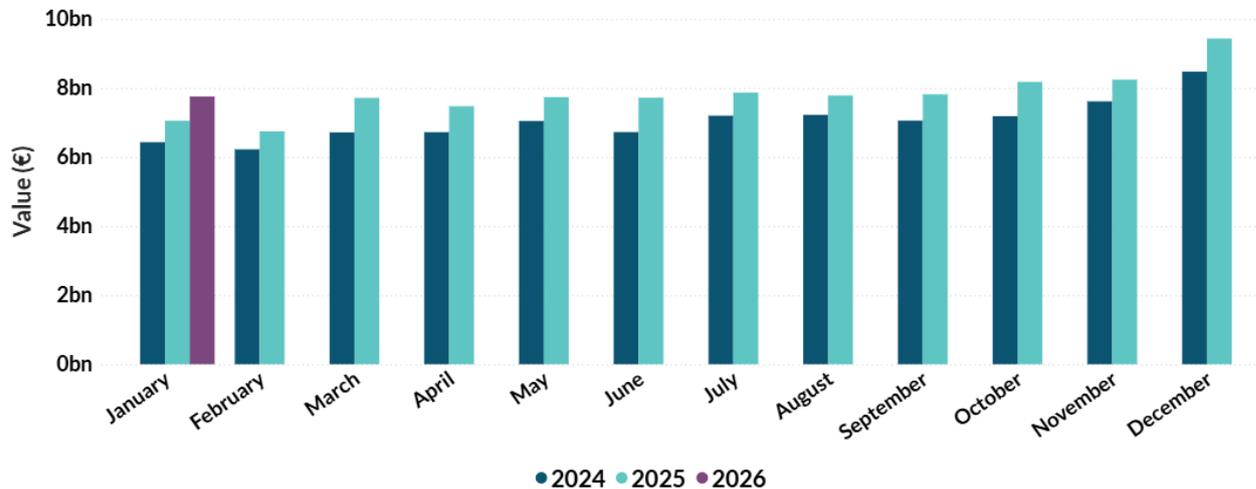
Card Transactions	MoM % Change	YoY % Change
Total Card Payments	-16.49	9.63
Domestic	-17.81	9.93
o/w Online Payments	-4.38	14.13
o/w Point of Sale	-29.27	5.46
o/w Contactless	-27.94	13.03
o/w NFC	-29.27	24.83
Non-Domestic	-9.41	8.17
o/w Online Payments	-8.81	8.28
o/w Point of Sale	-11.13	7.85
Cash Withdrawals	-24.04	-4.54
Domestic	-24.82	-4.32
Non-Domestic	-8.68	-8.02

- In January, the **value of total card spending** totalled €9.35 billion, a decline of 16.49 per cent (€1.85 billion) from December. **Transaction volumes** amounted to 224.66 million, down 15.68 per cent month on month. When compared to January 2025, both value and volume have demonstrated strong **year-on-year** growth, rising by 9.63 per cent and 8.68 per cent respectively.
- In January, **domestic card spending** declined significantly. In **value terms**, card spending stood at €7.75 billion, down a substantial 17.81 per cent (€1.68 billion) from December. In **volume terms**, transactions totalled 188.97 million, declining by 16.86 per cent. Both value and volume displayed strong **year-on-year** growth, increasing by 9.93 per cent and 8.45 per cent respectively (See chart 1). The **average domestic transaction** stood at €41.02, dropping by 1.15 per cent from December (€41.49). When compared to January 2025, the average domestic transaction increased by 1.37 per cent (€0.55 cent). According to the Central Statistics Office (CSO) the Consumer Price Index (CPI) rose by +2.7 per cent year-on-year.

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



Chart 1: Total value of domestic card spending



- Domestic card spending can be further split into **point of sale (POS)** and **online payments**. In January, **the value of POS payments** stood at €3.60 billion, a significant drop of 29.27 per cent from December. This fall reflects typical post-Christmas seasonal patterns, as consumers reduce shopping in physical stores. All sectors contributed to this decline, with Retail experiencing the steepest drop of 31.02 per cent (€1.11 billion), followed by Social (31.94 per cent, €256.36 million), Services (15.23 per cent, €92.99 million) and Miscellaneous (31.01 per cent, €24.86 million). **The value of online payments** totalled €4.15 billion, declining by 4.38 per cent month on month. Although this also reflects post-Christmas seasonal behaviour, the decline was notably smaller than POS spending, suggesting that e-commerce was less affected by seasonal patterns than in-store purchases. Retail and Social drove this decline, falling by 25.94 per cent (€209.93 million) and 11.82 per cent (€40.87 million) respectively. When **compared to January 2025**, both POS and online payments demonstrated strong annual growth, with POS rising by 5.46 per cent and online payments rising sharply by 14.13 per cent (€514.02 million).
- Domestic POS spending can be further split into **contactless and within that mobile wallet (NFC) payments**. In January, **contactless payments** reached €2.33 billion, down 27.94 per cent from December. **NFC payments** (a subset of contactless payments) amounted to €1.62 billion, decreasing by 29.04 per cent. Both segments displayed strong annual growth, with contactless increasing by 13.03 per cent and NFC rising distinctly by 24.83 per cent.

By county, West Meath experienced the steepest percentage decline in NFC transactions, falling by 32.44 per cent (€8.49 million), whilst Dublin recorded the largest absolute decline at €663.59 million (29.04 per cent).
- In January, **non-domestic spending** amounted to €1.60 billion, down by 9.41 per cent from December. **Transaction volumes** reached 35.69 million, declining by 8.86 per cent. Year-on-



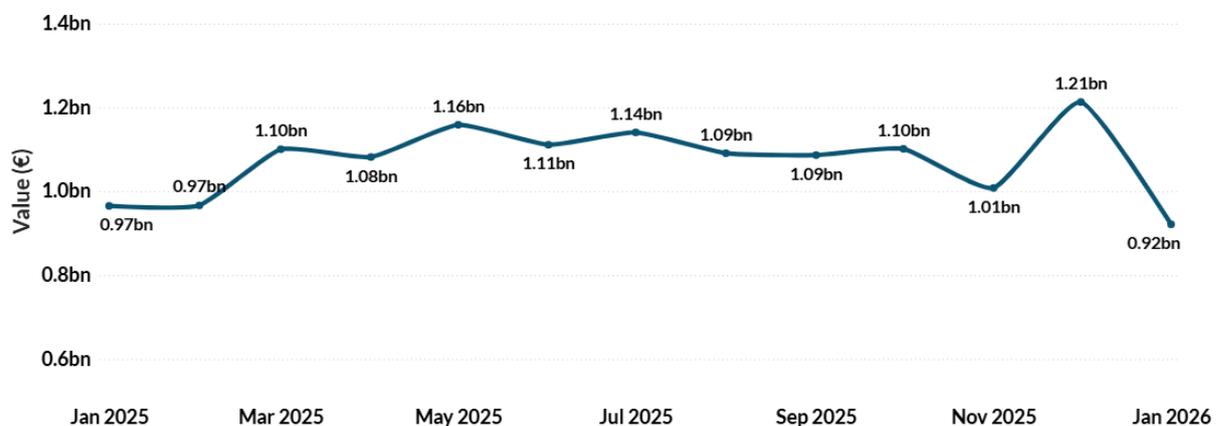
January 2026

year, both value and volume showed strong growth, increasing by 8.17 per cent and 9.88 per cent respectively.

- Non-domestic spending can be further categorised into **POS and online payments**. In January, **POS payments amounted** to €408.47 million, down 11.13 per cent from December. The fall in this category was driven by a decrease in the Retail sector, which declined by 24.04 per cent (€57.09 million) from December. **Online payments** stood at €1.19 billion, dropping by 8.80 per cent month on month. This decline was driven by Retail and Social spending, which fell by 27.69 per cent (€149.91 million) and 5.87 per cent (€11.01 million) respectively. **Year-on-year**, both categories displayed strong annual growth, with POS rising by 7.85 per cent and online payments increasing by 8.28 per cent.
- In January, **total cash withdrawals** amounted to €921.39 million, declining by 24.04 per cent from December. **Transaction volumes** totalled 6.08 million, falling by 19.10 per cent. This significant decline reflects typical post-Christmas seasonal patterns, following elevated cash usage during the festive period. When **compared to January 2025**, both value and volume fell, dropping by 4.54 per cent and 7.64 per cent respectively.

By county, Leitrim experienced the largest percentage decline, falling by 28.76 per cent (€2.63 million) from December, whereas Dublin recorded the largest absolute decline at €286.54 million (24.82 per cent).

Chart 2: The value of cash withdrawals





Merchant Section

In January, overall card spending declined month on month, which resulted in a drop in spending in certain sectors. In particular, the value of spending in Retail (-29.56 per cent), Social (-21.01 per cent) and Miscellaneous (-4.94 per cent) fell, while spending in Services (+0.13 per cent) increased modestly.

Groceries/Perishables drove the decline in Retail spending in January

Irish consumers spent €1.59 billion on groceries and perishables in January, a decline of 25.52 per cent (€543.92 million) from December, a predictable correction following elevated Christmas spending. However, year-on-year spending grew 4.43 per cent (€67.34 million).

Grocery stores and supermarkets accounted for the largest share of this category at €1.104 billion, down 22.48 per cent month-on-month. Year-on-year comparisons show strong performance, with spending increasing 9.48 per cent and transaction volumes rising 5.37 per cent compared to January 2025. The average transaction value declined slightly to €26.21, down 0.96 per cent year-on-year (€26.46).

Transport spending surged in Services, driven by airline bookings

Transport was a key growth driver in the Services sector, with spending amounting to €734.28 million, rising 28.21 per cent (€161.56 million) month-on-month. Year-on-year growth was more modest at 2.36 per cent.

Airlines accounted for the bulk of this increase with spending totalling €260.47 million, spiking 71.58 per cent (€108.67 million) from December. This suggests Irish consumers are preparing for holidays later in the year. However, year-on-year airline spending declined 4.41 per cent compared to January 2025.

Utilities spending increased in Services, reflecting higher energy costs and payment method shifts

Utilities spending totalled €242.69 million in January, rising 2.75 per cent month-on-month and 24.63 per cent year-on-year.

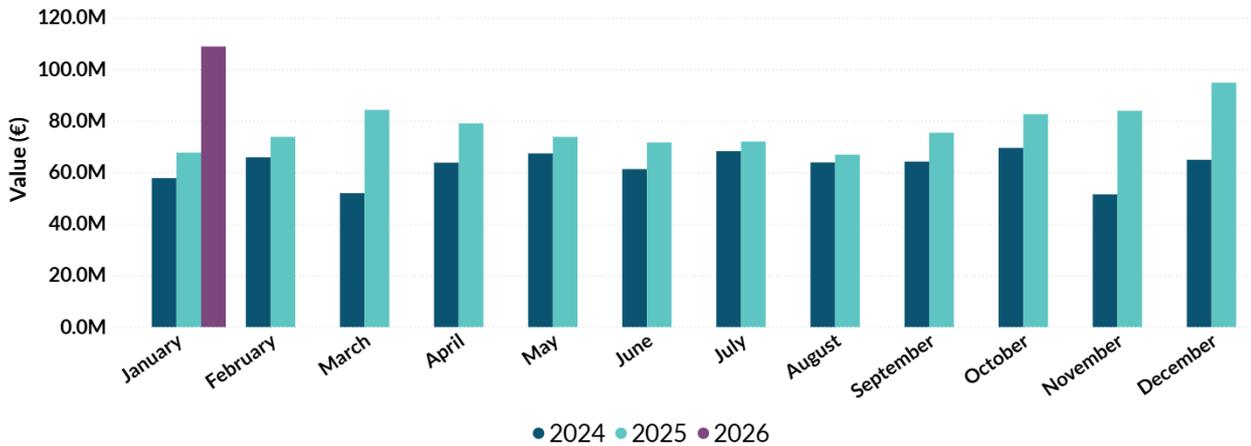
'Utilities - Electric, Gas, Water and Sanitary' was the key driver, reaching €108.85 million, up 14.81 per cent (€14.04 million) from December. Of this, online payments accounted for €107.28 million (98.56 per cent), whereas point-of-sale transactions represented just €1.57 million (1.44 per cent). This reflects a strong consumer preference for paying utility bills by card online rather than in-store. Year-on-year, spending jumped 60.86 per cent (€41.18 million), suggesting Irish consumers are shifting away from direct debits, credit transfers



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and cash and moving towards card payments (See chart 3). The average transaction value increased 1.30 per cent (€0.86 cent) from January 2025.

Chart 3: The value spent on Utilities - Electric, Gas, Water and Sanitary over the years via card



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](#)