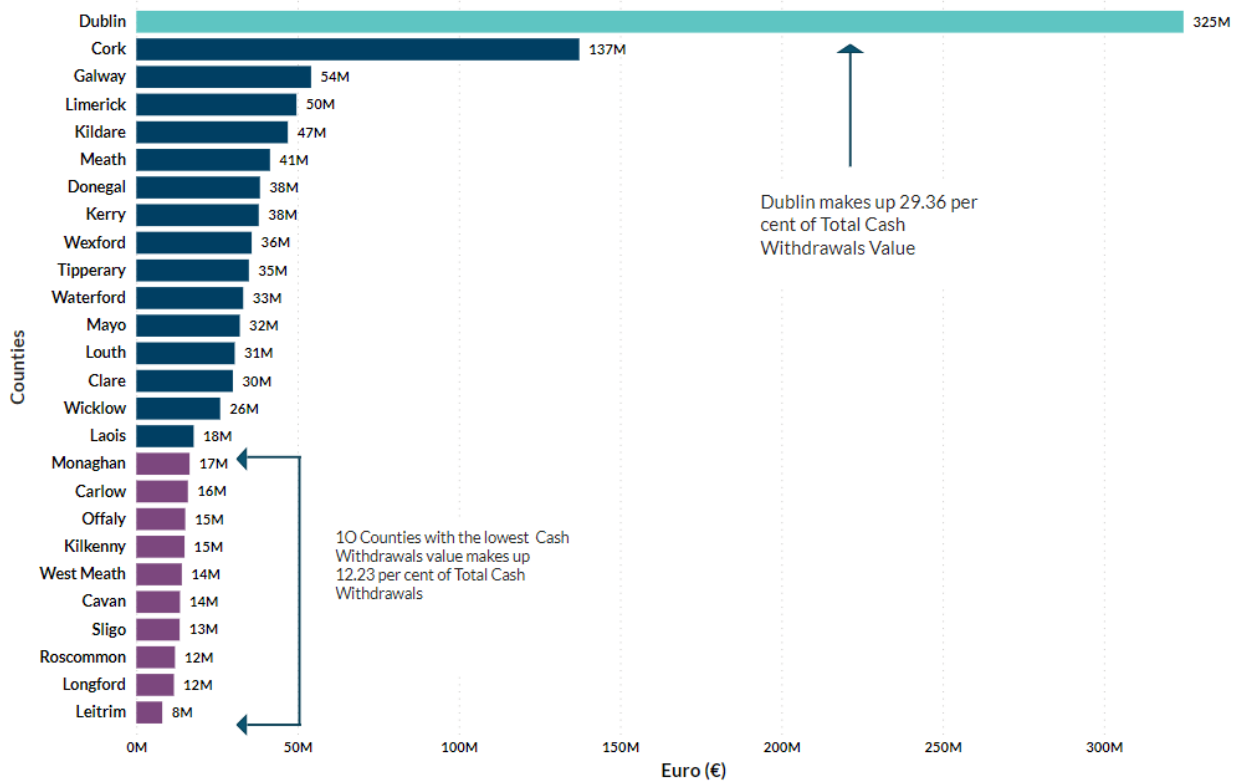




Key Points – Monthly Card Payment Statistics¹

Chart 1: Total Value of Domestic Cash Withdrawals per County in July



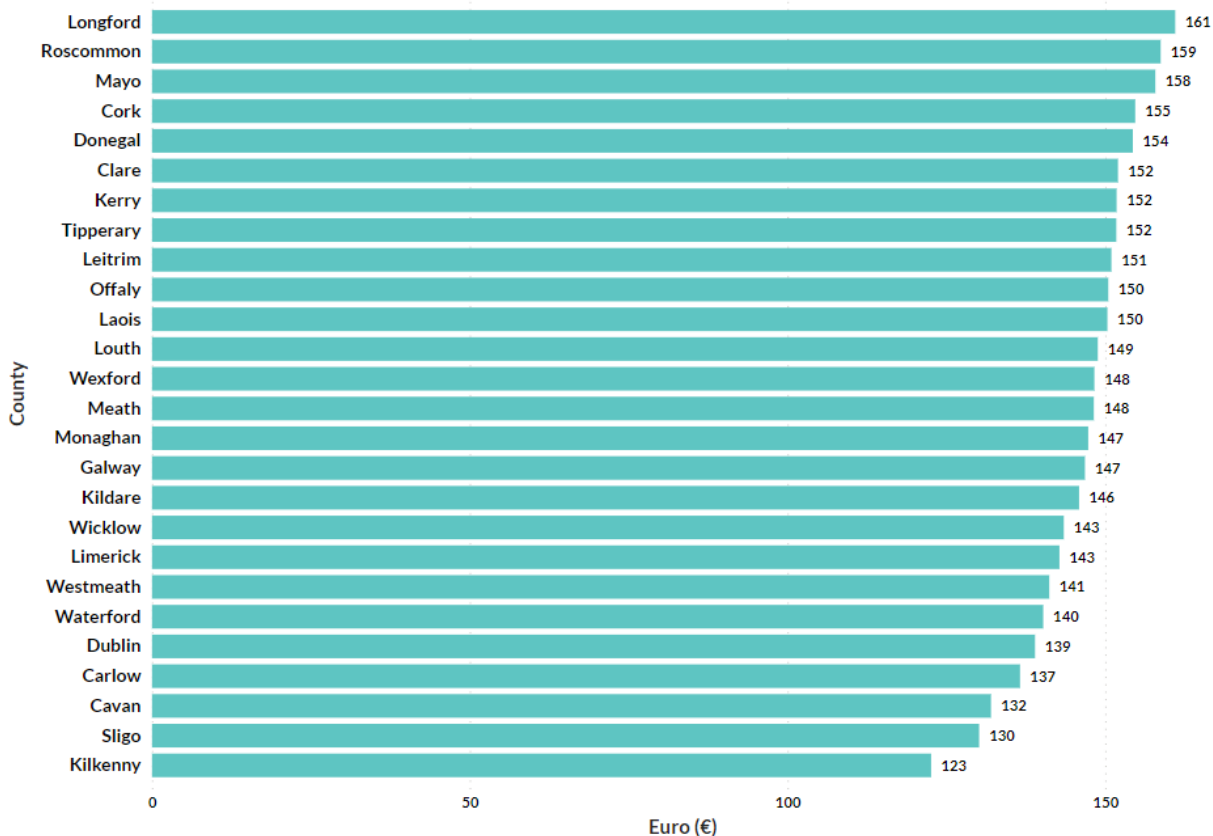
- Total value of domestic Cash Withdrawals amounted to €1.105 billion in July an increase of 6.59 per cent in comparison to June’s value of €1.037 billion. Similarly, total volume of domestic Cash Withdrawals increased by 4.38 per cent from 7.291 million in June to 7.611 million in July.
- As expected, Dublin had the largest value of Cash Withdrawals, accounting for 29.36 per cent (€325 million) of overall domestic Cash Withdrawals in July. (See chart 1)
- Notably, the three largest cities in the Republic of Ireland, Dublin (29.26 per cent), Cork (12.41 per cent) and Galway (4.89 per cent) make up close to half the overall domestic Cash Withdrawals, amounting to 46.67 per cent (€516.17 million). (See chart 1)

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



- Interestingly, the ten counties with the lowest value of Cash Withdrawals only make up 12.23 per cent (€135.28 million) of total domestic Cash Withdrawals. (See chart 1)
- Total value of non-domestic Cash Withdrawals in July amounted to €97.8 million, an increase of 15 per cent when compared to June's value (€85 million). Correspondingly, total volume of non-domestic Cash Withdrawals in July increased by 14 per cent, from 604 thousand (rounded) in June to 689 thousand (rounded) in July.

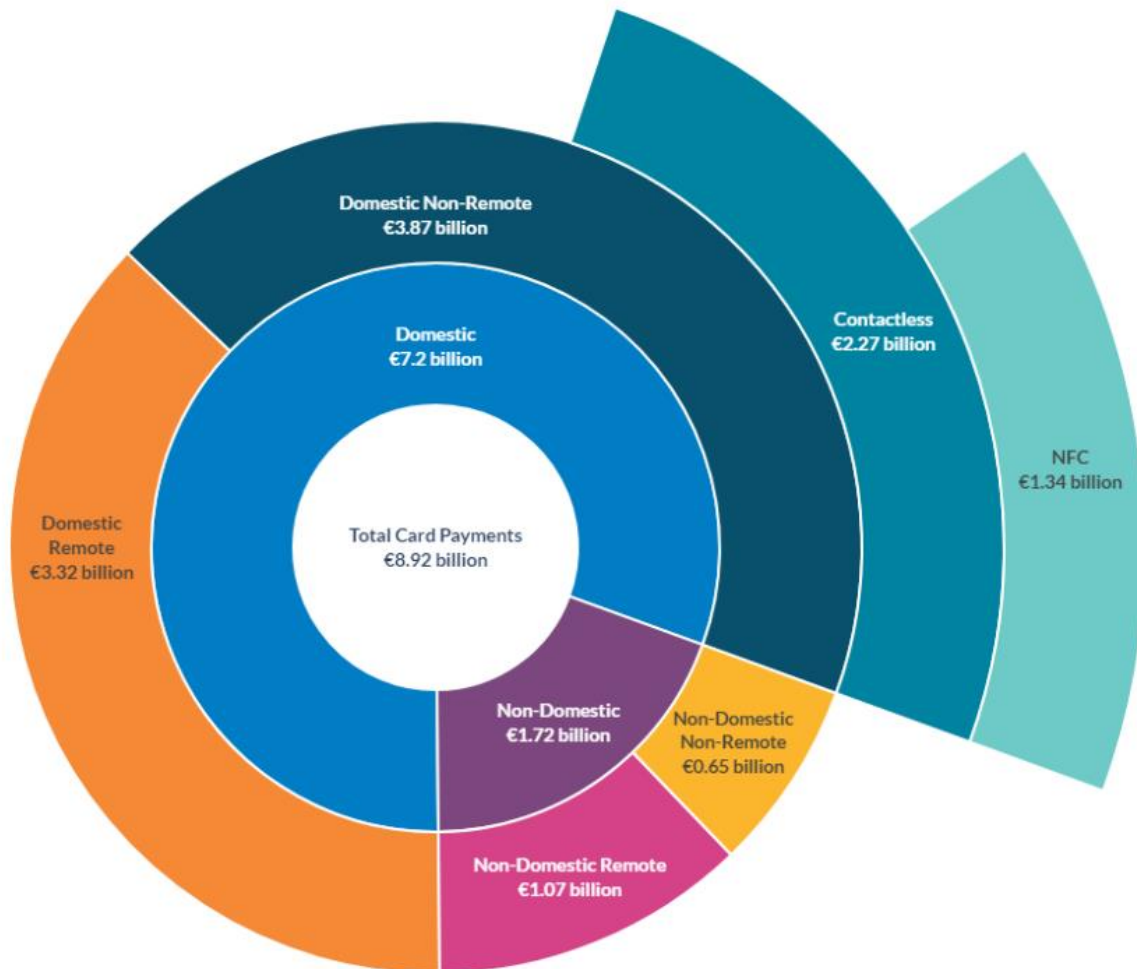
Chart 2: Average Cash Withdrawal Value per County in July



- Interestingly in July, Longford had the largest Cash Withdrawal per transaction, amounting to an average of €161 in contrast to Kilkenny, which had the lowest average Cash Withdrawal amounting to €123. Notably, Dublin had the fourth lowest average withdrawal amounting to €139. (See chart 2)



Chart 3: Composition of Total Card Payments as of July 2024



- Total value of Card Payments in July amounted to €8.92 billion, increasing by 8.13 per cent in comparison to €8.25 billion in June. Likewise, total volume of Card Payments increased by 6.55 per cent from 218.55 million in June to 232.88 million in July.
- In July, the increase in value of Card Payments is mainly driven by domestic growth, with Online Payments and Point of Sale Payments increasing by 9.59 per cent (€290.81 million) and 5 per cent (€184.19 million) respectively. Domestic Point of Sale can be further broken down into Contactless Payments including Mobile Wallet (NFC) Payments.
- Contactless Payments make up 58.57 per cent (€2.27 billion) of overall domestic Point of Sale Payments. This is an increase of 0.57 per cent in comparison to June (€2.18 billion) of which, Mobile Wallet (NFC) Payments make up 58.97 (€1.34 billion) of Contactless Payments, an increase of 0.30 per cent when compared to June (€1.29 billion).

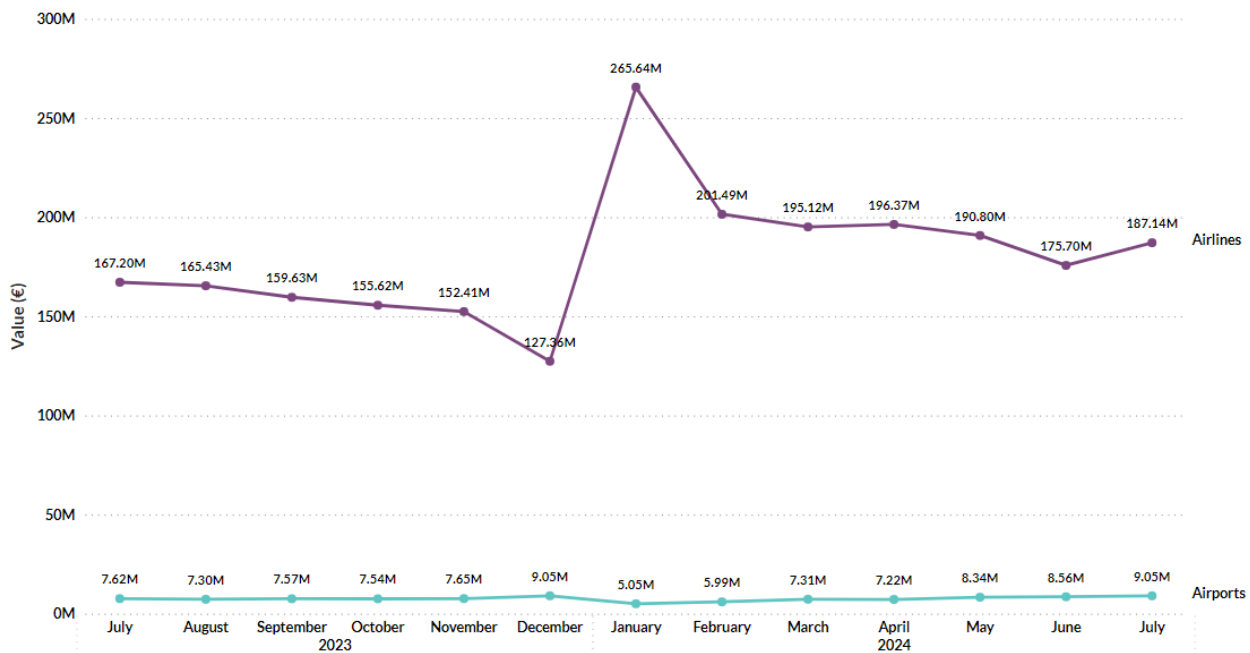


Monthly Card Payment Statistics

July 2024

- Likewise, in July, non-domestic Card Payments increased by 12.8 per cent, from €1.52 billion to €1.72 billion in June. As expected with seasonal trends, Non-domestic Point of Sale Payments increased significantly, jumping by 17.42 per cent, from €.55 billion in June to €.65 billion, in July. Additionally, Non-domestic Online Payments also increased by 10.19 per cent (.1 billion).

Chart 4: Spending on Airlines and Airports Increase in Irish Households over the Year



- Irish households increased their spending with Airlines and in Airports over the year. In value (€) terms, spending in both sectors increased significantly from July 2023 to July 2024, having an 11.92 per cent and 18.77 per cent year on year increase respectively. Interestingly, both sectors value increased at different times throughout the year, with Airline spending spiking in January reaching a value of €265.64 million, a 108.57 per cent increase in comparison to December 2023, signifying that Irish residents book summer holidays early in the year to try to secure better deals with Airlines. In contrast, Airport spending increased over the summer months with spending hitting its highest value so far this year in July 2024, totalling €9.05 million, a 5.72 per cent increase when compared to June. It should be noted that this growth correlates with the increasing passenger numbers in Airports, which reached a monthly high of 4.2 million in July, a 5.18 per cent increase when compared to June and in annual terms, the increase is 2.97 per cent when compared to July 2023.



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
- Average Cash Withdrawal per County is calculated as County Cash Withdrawal value divided by County Cash Withdrawal volume
- Passenger 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](#)