Banc Ceannais na hÉireann
Central Bank of Ireland
Eurosystem

Statistical Release

July 2026

Monthly Card Payment Statistics

Table 1: Headline Card Payments (Value €)

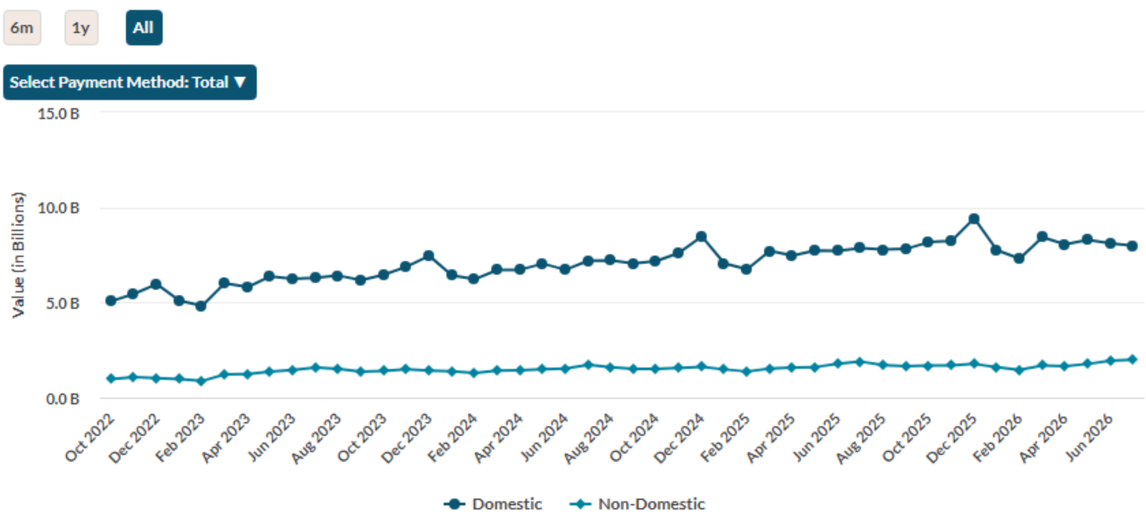
Select Transaction Type: **EUR (€)** PN

Payment Type	MoM Change	YoY Change
Total Card Payments	-67.02M (-0.67%)	+225.02M (+2.31%)
Domestic	-126.90M (-1.56%)	+125.86M (+1.60%)
→ o/w Online	-266.64M (-6.93%)	-220.94M (-5.81%)
→ o/w Point of Sale	+139.74M (+3.27%)	+346.80M (+8.53%)
↳ o/w Contactless	+105.19M (+3.66%)	+412.52M (+16.09%)
↳ o/w Mobile Wallet	+80.79M (+3.92%)	+446.15M (+26.28%)
Non-Domestic	+59.89M (+3.10%)	+99.17M (+5.24%)
→ o/w Online	-14.93M (-1.18%)	+54.02M (+4.52%)
→ o/w Point of Sale	+74.81M (+11.18%)	+45.15M (+6.46%)
Cash Withdrawals	+42.09M (+3.91%)	-20.82M (-1.83%)
Domestic	+35.16M (+3.51%)	-12.82M (-1.22%)
Non-Domestic	+6.93M (+9.29%)	-8.00M (-8.93%)

- In July, the total **value of card spending** amounted to €9.98 billion, representing a month-to-month decrease of 0.67 per cent (€67.02 million). **Transaction volumes** totalled 271.01 million, up 3.28 per cent from June. On an **annual basis**, both value and volume increased, with value rising more modestly by 2.31 per cent and volumes demonstrating robust growth of 7.41 per cent.

- **Domestic card spending** decreased in July. In **value terms**, spending stood at €7.99 billion, down 1.56 per cent (€126 million) from June. In **volume terms**, transactions totalled 222.02 million, an increase of 2.74 per cent. **Year-on-year** performance remained strong, with value and volume increasing by 1.60 per cent and 7.54 per cent respectively. Chart 1 shows the trend in domestic card expenditures over the years. According to the Central Statistics Office (CSO),[1] the Consumer Price Index in July increased by 3.4 per cent year-on-year, implying a contraction in real card expenditures. The **average domestic transaction** fell to €35.99, down 4.18 per cent from June (€37.56) and 5.51 per cent from July 2025 (€38.09). This divergence between declining transaction values and rising volumes indicates that consumers are making more frequent, but lower value purchases.

Chart 1: Domestic and Non-Domestic Card Spending by Irish Consumers



- Domestic card spending can be split into **point of sale (POS)** and **online payments**. In July, **the value of POS payments** stood at €4.41 billion, increasing by 3.27 per cent from June. **The value of online payments** totalled €3.58 billion, decreasing by 6.93 per cent month-on-month. On an **annual basis**, domestic POS payments grew by 8.53 per cent and domestic online payments contracted sharply by 5.81 per cent.

- Domestic POS spending can be further broken down into **contactless and within that mobile wallet (NFC) payments**. In July, **contactless payments** reached €2.98 billion, an increase of 3.66 per cent from the prior month. **NFC payments**, a subset of contactless payments, amounted to €2.14 billion, which presents a monthly increase of 3.92 per cent. Both segments exhibited strong annual growth, with contactless increasing by 16.09 per cent and NFC payments rising by a notable 26.28 per cent.

- In July**, non-domestic spending** amounted to €1.99 billion, up by 3.10 per cent from June. **Transaction volumes** reached 48.99 million, increasing by 5.82 per cent. Year-on-year, both value and volume recorded solid growth, increasing by 5.24 per cent and 6.83 per cent respectively.

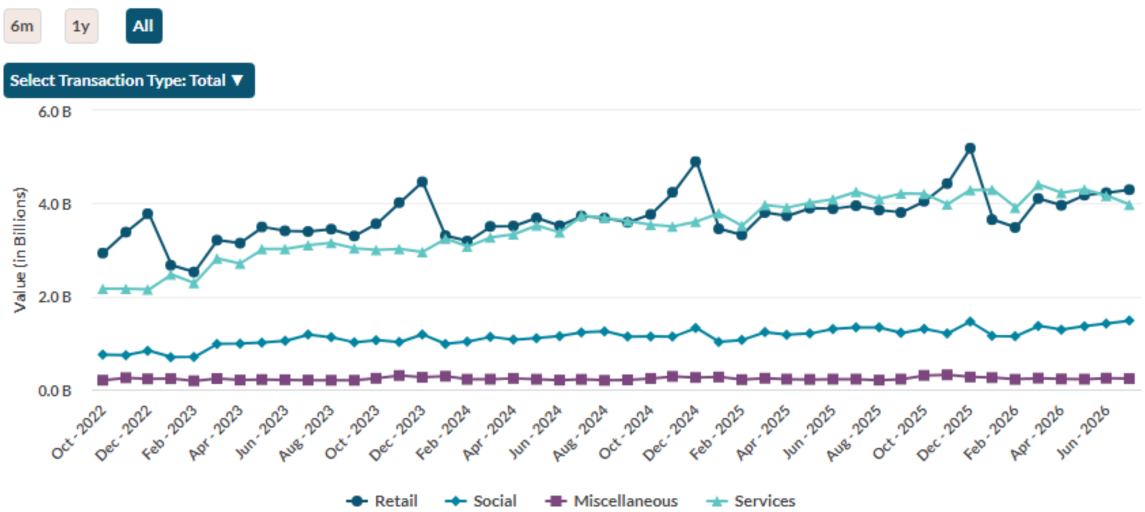
- Non-domestic spending can be categorised into **POS** and **online payments**. In July, **POS payments amounted** to €744.07 million, up 11.18 per cent from June. **Online payments** stood at €1.25 billion, decreasing by 1.18 per cent month-on-month. **Year-on-year**, both categories displayed impressive annual growth, with POS rising by 6.46 per cent and online payments increasing by 4.52 per cent.

- **Total cash withdrawals** in July amounted to €1.12 billion, a robust increase of 3.91 per cent from June. **Transaction volumes** totalled 7.18 million, increasing by 2.35 per cent. When **compared to July 2025**, both value and volume fell, dropping by 1.83 per cent and 5.34 per cent respectively. Despite with this year-on-year decrease in value and volume, average withdrawal amount increased by 3.71 per cent (€5.57) and reached €155.90.

Sector Analysis

In July, **overall card** spending decreased slightly month-on-month, with heterogeneous growth rates across sectors (Chart 2). In particular, spending rose in **Retail** by 1.65 per cent (€69.63 million), declined in **Services** by 4.57 per cent (€190.40 million), increased in **Social** by 4.42 per cent (€62.55 million), and contracted in **Miscellaneous** by 3.64 per cent (€8.80 million). Overall, this resulted in the decline of total card spending by 0.67 per cent (€67.02 million).

Chart 2: Sectorial Spending by Irish Consumers



In terms of **domestic POS** spending, most sectors recorded strong growth, with **Social** increasing by 6.25 per cent (€43.51 million), followed by **Services** at 5.88 per cent (€35.86 million), and **Retail** at 2.12 per cent (€61.78 million). **Miscellaneous** was the only sector to decline, falling by 2.51 per cent (€1.42 million).

For **domestic online** payments, the overall decline was universal across sectors. **Retail** contracted by 0.70 per cent (€4.42 million), **Services** fell by 8.38 per cent (€229.20 million), **Social** declined by 6.18 per cent (€19.45 million), and **Miscellaneous** decreased by 8.05 per cent (€13.57 million).

In terms of **non-domestic POS** spending, **Retail** grew by 9.92 per cent (€27.23 million), **Services** increased by 7.12 per cent (€12.20 million), followed by **Social** at 12.85 per cent (€28.27 million), and **Miscellaneous** expanded by217.37 per cent (€7.12 million). July is the peak season for outbound travel, with 1.46 million Irish residents travelling abroad.[2] This is likely the cause of an increase in non-domestic POS expenditures.

For **non-domestic online** payments, **Retail** contracted by 3.58 per cent (€14.96 million), followed by **Services** declining by 1.43 per cent (€9.27 million), and **Miscellaneous** falling by 6.94 per cent (€927,906). **Social** was the only sector to increase, growing by 5.54 per cent (€10.23 million).

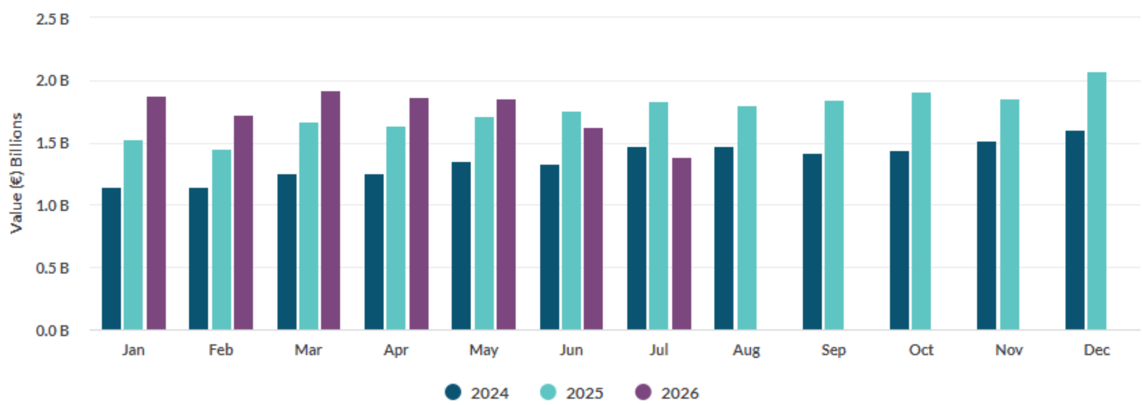
Merchant Analysis

As discussed in the Sector Analysis, card spending fell in July, despite growth across most sectors. This decline was driven by lower spending on Services, particularly Financial Services sub-sector. Domestically, expenditures in the Social sector were moving upwards, which was entirely due to higher spending in the Restaurants/Dinning sub-sector.

Payments to financial institutions are declining

In July, spending in the Financial Services sub-sector fell by 10.65 per cent compared with the previous month. This decline was entirely driven by the merchant category 'Financial Institutions – Merchandise, Services, and Debt Repayment', whose counterparties consist of banks, credit unions, and other financial institutions. Recorded transactions include account funding, financial service fees, purchase or reload of a stored value card, purchase of foreign currency, purchase of cryptocurrency assets, money orders, loan and debt repayments, purchase of financial products, and travellers' cheques.[3] This category accounted for 73 per cent of Financial Services expenditure in July. Financial Services, in turn, represented 47 per cent of total spending in the Services sector. As a result, movements in this single merchant category can have a sizeable effect on both: Services and overall card spending.

Chart 3: Financial Institution Expenditures by Month



The value of payments in 'Financial Institutions – Merchandise, Services, and Debt Repayment' stood at €1.39 billion in July, down 14.94 per cent (€243.31 million) compared with June. Chart 3 shows the evolution of spending in this merchant category over time. Expenditures were generally higher, year-on-year, during the first five months of 2026, before this pattern reversed in June and July. This year-on-year decline in the last two months therefore represents a noticeable departure from the long-run trends observed so far.

It is difficult to identify the source of this decline from the available data because the merchant category combines several different types of transactions. Some components, such as regular loan repayments, would be expected to move relatively gradually. The decline may therefore reflect changes in one of the more variable components, such as purchases of financial products or card-based account funding. However, more granular information would be needed to determine which component of card spending is responsible for such a decline.

Domestic restaurant and bar spending increased, supported by All-Ireland SFC Final

Restaurants/Dining sub-sector accounts for 72 per cent of total domestic expenditures in the Social sector. Higher spending in restaurants and bars therefore contributed significantly to the sector's growth. Month-on-month, spending in the 'Eating Places, Restaurants' merchant category increased by 3.26 per cent (€9.76 million), while spending in 'Drinking Places' rose by 7.31 per cent (€13.97 million).

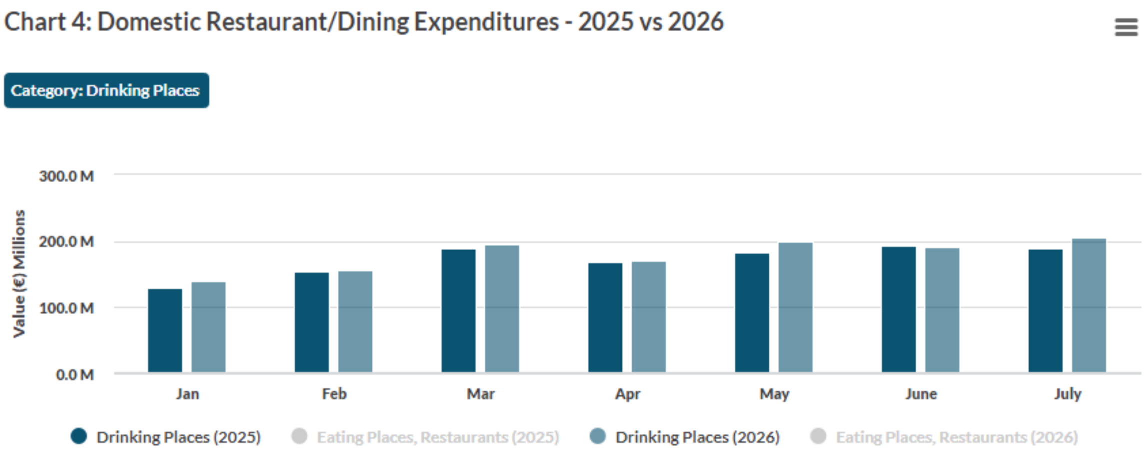


Chart 4 shows the evolution of domestic spending in 'Drinking Places' and 'Eating Places, Restaurants' by month in 2025 and 2026. Expenditures in both categories increased notably in July, which may partially reflect major sporting events during the month.

This is supported by two other card datasets. AIB's Spend Trend,[4] using transaction level data, found that pub spending in County Mayo was 210 per cent higher during the All-Ireland final (26-28 July) compared to the same period in 2025. Restaurant expenditures grew by 58 per cent and fast-food payment value increased by 43 per cent year-on-year during the same three days. Bank of Ireland's Press Release,[5] showed an even stronger local effect during the All-Ireland final with pub spending in Castlebar rising to more than ten times its level a year earlier, while spending in Westport pubs was around 350 per cent higher.

Still, these are county level effects. The AIB report also noted that domestic pub spending increased only 4 per cent year-on-year, while restaurant expenditures grew by 9 per cent respectively. Overall, the episode shows that major sporting events could have a measurable impact on card spending.

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

[1] CSO data can be found here
[2] Inbound Tourism July 2026 report from the Central Statistics Office: https://www.cso.ie/en/releasesandpublications/ep/p-ibt/inboundtourismjuly2026/
[3] See MCC code 6012 in the VISA Merchant Data Standards Manual: https://www.visa.ie/content/dam/VCOM/download/merchants/visa-merchant-data-standards-manual.pdf
[4] Source: https://www.aib.ie/content/dam/aib/group/Docs/Press%20Releases/2026/july-spend-trend.pdf
[5] Available at: https://www.bankofireland.com/about-bank-of-ireland/press-releases/2026/sporting-celebrations-and-value-driven-spending-shape-july-consumer-trends/