



Monthly Card Payment Statistics¹

Table 1: Headline Card Payments (Value €)

Card Transactions	MoM % Change	YoY % Change
Total Card Payments	1.67	15.14
Domestic	-0.21	14.81
o/w Online Payments	1.28	22.54
o/w Point of Sale	-1.55	8.45
o/w Contactless	-0.20	15.79
o/w NFC	0.53	28.78
Non-Domestic	10.72	16.60
o/w Online Payments	3.91	18.75
o/w Point of Sale	26.15	12.78
Cash Withdrawals	-4.12	-1.02
Domestic	-5.49	-0.78
Non-Domestic	17.45	-3.95

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



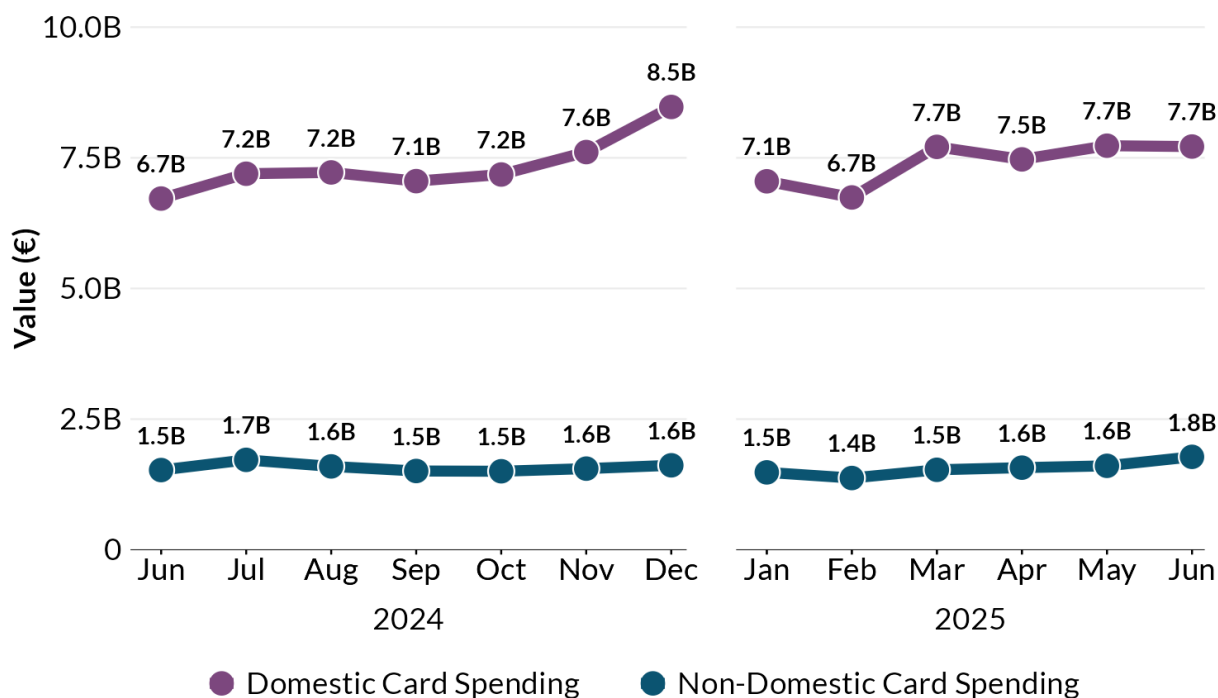
- In June, the **value of Total Card Payments** amounted to €9.49 billion, a 1.67 per cent (€156.02 million) increase when compared to May. The **volume** of transactions amounted to 243.88 million, increasing by 1.01 per cent (2.44 million). **Compared to June 2024**, the value of Total Card Payment increased by 15.14 per cent, while the volume increased by 11.59%
- Despite the monthly increase in Total Card Spending, **Domestic Card Spending** declined compared to May. Specifically, the **value** of Domestic Card Spending decreased by 0.21 per cent (-€16.09 million) and the **volume** of transactions decreased by 1.54 per cent (-3.15 million). In June, the **average domestic transaction** amounted to €38.20, 3.88 per cent higher compared to last year.
- Domestic Card Spending can be further split into **Online** and **Point of Sale Payments (POS)**. The value of Domestic Online Payments stood at €3.72 billion, 1.28 per cent higher compared to May. Similarly, POS Payments totalled €4.00 billion, a 1.55 per cent decline compared to the previous month. In annual terms, the value of Domestic Online Payment grew substantially by 22.54 per cent, thus outpacing the growth in value of Domestic POS Payments, which stood at 8.45 per cent.
- **Domestic POS Payments** can be further categorised into **Contactless Payments** and within that, **Mobile Wallet (NFC) Payments**. In June, the value of Domestic Contactless Payments amounted to €2.53 billion, a 0.20 per cent decline compared to May. On the other hand, the value of Domestic NFC Payments (a subset of Contactless Payments) totalled €1.66 billion, a 0.53 per cent monthly increase. Annually, the Contactless Payments and NFC Payments increased by 15.79 per cent and 28.78 per cent, respectively.
- In June, **Non-Domestic Spending**² drove the increase in Total Card Spending (Chart 1). The **value** of Non-Domestic Spending totalled €1.78 billion, up 10.72 per cent compared to May, likely owing to the beginning of the holiday season. Similarly, **volume** totalled 41.93 million, increasing by 15.41 per cent, month on month.

² Non-Domestic Card Spending refers to spending recorded outside of Ireland with euro-denominated cards for personal use held by Irish residents



June 2025

Chart 1: In June, Non-domestic Card Spending increased, while Domestic Card Spending stagnated



- **Non-Domestic Spending** can be further broken down into Online and POS Spending. The **value of Non-Domestic Online Payments** totalled €1.16 billion, up 3.91 per cent from May. Similarly, **Non-Domestic POS Payments** stood at €620.17 million, a significant monthly increase of 26.15 per cent. In comparison to June 2024, both categories grew by 18.75 per cent and 12.78 per cent, respectively.
- In June, the **value of total Cash Withdrawals** amounted to €1.11 billion, down 4.12 per cent from May. The **volume of transactions** totalled 7.50 million, decreasing by 5.62 per cent. In particular, the value of Domestic Cash Withdrawals decreased by 5.49 per cent, while Non-Domestic Cash Withdrawals increased by 17.45 per cent. Annually, the value and volume of Domestic Cash Withdrawals declined by 0.78 and 4.80 per cent, respectively. Similarly, the value and volume of Non-Domestic Cash Withdrawals declined by 3.95 per cent and 7.55 per cent, respectively.

Sectorial Spending

In June, the beginning of the holiday season positively impacted card spending in tourism and entertainment related sectors, while card spending on domestic oriented sectors mostly contracted compared to May. In particular, card spending on **Retail** sector decreased by 0.42 per cent, while spending on **Service** and **Social** sectors increased by 1.74 and 8.00 per cent respectively. Spending on **Miscellaneous** sectors increased by 2.79 per cent.



Consumer Durables spending increased by 4.35 per cent over the month

- Despite the monthly contraction in Retail Card Spending, increased spending in the **Consumer Durables** sub-sector significantly offset the decline in retail card spending. In June, the value spent on this sub-sector totalled €601.38 million and increased by €25.05 million, or a 4.35 per cent, compared to May. Annually, card spending on this sub-sector increased by 8.57 per cent.

One merchant driving this figure was 'Gift, Card, Novelty, and Souvenir Shops'. Spending in this category increased by €3.20 million, or 11.76 per cent from May. Unsurprisingly, concurrent with the beginning of summer and the tourist season, most of this increase was driven by card spending outside of Ireland, which accounted for 65 per cent of the increased spending on this merchant.

Accommodation spending increased by 11.11 per cent over the month

- In June, card spending on Service sectors was primarily driven by spending on **Accommodation**, which stood at €357.14 million. Compared to May, spending on accommodation increased by €35.72 million, or 11.11 per cent. Similarly, spending on this sub-sector increased by 11.66 per cent compared to the same period last year.

The merchant 'Hotel, Motels and Resorts' single-handedly drove the change in Accommodation spending by Irish households, with a €35.86 million, or 12.93 per cent increase from last month. Once again, the holiday effect was a likely driving force behind this increase, as almost 80 per cent of the increase in card spending on this merchant was recorded abroad (Non-Domestic). Notably, for the first time since the collection of Monthly Card Spending Statistics began in October 2022, Irish households have spent more on 'Hotel, Motels and Resorts' abroad than in Ireland. In fact, 52 per cent of total spending on this merchant was recorded outside of Ireland (Chart 2).

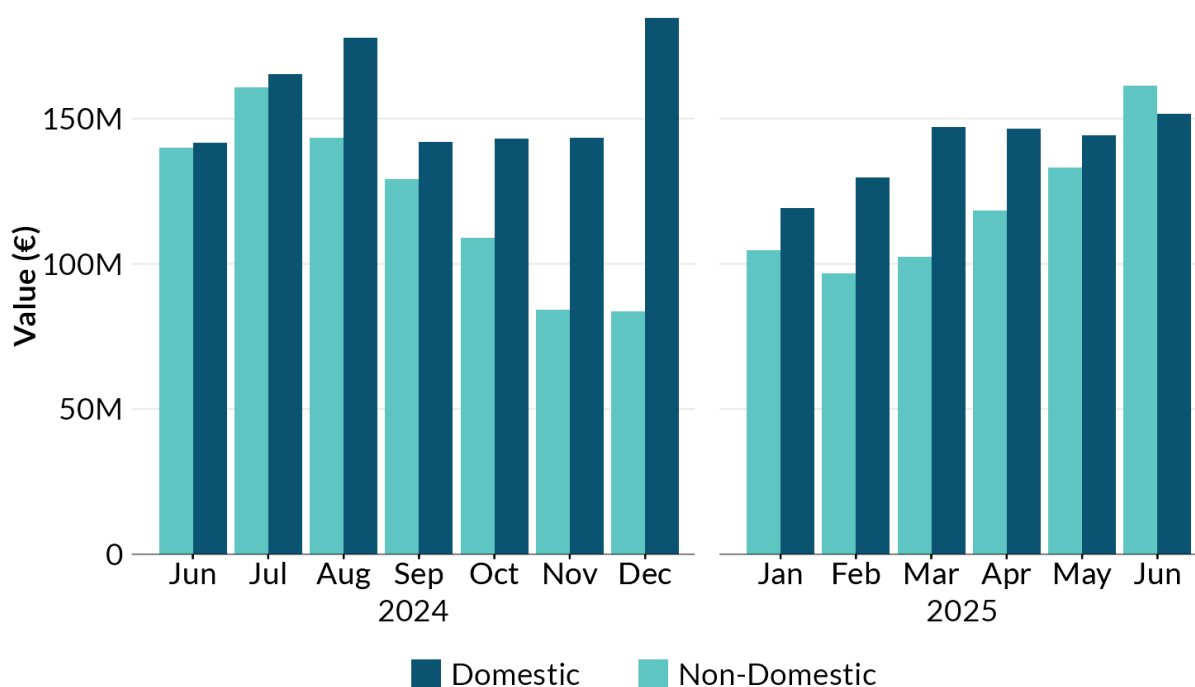
Entertainment spending increased by 7.06 per cent over the month

- In June, card spending on Entertainment reached €368.16 million and positively contributed to the growth in Social sector spending. Compared to the previous month, card spending on this sub-sector increased by €24.28 million, or 7.06 per cent. Annually, spending on Entertainment increased by 18.44 per cent.

The start of the concert season likely promoted spending in this sub-sector, with card spending on the merchant 'Bands, Orchestras' increasing by €4.10 million, or 103.29 per cent compared to May. Interestingly, virtually all spending in this category was recorded inside Ireland.



Chart 2: In June 2025, Irish households' card spending on Hotels, Motels and Resorts was higher abroad (Non-Domestic) than in Ireland (Domestic).



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](#)