



## Monthly Card Payment Statistics<sup>1</sup>

Table 1: Headline Card Payments (Value €)

| Card Transactions   | MoM % Change | YoY % Change |
|---------------------|--------------|--------------|
| Total Card Payments | 13.86        | 13.67        |
| Domestic            | 14.35        | 14.85        |
| o/w Online Payments | 13.17        | 23.83        |
| o/w Point of Sale   | 15.49        | 7.53         |
| o/w Contactless     | 16.48        | 15.02        |
| o/w NFC             | 17.53        | 28.41        |
| Non-Domestic        | 11.46        | 8.07         |
| o/w Online Payments | 12.7         | 10.97        |
| o/w Point of Sale   | 8.23         | 0.96         |
| Cash Withdrawals    | 13.86        | -3.33        |
| Domestic            | 13.92        | -3.14        |
| Non-Domestic        | 12.96        | -6.58        |

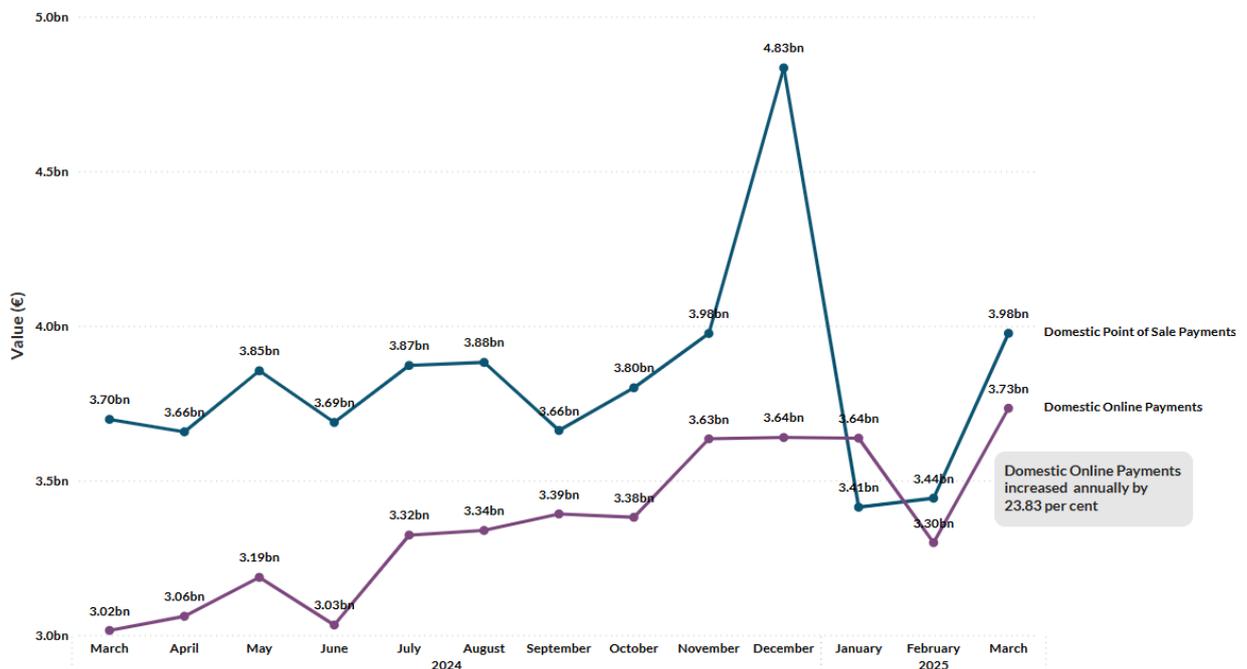
- In **March**, the **value of Total Card Payments** amounted to €9.24 billion, increasing by 13.86 per cent, or €1.12 billion from February, which totalled €8.11 billion. Similarly, **volumes (transactions)** amounted to 235.76 million, a monthly increase of 14.53 per cent, or 29.91 million transactions. Compared to last year, the **value of payments** increased by 13.67 per cent, or €1.11 billion. In the same period, the **volume** increased by 9.87 per cent or 21.12 million transactions.
- The month on month increase in the value of Total Card Payments is mostly driven by a large increase in **Domestic Card Payments**, which increased by 14.35 per cent or €967.74 million when compared to February. In annual terms, the value of Domestic Card Payments increased by 14.85 per cent or €996.66 million. Volume increased by 15.10 per cent or by 26.43 million transactions on a monthly basis, and by 9.78 per cent or by 17.94 million transactions annually.

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



- Domestic Card Payments can be further broken down into **Point of Sale (POS)** and **Online Payments**. In March, the change in **value of POS** is the biggest driver, with an increase of 15.49 per cent or €533.21 million in comparison to February. Likewise, the **value of Online Payments** increased, rising by 13.17 per cent or €434.53 million on a monthly basis. Notably, compared to March 2024, the **value of Online Payments** increased by 23.83 per cent or €718.39 million. Albeit to a lesser extent, the **value of POS Payments** also increased by 7.53 per cent or €278.26 million (see Chart 1).

**Chart 1: The Value of Domestic POS and Online Payments Spent by Irish Residents**

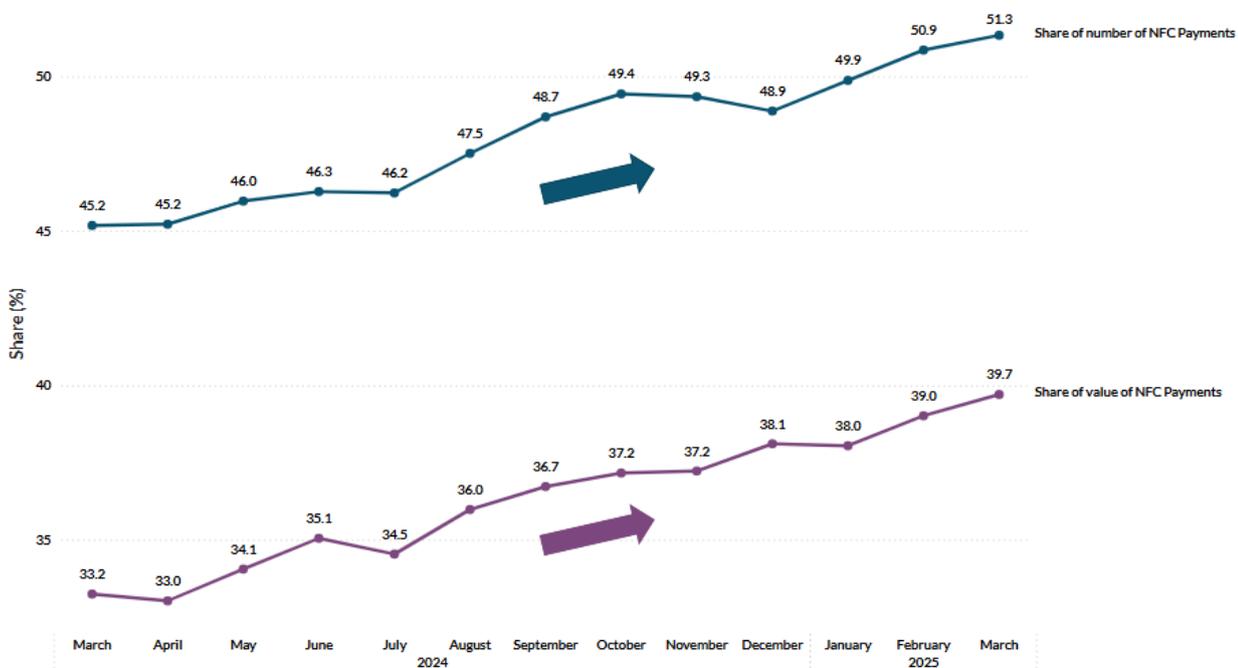


- Domestic Point of Sale Payments can be further categorised into **Contactless Payments**. In March, the value of **Contactless Payments** increased by 16.48 per cent, when compared to February. In volume terms, **the share of Contactless Payments** relative to Total Domestic Card Payments remained consistent at 32 per cent, unchanged from the same period last year. Contactless Payments can be split further into **Mobile Wallet (NFC) Payments**. NFC Payments grew by 17.53 per cent in comparison to February, and witnessed an even larger annual increase of 28.41 per cent (see Chart 2). **The share of NFC Payments** rose to 20 per cent relative to Total Card Domestic Payments, reflecting an annual increase of 2 percentage points.



- As of March, the value of **NFC Payments** was 39.7 per cent of Total Domestic POS Card Payments, while the number of NFC transactions amounted to 51.3 per cent. Last year, the share of value and number of NFC transactions stood at 33.2 per cent and 45.2 respectively. The steady upward trend in these figures points to an increasingly common usage of Mobile Wallets as a payment technology (see Chart 2). Interestingly, NFC Payments are now the main POS Payment instrument in terms of volume but not value, suggesting that NFC Payments are mainly used for smaller-than-average transactions.

**Chart 2: The Number and Value of NFC Payments as a share of Domestic POS Payments continued their upward trend**



- Non Domestic Card Spending** increased in March when compared to February, with the **value** of payments increasing by 11.46 per cent, or €157.22 million. Likewise **volume** increased by 11.28 per cent, or 3.48 million. In annual terms, the **value** of payments has increased by 8.07 per cent, or €114.24 million. Similarly, **volume** grew by 10.43 per cent, or 3.24 million.
- Non Domestic Card spending can be further broken down into **POS** and **Online Payments**. The **value** of **POS Payments** rose by 8.23 per cent, or €31.47 million in comparison to February. The **value** for **Online Payments** increased even more markedly, with a 12.70 per cent or €125.75 million monthly increase. Annually, the value of POS payments remained fairly stable, with a 0.96 per cent increase, while Online Payments increased by 10.97 per cent.



- In March, the **value of Cash Withdrawals** amounted to €1.1 billion, up 13.86 per cent, or €133.98 million from the previous month. Similarly, volume increased by 14.77 per cent, or 986.94 thousand. Nonetheless, the demand for cash withdrawals declined over the year, with a drop of 3.33 per cent and 3.83 per cent for value and volume respectively.

## Sectoral Spending

In March, Irish Households increased their value of Card Spending significantly, which resulted in the following Sectors increasing, **Retail (+ 14.57%)**, **Services (+ 12.61%)**, **Social (+ 15.78%)** and **Other (+ 13.93%)**. Within these Sectors, certain Sub-Sectors drove growth in spending, including Groceries/Perishables, Agricultural, Entertainment and Charities.

### Groceries/Perishables Spending increased by 15.55 per cent

- Irish residents increased their spending on Groceries/Perishables in March, with the value spent amounting to €1.71 billion, rising by 15.55 per cent from February. In comparison to March 2024, spending increased by 6.96 per cent.

One merchant contributing to this growth is 'Florists'. A potential 'Mother's day' effect, with the value spent increasing by 10.89 per cent or €1.03 million in comparison to the prior month. Relative to the yearly change, value spent has increased by 10.56 per cent.

### Agricultural Spending spikes by 20.79 per cent

- Irish Household spending on Agricultural services spiked in March when compared to February, with value of spending jumping by 20.79 per cent, amounting to €81.85 million. Compared to the same period last year, spending increased by 11.32 per cent.

The primary merchant driving this monthly growth is 'Agricultural Cooperatives' or 'Co-ops', which grew by 23.82 per cent or €11.17 million in March. Interestingly, relative to the same period last year spending increased by 18.26 per cent. The rise in spending during March is expected, with farmers preparing for the year ahead as ploughing, fertilising land and lambing/calving season commences.

### Entertainment Spending outside of Ireland increases by 12.31 per cent

- In March, the value of Entertainment spending outside of Ireland increased by 12.31 per cent, a likely driver being 'St Patricks day' spent abroad by Irish residents. Likewise, the total value of Entertainment spending by Irish Households amounted to €370.51 million, increasing by 16.34 per cent in comparison to February. Notably, when compared to the same period last year, spending in Entertainment increased by 13.34 per cent.



March 2025

The main merchant driving this growth is 'Betting/Casino Gambling'. A possible 'Cheltenham effect' with value increasing by 29.15 per cent from the previous month.

## Charity Spending increases significantly by 29.25 per cent

Irish Residents continue their 'philanthropic generosity' during March, with the value spent in charities amounting to €26.60 million, jumping by 29.25 per cent from February. Relative to March 2024, spending in charities increased by 6.65 per cent.

The main merchant contributing to this growth is 'Fundraising Organisations' with the value jumping by 35.53 per cent from February.

## 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](#)