



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

Table 1: Headline Card Payments (Value €)

Card Transactions	MoM % Change	YoY % Change
Total Card Payments	3.70	7.72
Domestic	2.97	7.24
o/w Online Payments	-0.64	8.57
o/w Point of Sale	6.56	6.04
o/w Contactless	8.76	14.13
o/w NFC	10.15	25.65
Non-Domestic	7.27	10.07
o/w Online Payments	5.62	10.20
o/w Point of Sale	11.24	9.75
Cash Withdrawals	4.15	-6.42
Domestic	3.86	-6.30
Non-Domestic	8.94	-8.38

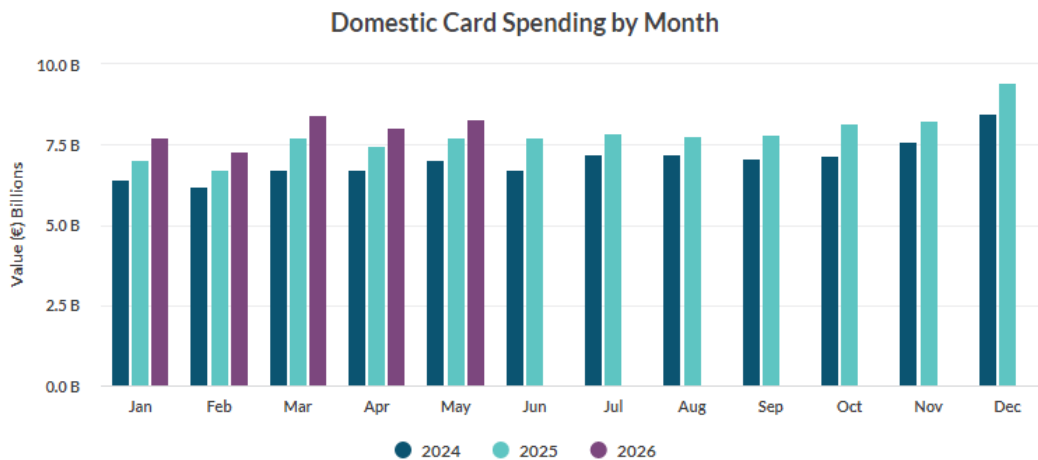
- The total **value of card spending** amounted to €10.06 billion, representing a month-to-month increase of 3.70 per cent (€0.36 billion). **Transaction volumes** totalled 261.57 million, up 6.98 per cent from April. On an **annual basis**, both value and volume demonstrated robust growth, rising by 7.72 per cent and 8.34 per cent respectively.
- **Domestic card spending** increased in May. In **value terms**, spending stood at €8.29 billion, up 2.97 per cent (€0.24 billion) from April. In **volume terms**, transactions totalled 220 million, an increase of 6.68 per cent. **Year-on-year** performance remained strong, with value and volume increasing by 7.24 per cent and 7.26 per cent respectively. Chart 1 shows the growth of domestic card expenditures over the years. The **average domestic transaction** fell to €37.69, down 3.46 per cent from April (€39.04). When compared to May 2025, the value stood at €37.70, the average domestic transaction decreased by €0.01. For context, the Consumer Price Index (CPI), as reported by the Central Statistics Office<sup>2</sup> (CSO), increased by 3.6 per cent year-on-year.

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

<sup>2</sup> CSO data can be found [here](#)



Chart 1: Domestic Card Spending 2024-2026



- Domestic card spending can be split into **point of sale (POS)** and **online payments**. In May, **the value of POS payments** stood at €4.31 billion, increasing by 6.56 per cent from April. **The value of online payments** totalled €3.98 billion, decreasing by 0.64 per cent month on month. On an **annual basis**, both channels recorded consistent growth, with POS payments rising by 6.04 per cent and online payments increasing sharply by 8.57 per cent.
- Domestic POS spending can be further broken down into **contactless** and **within that mobile wallet (NFC) payments**. In May, **contactless payments** reached €2.89 billion, an increase of 8.76 per cent from the prior month. **NFC payments**, a subset of contactless payments, amounted to €2.08 billion, which presents a monthly increasing of 10.15 per cent. Both segments exhibited strong annual growth, with contactless increasing by 14.13 per cent and NFC payments rising by a notable 25.65 per cent.
- In May, **non-domestic spending** amounted to €1.77 billion, up by 7.27 per cent from April. **Transaction volumes** reached 41.58 million, increasing by 8.57 per cent. Year-on-year, both value and volume recorded solid growth, increasing by 10.07 per cent and 14.45 per cent respectively.
- Non-domestic spending can be categorised into **POS** and **online payments**. In May, **POS payments** amounted to €539.53 million, up 11.24 per cent from April. **Online payments** stood at €1.23 billion, increasing by 5.62 per cent month on month. **Year-on-year**, both categories displayed modest annual growth, with POS rising by 9.75 per cent and online payments increasing by 10.22 per cent.
- Total cash withdrawals** in May amounted to €1.08 billion, a robust increase of 4.15 per cent from April. **Transaction volumes** totalled 7.23 million, increasing by 5.70 per cent. When **compared to May 2025**, both value and volume fell, dropping by 6.42 per cent and 9.00 per cent respectively. Despite with this year-on-year decrease in value and volume, average withdrawal amount increased by 2.84 per cent (€4.14) and reached €149.97.



## Sector Analysis

In May, overall card spending increased month on month, with most sectors recording solid growth. In particular, spending rose in **Retail** (5.51 per cent), **Services** (1.71 per cent), and **Social** (5.68 per cent). This increase may have been partly supported by seasonal spending patterns ahead of the summer period.

In terms of Domestic POS spending, most sectors contributed to growth, with Retail leading at 6.12 per cent (€169.19 million), followed by Social at 12.31 per cent (€77.68 million), and Services at 3.11 per cent (€18.45 million). Miscellaneous was the only sector to decline, falling marginally by 0.03 per cent (€17,809).

For Domestic Online payments, the overall decline was driven by Services contracting by 0.58 per cent (€17.21 million), Social falling by 5.33 per cent (€16.60 million), and Miscellaneous decreasing by 2.89 per cent (€4.51 million). Retail stood out as the sole growth driver, expanding by 2.09 per cent (€12.47 million).

In terms of non-domestic POS spending, Social recorded the strongest growth at 13.32 per cent (€20.36 million), followed by Services at 15.68 per cent (€18.41 million), and Retail at 7.76 per cent (€16.41 million). Miscellaneous fell by 19.95 per cent (€674,808).

For non-domestic online payments, Services led the growth at 9.22 per cent (€52.77 million) and Retail expanded by 5.24 per cent (€20.19 million). Social was the only sector to decline, falling by 4.42 per cent (€8.45 million).

## Merchant Analysis

### Service Station spending increased, reflecting higher fuel prices and geopolitical pressures

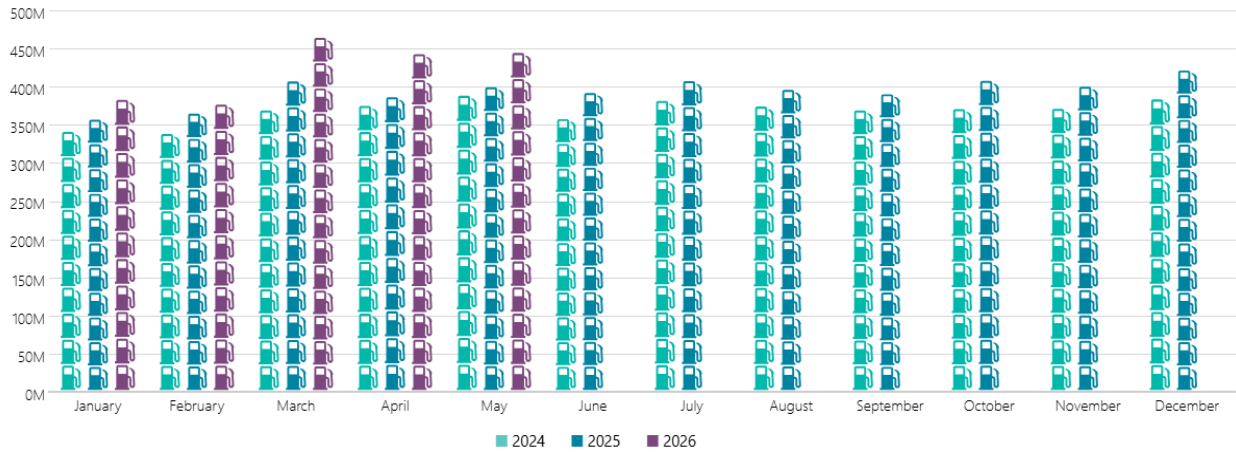
Despite strong month-on-month growth in Retail overall, the **Automotive** sub-sector recorded only a slight increase of 0.45 per cent. This was primarily driven by **Service Stations** and **Automated Fuel Dispensers**, which denote fuel purchases. Month on month, spending in these categories increased by 0.40 per cent and 1.24 per cent, respectively. Compared with May 2025, spending rose by 10.50 per cent (€37.37 million) and 14 per cent (€5.22 million), respectively.

However, annual increases in expenditure do not necessarily imply higher fuel quantity purchased, as average pump prices in Ireland increased over the period. AA Ireland<sup>3</sup> reports that average petrol prices rose from €1.76 per litre in May 2025 to €1.91 per litre in April 2026, before easing to €1.82 per litre in May 2026. Overall, fuel prices increased by 3.41 per cent between May 2025 and May 2026. Both automated fuel dispensers and service stations recorded a 5 per cent rise in average transaction values. Chart 2 shows monthly expenditure at service stations from 2024 to 2026. Higher fuel prices, which peaked in March 2026, likely contributed to higher nominal spending.

<sup>3</sup> See [https://www.theaa.ie/wp-content/uploads/2026/06/AA\\_Fuel\\_Prices\\_June-2026.pdf](https://www.theaa.ie/wp-content/uploads/2026/06/AA_Fuel_Prices_June-2026.pdf)



Chart 2: Expenditures at Automated Fuel Dispensers and Service Stations 2024-2026



### Seasonal demand supports clothing store spending

In May, clothing spending rose strongly as households began preparing for the summer period. The **Clothing** sub-sector increased by 10.08 per cent month on month, with growth recorded across several categories: **Family Clothing Stores** (13.15 per cent), **Men's and Women's Clothing Stores** (10.35 per cent), **Sport Apparel Stores** (6.73 per cent), and **Shoe Stores** (12.52 per cent).

In nominal terms, the largest increases were recorded in **Family Clothing Stores** and **Men's and Women's Clothing Stores**, where spending rose by €15.67 million and €10.57 million, respectively, compared with April. On an annual basis, spending in **Family Clothing Stores** increased from €131.23 million to €134.90 million, while spending in **Men's and Women's Clothing Stores** was slightly lower than a year earlier, falling from €114.35 million to €112.70 million.

Spending in **Sport Apparel Stores** also increased, rising by €3.04 million (6.73 per cent) month on month. This growth is consistent with seasonal shopping pattern, as households prepare for warmer weather and summer holidays. Year on year, spending in this category increased from €40.71 million to €48.16 million.



Chart 3: Clothing store expenditures over months



The strongest relative growth was observed in **Shoe Stores**, where spending increased by 12.52 per cent, or €2.82 million, compared with April. This rise may reflect stronger seasonal demand for summer footwear.

### Accommodation spending surged in Services

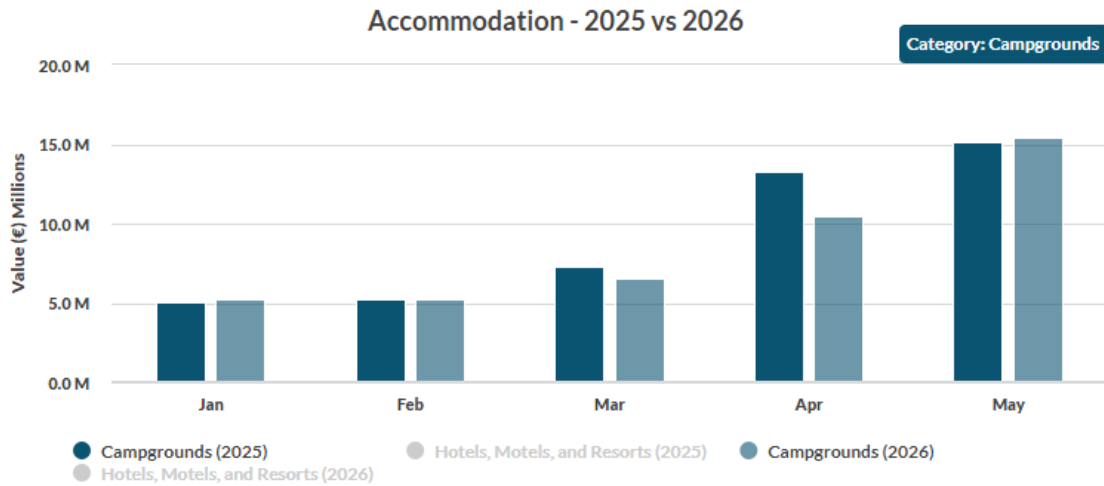
In May, one of the key drivers of growth in Services was **Accommodation** spending, which increased by 14.71 per cent (€44.76 million) from April. The main contributor of this increase was non-domestic spending, which increased by 24.89 per cent, up 35.14 million from the prior month. In comparison to May 2025, overall spending rose by 8.61 per cent. The **Accommodation** sub-sector alone accounted for 62 per cent of the month on month increase in Services.

The strongest contribution in nominal terms came from **Hotels, Motels, and Resorts**, where spending reached €305.36 million in May, up 14.78 per cent compared with April. This increase likely reflects a combination of seasonal factors, including the beginning of the summer travel period and stronger domestic and international tourism demand.

Within the Accommodation sub-sector, the largest relative growth rate was recorded in **Campgrounds**, where spending rose by 48.12 per cent (€5.02 million) month on month. This sharp increase may also point to the effect of better weather and greater demand for outdoor leisure activities, particularly as households began to shift towards summer-related travel and recreation.



Chart 4: Accommodation subcategory spending over months



## 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](#)