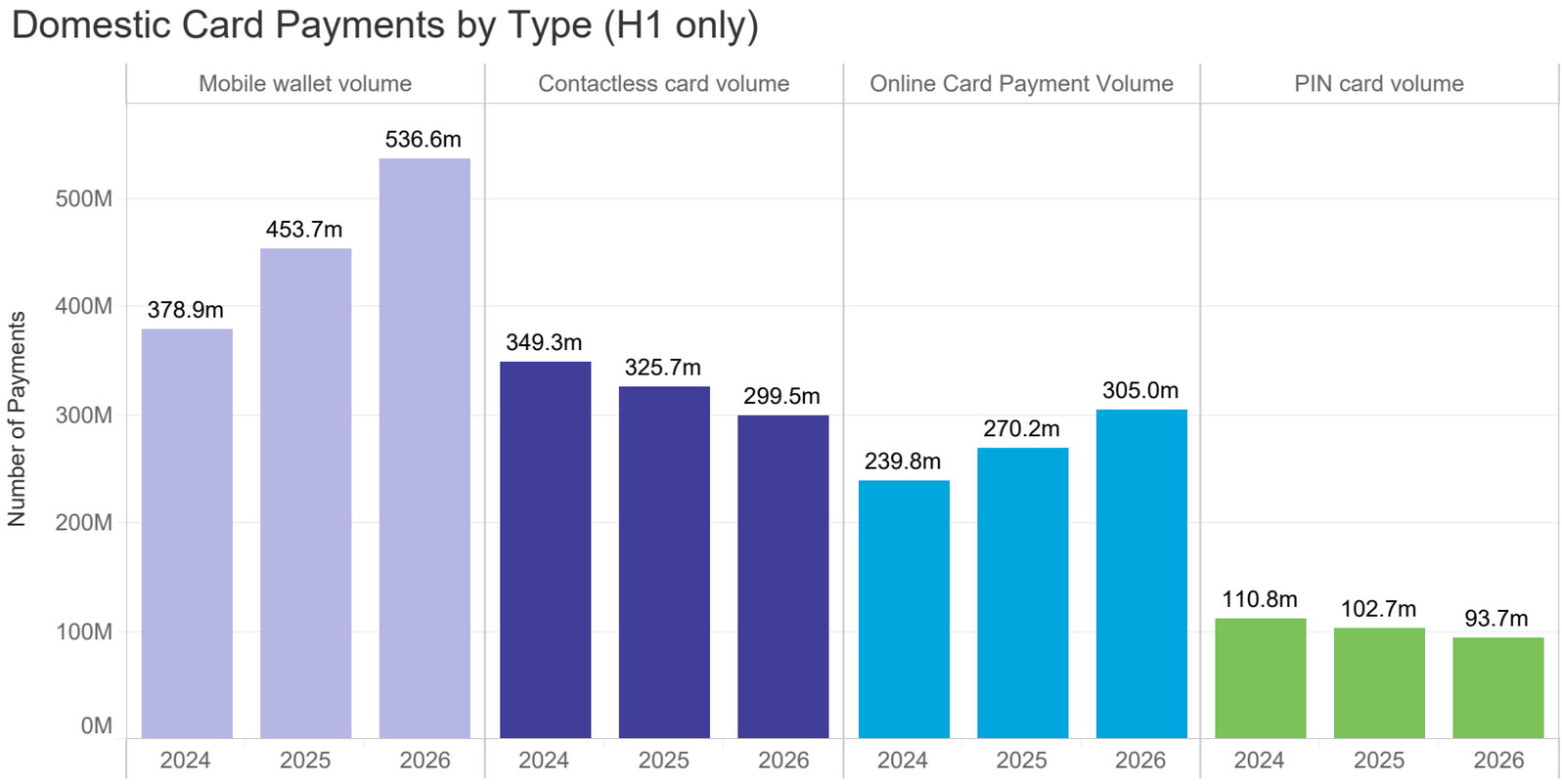
BPFI Payments Monitor

Banking & Payments Federation Ireland

September 2026

Mobile wallet payments have grown strongly in recent years



Source: BPFI analysis of CBI data.

Payment card usage in Ireland continued to grow in 2026 with more than 1.2 billion domestic payments on Irish cards valued at almost €50 billion in the first half of 2026, according to BPFI analysis of Central Bank of Ireland data.

More than three quarters (75.3%) of domestic card payments were made at the point of sale (POS), with POS volumes increasing by 5.4% year on year to almost 930 million in H1 2026.

While the number of mobile wallet card payments rose by 18.3% year on year to nearly 537 million in H1 2026, contactless card and PIN-verified card payments fell by 8.1% and 8.7% respectively.

In total, almost 840 million mobile wallet and contactless card payments were made during the period, valued at almost €16 billion. The number and value of contactless payments increased by 7.3% and 12.9%, respectively, between H1 2025 and H1 2026.

There were 305 million online domestic card payments in H1 2026, up 12.9% on H1 2025, and valued at nearly €24 billion.

Note: Central Bank of Ireland collects data from issuers of credit and debit cards to Irish residents and specifically from reporting agents that are resident in Ireland. Contactless payments include card-based payments as well as mobile wallet-based payments using near field communications (NFC) technology on phones and other mobile devices.

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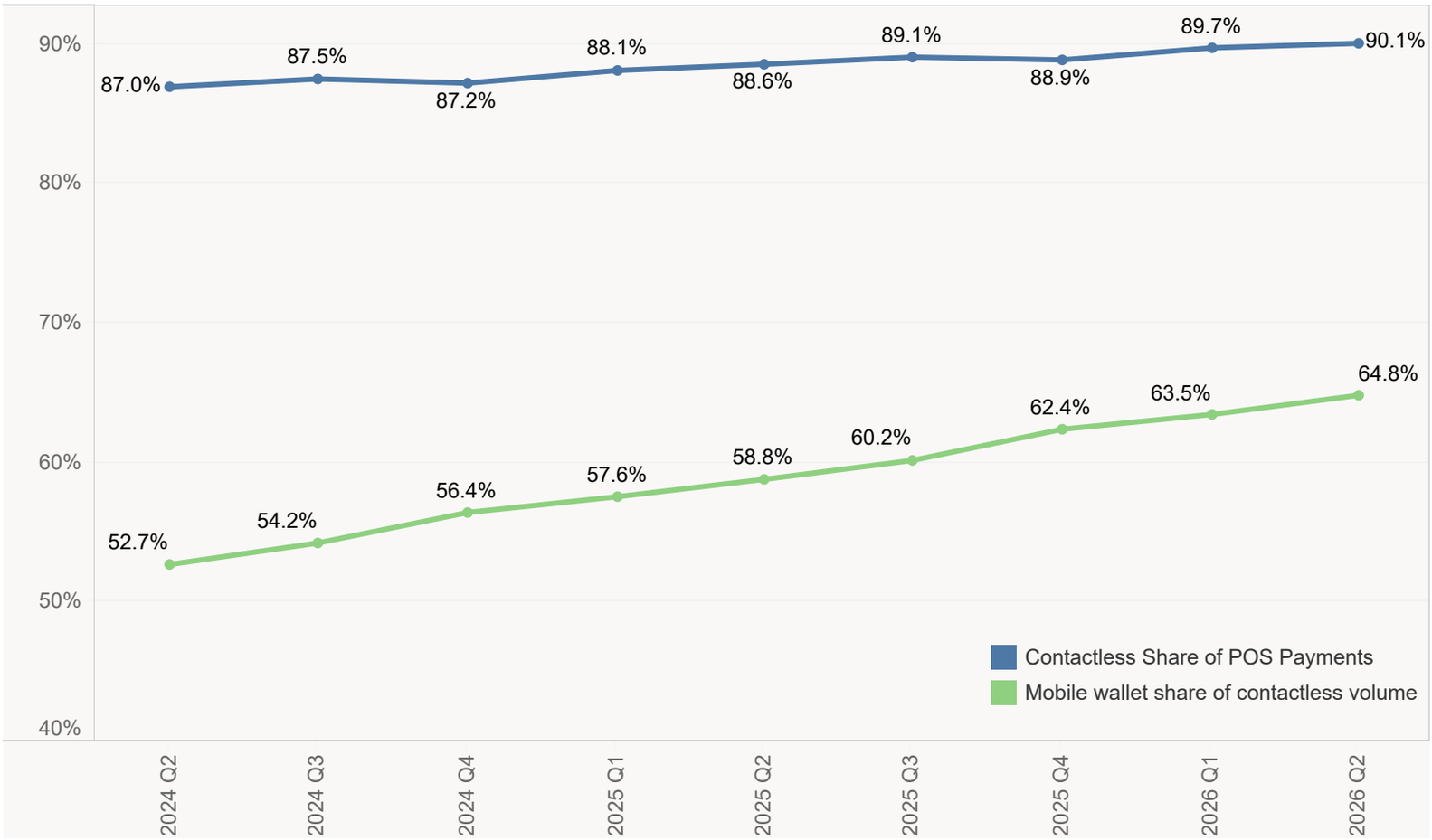
Almost two thirds of contactless payments use mobile wallets



Source: BPFI analysis of CBI data

There were 153 contactless payments per person in Ireland on Irish cards in the first half of 2026, up from 143 in H1 2025. Almost 90% (89.9%) of domestic point of sale (POS) card payments were contactless in H1 2026. Some 64.2% of contactless payments were made using mobile wallets, up from 58.2% in H1 2025.

On a quarterly basis, more than 90% (90.1%) of domestic POS card payments were contactless in Q2 2026. While the contactless share of domestic POS payments may be plateauing, the mobile wallet share of contactless payment volume increased from 52.7% in Q2 2024 to 64.8% in Q2 2026.

There were 98 mobile wallet payments per capita in Ireland in H1 2026, up from 83 a year earlier.

At €20.96, the average mobile wallet payment in H1 2026 was €5.60 higher than the average contactless card-based payment at €15.36. Average PIN and online card payments were much higher still, at €87.09 and €78.49 respectively.

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Adoption of mobile wallet payments varies by region

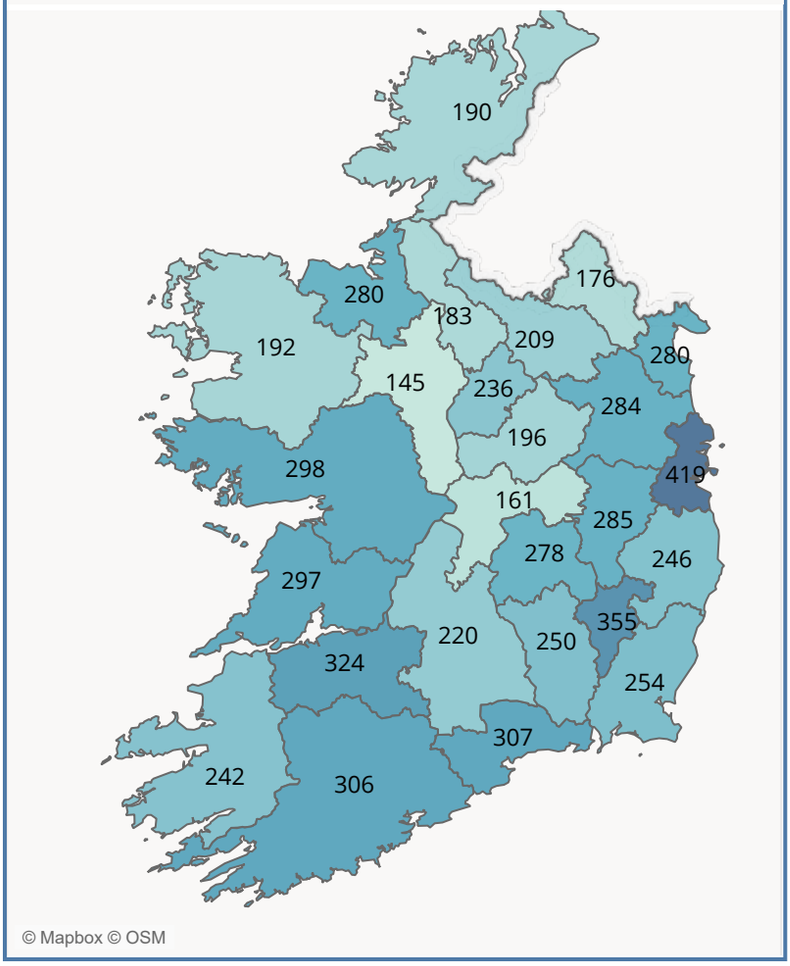
Dublin had the highest number of contactless and mobile wallet payments per capita in Ireland at 419 and 279, respectively, in the twelve months ending June 2026.

Carlow had the second highest number of contactless and mobile payments per capita at 355 and 208, respectively, in the twelve months ending June 2026. Limerick was third highest with 324 contactless and 203 mobile wallet payments per capita.

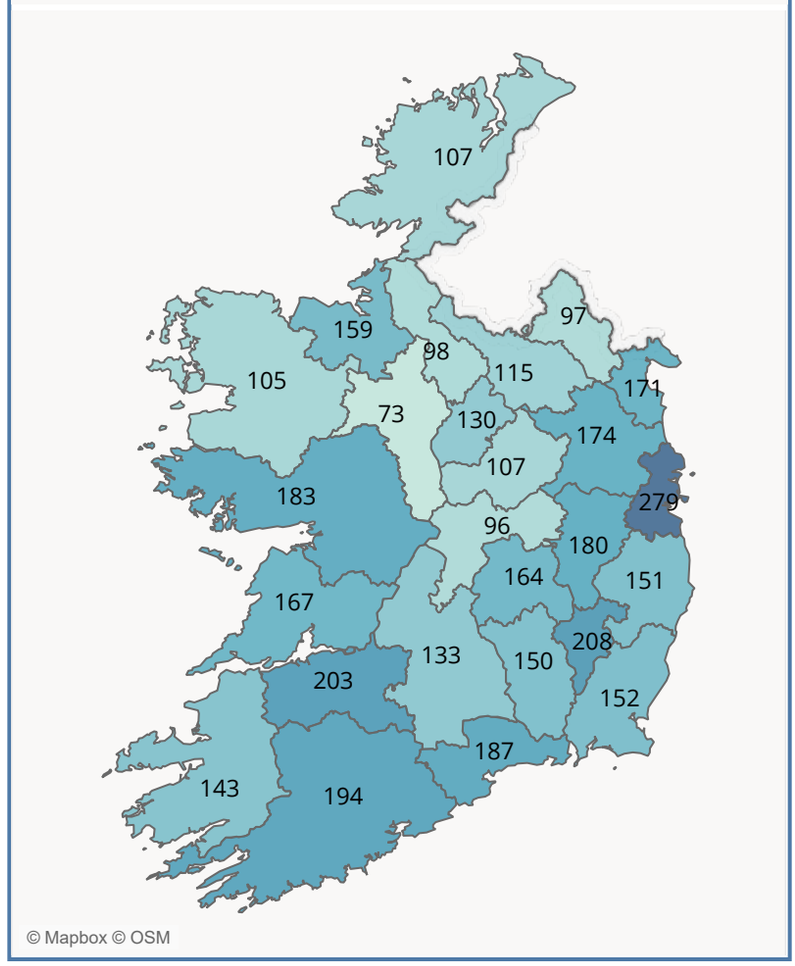
By contrast, Roscommon had the lowest contactless and mobile usage, at 145 contactless and 73 mobile wallet payments per capita. Offaly, Monaghan and Leitrim also had fewer than 100 mobile wallet payments per capita in the twelve months ending June 2026.

While only 50.1% of contactless payments in Roscommon were made with mobile wallets instead of cards, almost two thirds (66.5%) of contactless payments in Dublin were.

Contactless Payments per capita
(12 months ending June 2026)



Mobile Wallet Payments per capita
(12 months ending June 2026)



Source: BPFI analysis of CBI data, using CSO 2025 population estimates.

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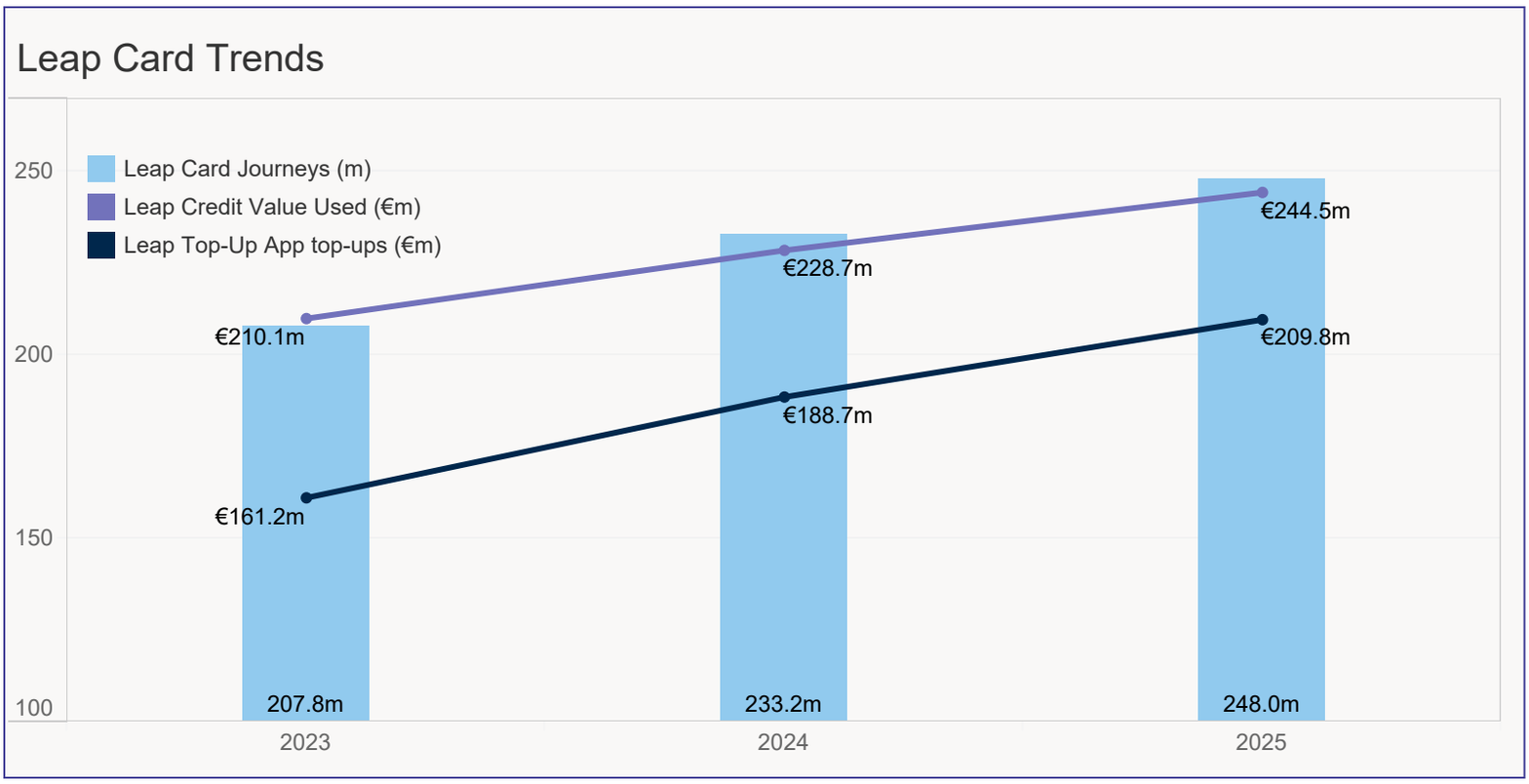
Contactless transit payments will boost card usage

The National Transport Authority (NTA) plans to roll out contactless payments across the public transport network on a phased basis starting with the Greater Dublin Area from 2028. This will allow millions of travellers to pay for their travel using contactless card and mobile wallets and should make it easier, quicker and simpler to pay. Contactless payments have already been introduced on TFI Local Link services and the system should be deployed across all 15 offices by the end of 2026.



Source: National Transport Authority

Most commuters currently use the NTA's Leap card. There were almost 364 million passenger journeys on bus, rail and tram in 2025, according to the NTA. Some 248 million of those were paid for using Leap cards, 19.3% higher than in 2024. More than €244 million in Leap travel credit was used in 2025, up from about €229 million a year earlier.

Payment cards already play an important role in paying for public transport through Leap card top-ups. The cards were topped up by €294 million in 2025, of which almost €210 million was added using credit or debit cards on the Leap Top-up app, a 30% increase on 2024.

Irish consumers have enthusiastically adopted contactless, and especially mobile wallet, payments in recent years. The rollout of contactless payments on the public transport system represents a huge opportunity to increase card usage in Ireland with many Leap card users likely to quickly switch to pay-as-you-go contactless payments when they become available. We estimate that this will result in at least 25 million additional contactless payments in the first year.

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