Cork, Ireland, 31 May 2048

A lot had changed in Ireland since the English Market first opened in Cork 260 years ago. The market had survived famine, flood, wars, and fires. In the last 30 years alone, it survived three global pandemics and two global recessions.

Today was the end of an era; after today, cash would no longer be accepted as a form of payment in Ireland. It had been twelve years since new coins or notes had been produced, and over that time, those in use had been gradually removed from circulation. The history of Irish hardform currency trade would be commemorated in the new Museum of Currency in Waterford.

“When I was your age, everyone paid in cash,” Padraig told his granddaughter Aoife while she arranged algae-pouches of strawberries for display.

“And buskers would leave their hats or music cases out while they performed,” Aoife continued. “For people would put actual coins and notes in them.” She’d heard these stories before.

Aoife didn’t bother reminding her grandfather that hundreds of musicians and artists were still in the streets and airspace all over Cork. They just used Quicktip or FoodMe now, rather than bits of metal from last century. Most people her age had never bothered using hardform money. What was the point?

“What’s the point?!” Padraig had exclaimed the previous time Aoife had expressed this opinion. Look at this coin!” He held it up for emphasis. “Every coin has a story. This coin could have been carried all over Ireland, by hundreds of people! It is a physical connection to your country and its economy. Coins have been successfully used for thousands of years. Coins still work, even during a metaverse brownout or cyberfreeze attack.”

“This note,” Padraig continued, holding up a €100 note, “is always worth €100, unlike using a Geo, where you get charged a fee with every transaction, and every transaction is…”

“…coded onto my Avatar for all eternity, and no one is safe from Avatar theft.” Aoife had finished the sentence for him.

“Exactly,” said Padraig, glad that Aoife knew this information, even if she didn’t seem worried by it.

Padraig had run his fruit and vegetable stall at the market since he was a young man in the 1990s. He was also one of the few grocers in Ireland who accepted cash payments for drone delivery. Because of this, he had a small but loyal group of customers across the country, and some in other countries too. Padraig accepted payment in Euros, British Pounds, French Feuros, or any other currency if it was in cash...

All stallholders and shoppers at the market had paycodes linked to the Geos on their wrists – or in the case of Aoife’s generation, embedded under the nail of their little finger. “It’s just easier,” Aoife had explained. “This way, I can’t lose it.”

As a member of the Cash Worth (CW) movement, Padraig tried to buy whatever he could in cash. He had a GeoWallet with a paycode, but he kept it in his pocket, bringing it out to accept payment from customers.

The most committed members of the CW movement didn’t use paycodes at all. They planned to keep using cash forever, relying on the international CW community to buy and sell products. Although he admired their determination, it seemed like a risky strategy to Padraig. Some things could only be paid for using a paycode, like his Alzheimer’s-prevention medication or his electricity bill.
In the mid-’30s, CW leaders attempted to create an international hardform currency, but it was hard enough trying to save existing hardform currencies, let alone create a new one. It wasn’t that international currencies weren’t popular, it’s just that the popular ones only existed in digital form. Most people in Ireland bought and sold things using a combination of Euros and Nikkles, a neocryptocurrency successfully advertised as having “guaranteed stability worldwide”.

Some of the other traders at the market had converted their savings from Euros to neocryptocurrency the previous year, worried that the war in Finland would cause the value of the Euro to decline. Padraig didn’t. He disliked all neocryptocurrency on principle, believing that currencies should be managed by governments or cooperatives, not by private companies.

A customer approached with an armful of vegetables. “Do you take Nikkles?” he asked.

“Yes,” Aoife answered before Padraig could give a different answer. “Thanks,” said the customer, glancing down to enable his paycode. Feeling his little finger buzz to confirm the transaction, he cheerfully packed the food into his Vacsak, not seeing Padraig sigh in defeat.

After all these years of knowing it was coming, the switch was finally happening. What would it be like at the market tomorrow?