



# Tap, Pay, Walk Away: How Ireland Pays in 2026

# Foreword

Paying for goods is a routine part of daily life, yet payments as a facility sits at the centre of important national conversations about consumer choice, inclusion, security, innovation and the competitiveness of our economy.

Ireland has seen significant changes in payment behaviour in recent years. The continued growth of contactless and mobile wallet payments reflects a strong demand for convenience and speed, while cash remains important for many people in particular circumstances.

Our research into the Irish payments landscape provides timely insight into how people and businesses are experiencing changes in the way we pay for goods and services. It underscores that the Irish public is open to new technology and new options, while also wanting confidence, reliability and the ability to choose how to pay.

This report also reflects the perspective of businesses - especially small and medium-sized businesses - who must respond to changing customer expectations while managing costs and keeping day-to-day operations running smoothly. Payments infrastructure must work consistently and

transparently. When it does not, the impact can be felt quickly: at the counter, in customer satisfaction, and ultimately in sales. Understanding those practical realities matters as Ireland continues to support enterprise, productivity and high-quality consumer experiences in every region of the country.

The findings in this report come at a time of ongoing policy and regulatory development across Europe and at home in Ireland, in areas such as payments innovation, fraud prevention, data protection and the future of cash access. These developments aim to support a payments environment that is secure, resilient and fit for the evolving needs of the public and of enterprise. We hope that the evidence presented in this report informs constructive engagement between consumers, businesses, industry stakeholders and policymakers.

By bringing together perspectives from both consumers and sellers in a clear and accessible way, this report provides an insight to a fast-moving landscape, and provides a prompt for continued focus on outcomes that matter: economic empowerment, choice, accessibility, trust, and a financial ecosystem that works for everyone.

By John O'Beirne  
CEO Square International  
May 2026

# Introduction

Ireland's payments landscape is transforming and consumers are leading the charge. Convenience has emerged as the defining force reshaping how Irish people pay.

This shift isn't just about preference – it's about necessity. Consumers expect seamless, modern, and flexible payment options that fit their lives. Yet gaps remain: more than 1.4 million Irish adults experienced payment refusals in the past six months, and a quarter of those simply walked out without buying. For sellers, where every sale matters, this loss is not only a significant cost, but a frustrating, unnecessary inconvenience.

**Square's Payments Report** brings together the perspectives of both consumers and sellers to understand the key drivers of decisions at the point of sale in Ireland.

It comes at a crucial time in the evolution of the payments landscape in Ireland driven by new technologies, new payment solutions and new legislation. Consumers and sellers are open to innovation but only when it delivers meaningful improvements in convenience, cost, and control.

Based on research by Amárach Research the findings reveal a clear message: Ireland's payment ecosystem is evolving rapidly, but alignment between what consumers expect and what businesses can seamlessly deliver remains a work in progress.

**This report is structured in three parts:**

**Part 1:** Meeting Consumer Expectations

**Part 2:** Seller Experiences and Requirements

**Part 3:** Anticipating the Future Payments Landscape

**About Block:** Block builds technology to increase access to the global economy. Each of Block's solutions unlocks different aspects of the economy for more people. Our seller technology solution - Square - helps sellers more easily run and grow their businesses with its integrated ecosystem of commerce solutions. More than a million Irish people have paid for goods and services in Irish shops, cafes and other outlets using our ubiquitous Square payment devices and solutions.

**About this research:** This report is based on two research studies by Amárach Research, conducted in December 2025:

- Study 1: online survey of 1,200 adults in Ireland, representative of the total population.
- Study 2: telephone and online survey of 275 small and medium sized businesses in retail, hospitality, and other 'main street' services such as hairdressers. Respondents were sourced by Amárach from a random sample of business decision-makers in Ireland who are responsible for selecting or managing payment solutions in the business.

We would like to thank all those who participated in our surveys.

# Part 1

## Meeting Consumer Expectations

### Invisible Convenience

Digital payments have become the norm for Irish consumers. Four in five (80%) transactions are digital in some form. In a typical month, when paying in-store, 37% of adults will mostly use a physical debit card, 34% will use their mobile wallet (connected to their debit or credit card), and 8% will use a physical credit card.

Just one in five (20%) will mainly use cash - a huge change from even 10 years ago. Indeed, ECB data<sup>1</sup> tells us that the share of cash in all point-of-sale transactions in Ireland fell from 79% in 2016, to 49% in 2024 (the most recently available data). Our survey suggests it has declined further.

<sup>1</sup>[www.ecb.europa.eu/stats/ecb\\_surveys/space/html/index.en.html](http://www.ecb.europa.eu/stats/ecb_surveys/space/html/index.en.html)

### Digital VS Cash

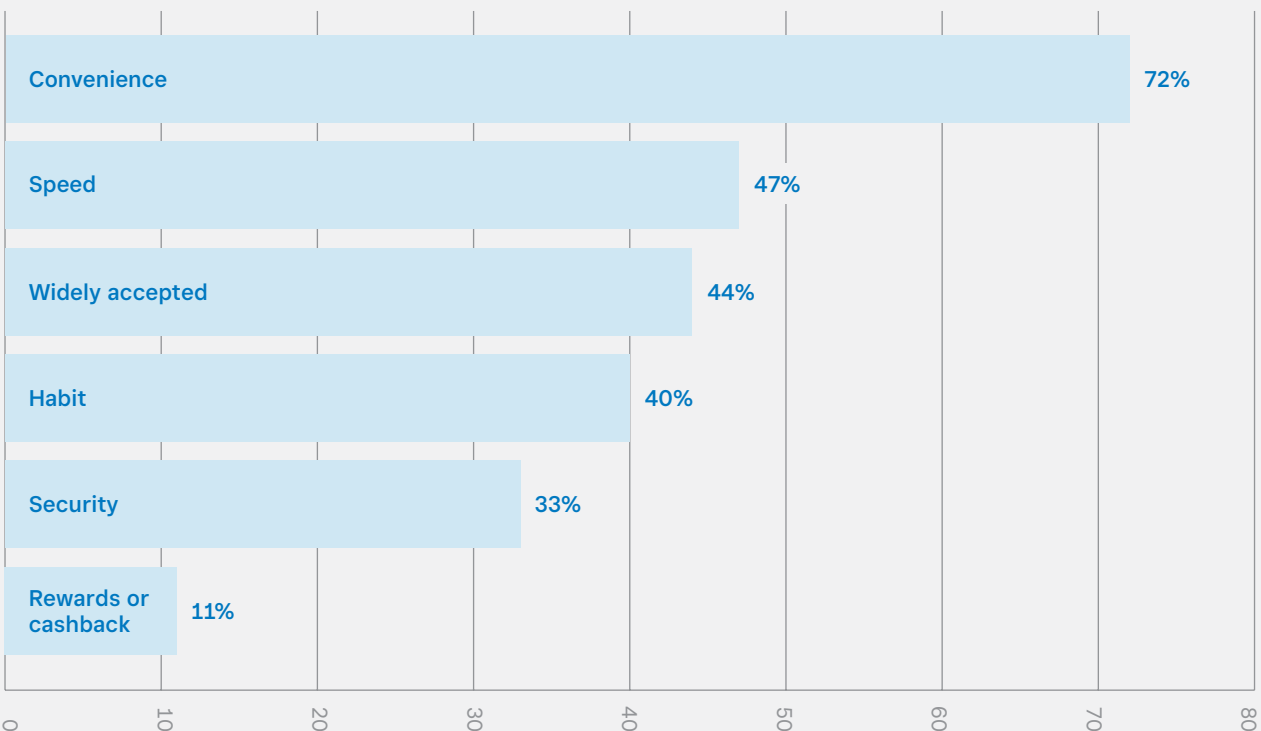
# 80% / 20%

of payments are digital vs cash in a typical month

Women and people under 25 are more likely to use mobile wallets, while men and people outside Leinster are more likely to use cash.

The key driver of these payment preferences is convenience followed by speed:

### Main reason for payment preference



Source: Square Consumer Survey, 2025

People who mainly use their mobile wallets rank convenience even higher than others, while those mainly using credit cards rank security much higher than others.

### Use most often when shopping in-store

	TOTAL	Debit card	Credit card	Mobile wallet	Cash
Convenience	<b>72%</b>	75%	58%	81%	56%
Speed	<b>47%</b>	46%	38%	61%	30%
Widely accepted by merchants/retailers	<b>44%</b>	49%	45%	42%	38%
Habit	<b>40%</b>	44%	35%	32%	47%
Security	<b>33%</b>	31%	56%	29%	36%
Rewards or cashback	<b>11%</b>	10%	15%	14%	9%

Source: Square Consumer Survey, 2025

Furthermore, many have fully embraced mobile wallets as their only payment choice, with 39% of adults agreeing that: 'My phone has replaced my physical wallet, I rarely use physical cards'. This jumps to 42% of women and 73% of under 25s. However, nearly half (49%) disagree with the statement. This shows that, while mobile wallets have made a significant inroad into modern payment methods, they have so far only served to diversify payment methods.

### Mobile Only

**39%**

say they have replaced physical cards with their mobile wallet

## Emergency Money

Preferred payment methods do not always align with offered payment options, creating frustration and potentially a missed sale. In the previous six months, a third (34%) of all Irish adults - more than 1.4 million people - found that when they tried to pay in-store (e.g. at a shop, café or other outlet) the store did not accept the payment they wanted to use. Such an experience has disproportionately impacted younger generations, with nearly half (47%) of 18-24 year olds having had such an experience.

About a third of consumers experiencing difficulties blamed the card reader or machine not working. But a similar proportion said the store in question only took cash, finding themselves in the situation of most people who don't carry emergency cash, only this time the seller doesn't offer a digital payment option.

## Refused

# 1.4 million

people tried to buy in a store but their payment was refused

## Outta here

# 25%

have left without buying because they couldn't use their preferred payment method

### Reasons for payment refusal

REASON	%
Card reader or machine not working	36%
Only accepted cash	36%
Didn't accept cash	22%
They don't accept mobile payments	9%
Outlet only accepts certain types of cards	5%
Other reasons	5%

Source: Square Consumer Survey, 2025

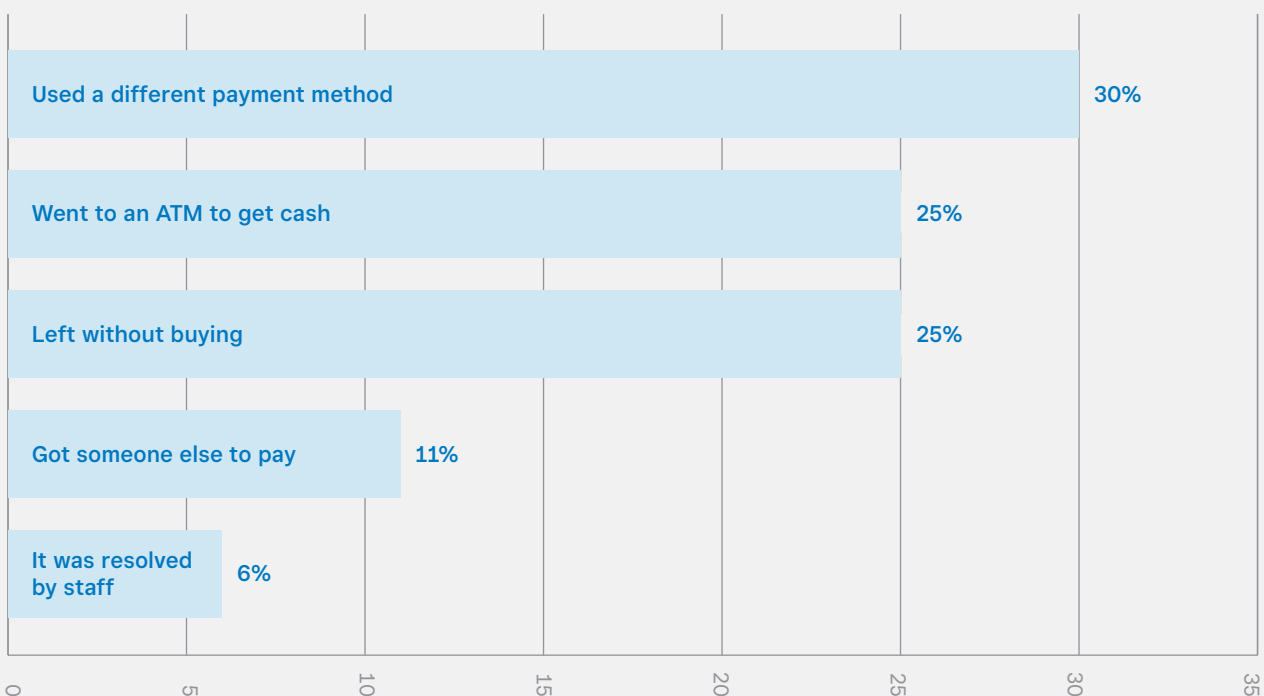
Most problems with payments happen in cafés and restaurants (43%) followed by takeaways (32%) and supermarkets (16%).

While the easiest workaround would be to use a different payment method, a quarter of them had to get cash from an ATM for the purchase.

Respondents were asked to imagine what they would do if their favourite local café could not accept a card payment for a €4.50 coffee purchase. While 43% say they always carry cash for situations like this, the majority don't. Men living outside Dublin and the surrounding province of Leinster, and people over 55, are more likely to carry 'emergency cash'.

Misalignment between payment options and preferences can cause sellers to lose out. Our survey shows that a quarter of respondents (25%) would simply refuse to buy and would walk out if their preferred payment option wasn't offered. More than a quarter (27%) said they would just go somewhere else, highest at 33% among the 25-34 year old. Women and people over 55 are much more likely to leave without buying if they cannot pay with their preferred method. The abandonment rate would likely be much higher at a business which consumers visit less often. While this is a concerning finding for store owners and operators, it is easily preventable.

### Plan B: What consumers do when their preferred payment option isn't an option



Source: Square Consumer Survey, 2025

## Payment Policies

There has been a growing debate about policies on accepting cash versus established and newer payment options. Indeed, some shops, cafés, and restaurants have stopped accepting cash and only take card or mobile payments. Views are divided on the issue, and reactions in the survey were mixed, with half (50%) saying all businesses should accept cash, higher among older age groups.

Nearly a quarter (23%) find card/mobile payment only options convenient but do recognise it could cause difficulties for some others. Only one in 10 (11%) think it should be entirely up to the business/store owner to decide what payment options they offer (and presumably to take the consequences of not accommodating the payment preferences of some potential customers).

Another aspect of payment policies and practices relates to tipping in cafés and restaurants. We asked people what they usually do when leaving a tip and half said they prefer to tip in cash even if paying by card. More than one in five (21%) add the tip to their card payment. Some ask the staff (7%), others just go with whatever is handiest for the restaurant (7%).

We have clear preferences about receipts for regular transactions:

- More than a quarter (26%) don't want a receipt unless they ask for one (especially men at 30%)
- 21% like to be offered a choice between a digital or printed receipt (especially women at 25%)
- Similarly 19% are happy with an automatically generated printed receipt (especially over 65s at 25%)
- 18% don't mind a digital receipt sent to their email or phone (especially under 25s at 22%).

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## It depends

# 41%

of adults switch payment methods depending on the amount they are spending

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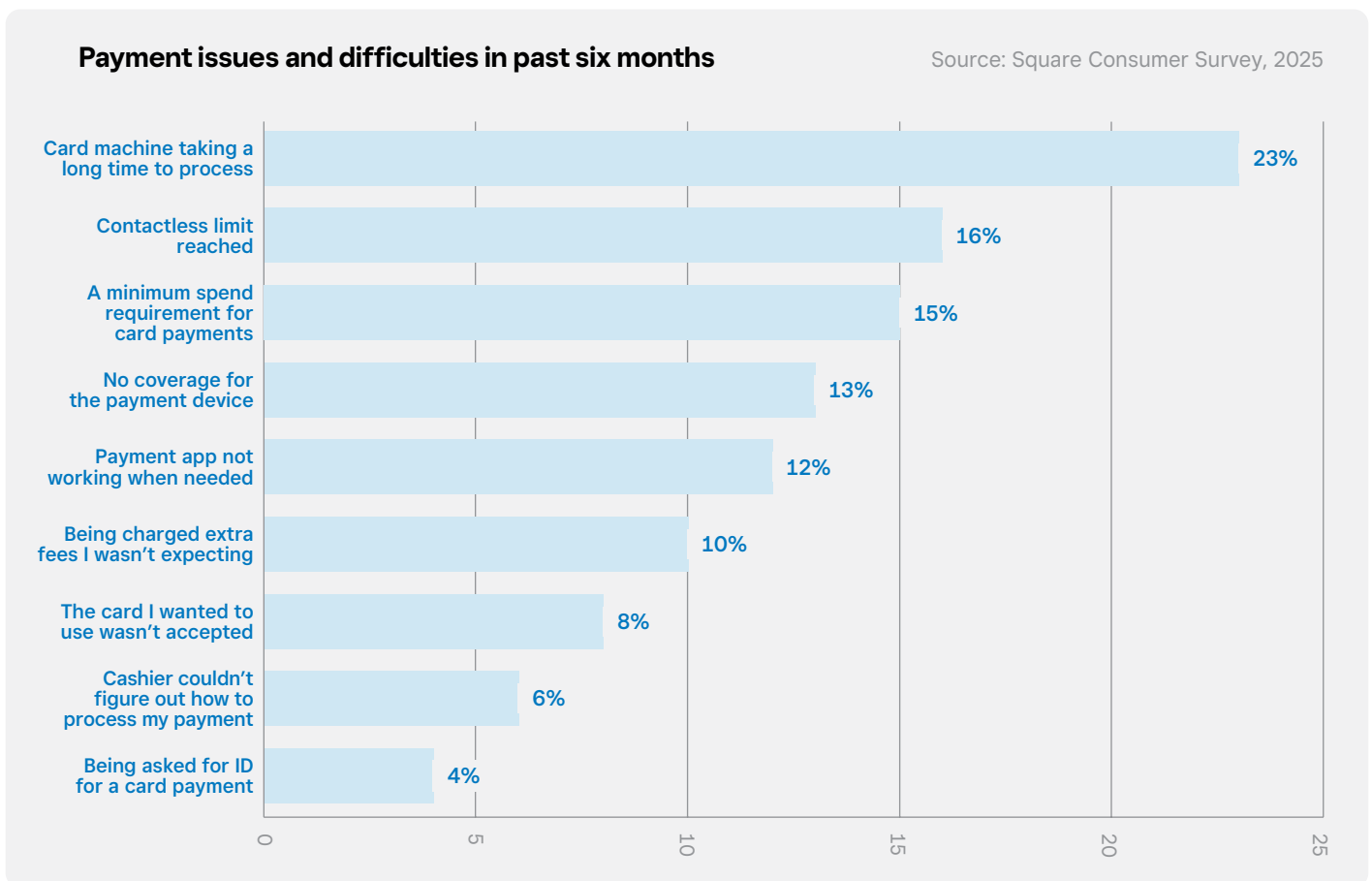
## Cash tip

# 50%

of adults pay cash tips even if paying bill by card

## Awkward Moments

Even those consumers who prefer digital payments to cash can find themselves frustrated at the counter or payment till. Almost three in five adults (59%) – nearly 2.5 million people – have experienced one or more of various issues when paying in-store in the past six months:



Different groups are more likely to experience some of these issues than others, e.g.:

- 19% of men had issues with reaching their contactless limit (13% of women)
- 17% of over 65s had issues with their contactless limit (7% of under 25s)
- 44% of women did not experience any payment issues or difficulties in the past six months compared to 37% of men
- 52% of over 65s did not experience any issues or difficulties vs 34% of under 25s.

The fact that the majority have experienced difficulties doesn't mean that customers can be left with a sour taste if the situation isn't resolved satisfactorily. Indeed, for a minority of the 2.5 million people affected, the situation can be extremely unsatisfying:

- 16% found it annoying and frustrating (21% of women affected)
- 11% felt embarrassed and awkward
- 6% felt angry and dissatisfied

However, one in four (29%) didn't think it was a big deal and used a different payment method instead. Indeed, the majority of those experiencing payment difficulties felt the problem was resolved fairly easily and didn't warrant much further thought.

## Future Payments

Recent years have witnessed a flurry of new payment options, ranging from peer to peer (P2P) options to crypto-currency based solutions. These options will only expand in 2026 and beyond, as new entrants and products offer Irish consumers even more payment choices.

As with any market for new products and services, the payments market can be segmented in terms of general attitudes towards adoption and innovation. We asked people about their typical reaction when new ways to pay (e.g. contactless, Apple Pay/Google Pay, QR/scan-to-pay, Buy Now, Pay Later (BNPL), biometric/fingerprint scanning) become available. Among those who have come across new ways to pay, there is some polarisation in responses with 39% open to change, and 31% reluctant to change.

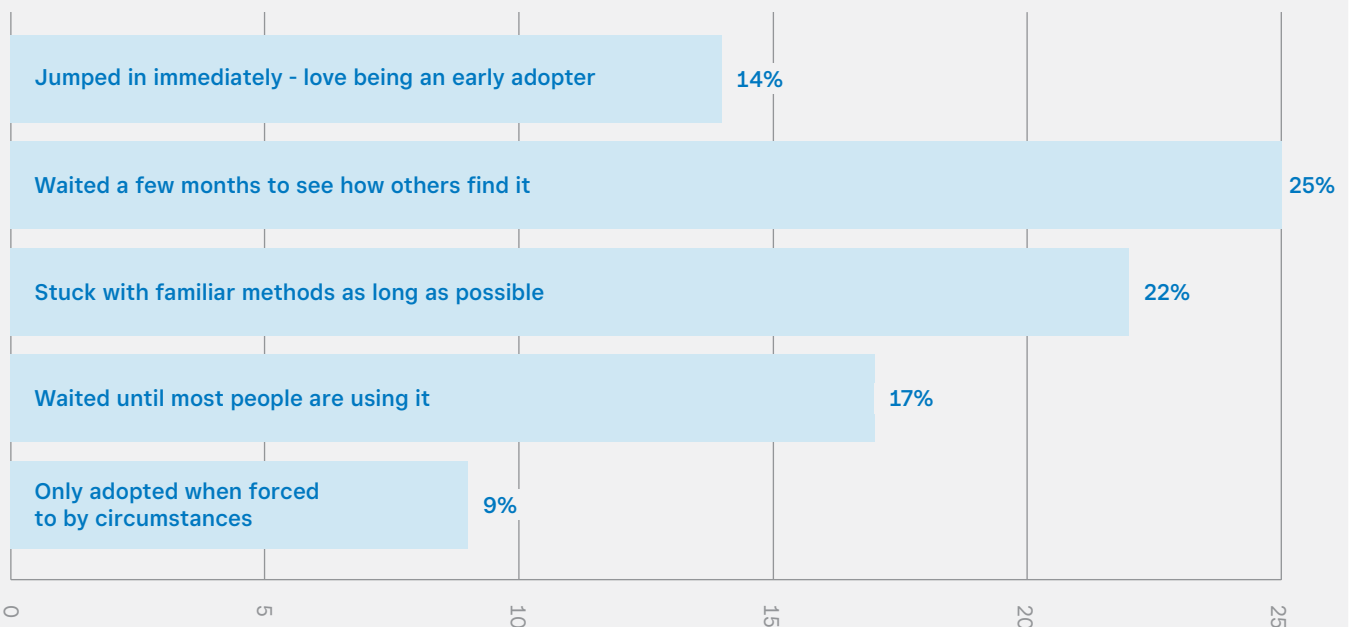
## Jump in

# 33%

of under 25s love being early adopters of new payment technologies

### Segmenting the Consumer Market for Payments

Source: Square Consumer Survey, 2025



Men are more likely than women to jump into using a new payment option immediately (18% vs 11%), while women lean more towards waiting until usage is more common. A third (33%) of under 25s say they 'jump in immediately', while more than a third (35%) of over 55s stick with familiar methods as long as possible.

One area that has seen innovation recently is in consumer credit offers. More than one in five (21%) of adults have used BNPL services in the past 12 months, rising to nearly half (48%) of under 25s. Other innovations coming soon could include 'biometric payments' where a fingerprint or eye is scanned for payment (without a card, phone or app).

- Nearly one in four (23%) would be willing to use 'biometric payments'
- 30% of men would use it, nearly twice the percentage of women (16%)
- 38% of under 25s would use biometric payments, more than twice the percentage of over 65s (18%)
- People in Dublin are twice as enthusiastic as those living in Connaught or Ulster (27% vs 16%).

Another area that will see innovation is in cryptoassets like bitcoin. Just 4% of adults currently use bitcoin. But 14% are open to using it in future. Men are significantly more likely

than women to consider bitcoin payments (21% vs 8%), and almost half (47%) of under 25s are open to the concept.

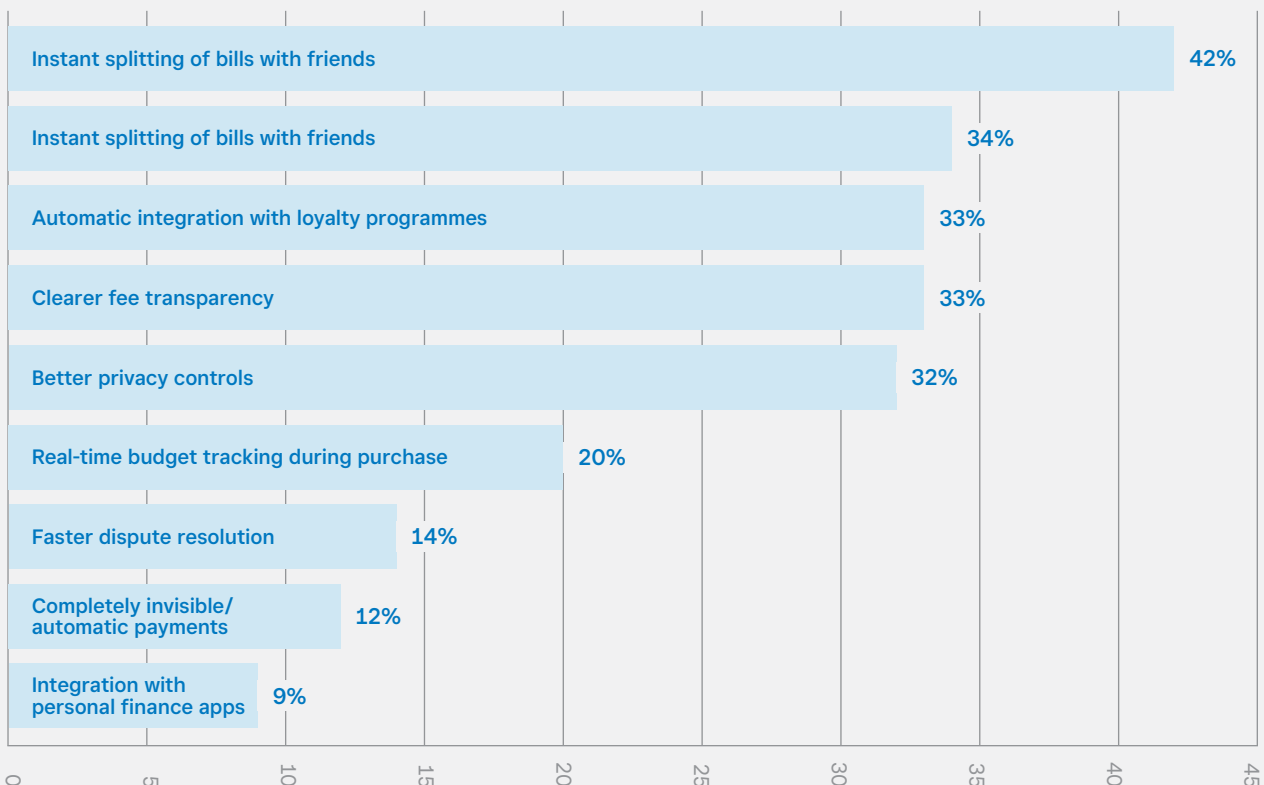
Similarly with the digital euro, a proposed electronic version of cash issued by the European Central Bank, three in 5 adults (61%) have heard of it. A majority are open to using such a digital euro for everyday payments, with 11% saying they would be interested and 44% saying it depends on how it works. Once again, there are significant (and familiar) differences by gender and age.

- 17% of men would be interested in using the digital euro vs 5% of women.
- 26% of under 25s are interested in using the digital euro vs 3% of over 65s.

Beyond such solutions, Irish adults have strong but varied opinions about the perfect payment experience in a shop or café etc. When asked to design the perfect arrangement by selecting from a range of options, a clear ranking emerges:

### Designing the perfect payment experience: top features

Source: Square Consumer Survey, 2025



There are some important differences in preferences by gender and age. Women are more likely to want 'instant bill splitting' than men, as well as automatic integration with loyalty programmes. Under 25s rate 'clearer fee transparency' higher than any other feature, while over 65s are more likely than others to want 'universal acceptance' for payments.

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## Go crypto

# 18%

of adults would consider using bitcoin as a payment method in future

## Future preferences

Given current and anticipated trends in emerging payment solutions for consumers, how far are people willing to go in adopting a different payment environment in future? One place to start is with the issue of privacy. Now more than ever, people are conscious of the trade-offs involved in sharing personal information in order to get a more 'personalised' experience.

On balance, most people are willing to share basic personal details (e.g.: name, email) in exchange for better loyalty rewards and discounts. More than three in 10 (31%) are completely willing, while 51% say 'it depends on the offer'. Just 14% are unwilling to share.

There are no significant gender differences when it comes to privacy, but there are significant age differences: 43% of under 25s will share 'unconditionally', whereas 22% of over 65s won't share in any circumstances.

That said, already the majority of adults (54%) agree with the statement: 'I mostly shop where I can get loyalty points to use against future payments'. This jumps to 61% of women and 66% of under 25s. So the 'privacy/value' trade-off is one most people are comfortable with in 2026.

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## Loyalty points

# 54%

of adults mostly shop where they can get loyalty points against future payments

But there are limits: 40% agree with the statement: 'I don't worry about my data privacy when paying in shops, cafés and other places I visit regularly'. Nearly as many (38%) disagree. Older people are more reluctant (45% of over 65s disagree), and women more than men (40% disagree vs 34%) despite their openness to loyalty schemes.

Irish adults do have concerns about the future of payments: two in five (41%) are worried they are not in control of their money when they mainly make payments with cards/apps/phones. There are few gender or age differences in this regard. Though almost the same percentage are not worried (40%), it still represents a sizeable cohort of 'reluctant' adopters.

We see some of this anxiety when it comes to paying bills in restaurants etc. Just 29% say they usually pay the bill without checking it: whereas 58% say they do.

Going further, we asked if people would be 'perfectly happy never to use cash again': nearly 1 in 4 (24%) said they would; but more than three in five (61%) said they would not.

- 28% of men agree they'd be happy, but only 21% of women
- 41% of under 25s agree, but only 18% of over 65s.

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## Cashless future

# 24%

of adults would be perfectly happy never to use cash again

Irish consumers are willing to embrace change alongside caution about potential downsides to going further. Since the pandemic, they have embraced all forms of digital payments while keeping cash for emergencies and tips. Their experience of convenience, fast solutions such as mobile wallets have encouraged them to consider new payment solutions.

Our research comes at a critical time in Irish payment policies and practices as EU legislation and emerging technologies open up the prospect of new payment systems and options alongside existing solutions. Many consumers are open to these potential new services, while the rest will wait and see before they take the leap.

Of course, a critical factor in all this will be the willingness of sellers and others to improve payment options for their customers as well as introducing new ones.

## Part 2

# Seller Experiences & Requirements

### Mirroring Customer Demand

Our survey of 275 owners and senior managers in main street retail and service businesses throughout Ireland reveals similar patterns to those in our consumer survey. Indeed, in just the past two years, 7 in 10 sellers (70%) have noticed more customers preferring to pay with cards, and 41% have noticed more mobile wallet payments.

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#### Changing demand

# 70%

of sellers have experienced significant change in customer payment patterns

Sellers with two or more outlets (more than half our sample) are more likely to notice these trends, as are those with higher turnover (more than €500,000 per annum) than lower turnover.

The vast majority (over 80%) of sellers accept debit, credit and mobile wallet payments, as well as cash. Less than 1 in 10 sellers (9%) in our survey don't accept cash. Debit cards are the most common method for paying in-store (37% of sellers), followed by mobile wallet payments (35%) and credit cards (14%).

Sellers in main street services, such as hairdressing, are more likely to say cash is the most common payment method (24% of service sellers), while cafés and restaurants say mobile wallet payments are the preferred method (55% of sellers in this sector).

Only 15% of sellers have had customers ask for payment methods they don't currently provide (including accepting cash where it isn't accepted). It is interesting to note that more than twice that level of consumers in our parallel survey (34%) said they had tried to pay in-store but the store didn't accept their payment preference.

### Investing in Service

To meet changing customer payment preferences, sellers must invest in the tools and systems that will help them meet demand. Almost all the sellers in our survey, 96%, use one or more payment processing systems, including solutions such as Square.

In terms of day-to-day operations, sellers are quite comfortable with the payment technologies they use. Half of the sellers in our survey (51%) handle payment system setup and maintenance themselves, the rest have colleagues and other support to manage things. As a result, 30% of sellers are 'very comfortable' with the payment technology they use (i.e.: they 'enjoy learning and using new systems'), and a further 57% are 'quite comfortable' (i.e.: they can figure things out as they go along).

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#### Comfort levels

# 87%

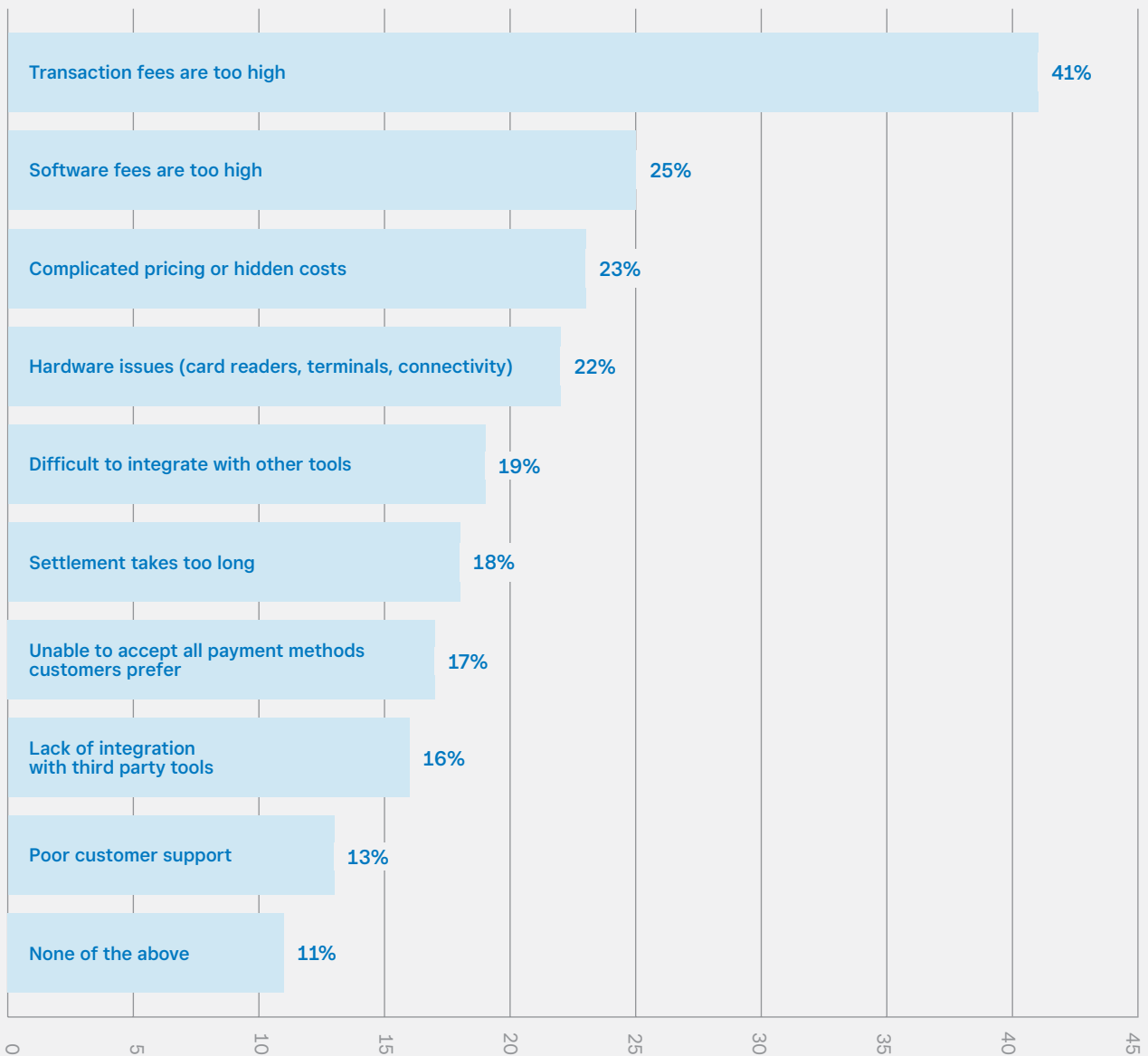
of sellers are very or quite comfortable with the payment technology they use

Noting the importance of payment systems to business continuity and success, their satisfactory performance is critical to seller operations. Half of sellers (50%) say they are 'very satisfied' with their current payment system (or systems) - significantly higher among café/restaurant operators than among retailers. More than two in five (44%) are 'somewhat satisfied'. Smaller sellers (lower turnover or employing less than 50 staff) tend to rate their payment system more highly than others (58%).

This high level of overall satisfaction - 94% combining 'very' and 'somewhat' satisfied - is notable in light of the specific challenges sellers identify below, and suggests that sellers weigh a range of factors including reliability, ease of use, and integration when evaluating their payment provider.

Of course, high levels of satisfaction don't necessarily mean 'problem free' experiences. We asked sellers to rank the biggest challenges they face with their current payment system and the results were clear:

### Payment system changes



Source: Square Seller Survey, 2025

Looking at the top five challenges, we note:

#### Transaction Fees

- Service providers rank this challenge higher than retailers/cafés.
- Small businesses (employing 10-49 staff) cite fees as their number one complaint for the majority of such sellers.
- Smaller turnover operators say fees are more of a challenge than larger turnover sellers.

#### Software Fees

- Larger sellers are more likely to see this as a significant challenge.
- Sellers in business more than five years and employing more than 50 staff are also more likely to see software fees as a key challenge.

#### Pricing and Costs

- Sellers with two or more outlets identify this a major challenge with their payment system.
- Larger firms see hidden prices and costs as a key challenge.

#### Hardware Issues

- Larger and more established sellers are slightly more likely to have hardware issues than smaller sellers.

#### Integration

- Those with two or more outlets are twice as likely to have integration difficulties with other tools than sellers with just one outlet or store.
- Similarly, larger firms are more likely to face integration challenges.

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#### Cost impact

# 44%

of sellers say payment processing costs have a high impact on their businesses

Our survey found that 44% of sellers say payment processing costs have a high impact on their businesses. Almost half (52%) of larger and longer established businesses (especially those with two or more outlets) say costs have a high impact.

On the other hand, 29% of sellers say processing costs have a low impact, especially those in main street services (not retail or hospitality). Those who have switched their payment provider previously are significantly more likely to say costs have a low impact than those who have never switched.

## Switching Providers

Given the importance of efficient and effective payment systems to business performance, sellers are conscious of alternative solutions if the one they currently use doesn't meet their requirements. In fact, nearly two in five (39%) sellers in our survey have switched their payment providers before. Café and restaurant operators are more likely to have switched than other categories. Sellers with two or more outlets are twice as likely (50%) to have switched provider than those with one outlet (26%). The majority of larger firms (employing 50 or more people and/or turning over more than €0.5 million) have switched providers.

Given such a high incidence of switching, a clear pattern emerges as to why sellers go through the potential disruption of change. For half of those who have switched before, the top reason is 'high fees' (especially among larger sellers). However, switching is typically driven by multiple factors: reliability (35%), payout speed (32%), customer support (31%) and integration (25%) all feature prominently alongside fees, suggesting that sellers move providers in search of a better overall solution rather than on price alone.

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## Switchovers

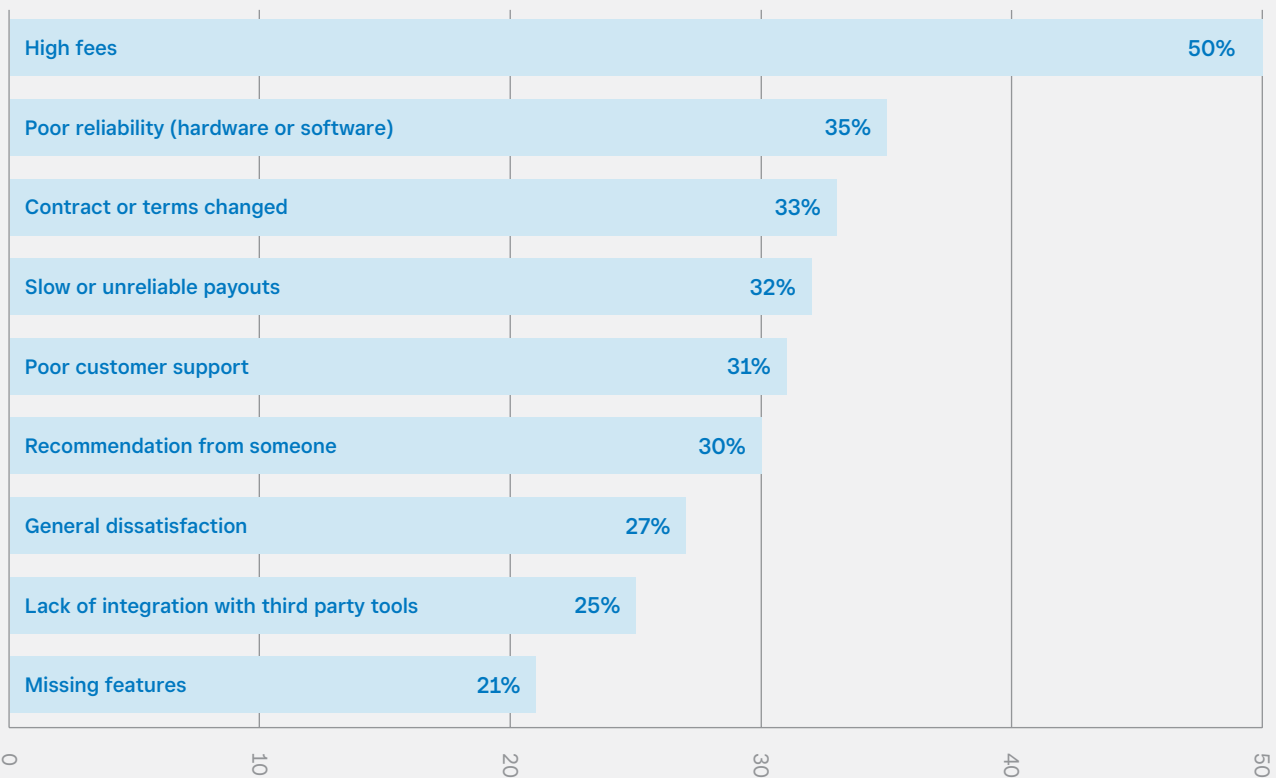
# 2 in 5

sellers have switched their payment system provider in the past

Given such a high incidence of switching, a clear pattern emerges as to why sellers go through the potential disruption of change. For half of those who have switched before, the top reason is 'high fees' (especially among larger sellers). However, switching is typically driven by multiple factors: reliability (35%), payout speed (32%), customer support (31%) and integration (25%) all feature prominently alongside fees, suggesting that sellers move providers in search of a better overall solution rather than on price alone.

## Switching drivers

Source: Square Seller Survey, 2025



Despite the high level of customer satisfaction with payment systems in general, sellers are very willing to switch their payment provider for a better option (with 'better' defined as improvements such as lower total fees, more reliable tech, easier integration and better support).

### Better option

# 94%

of sellers would consider switching payment providers if a better option became available

Nearly two in five (39%) would definitely switch, 55% would probably switch depending on cost and other features. Just 6% of sellers would not switch. Those operating café/restaurants and larger, more established sellers generally are much more willing to consider switching than others.

Just as the consumer side of our research has revealed significant drivers of change in payment patterns, likewise our seller side research indicates key pressures for change and flexibility in response to shifting commercial realities. How these two forces of 'supply and demand' will evolve in future is the subject of our final section.

## Part 3

# Anticipating the Future Payments Landscape

This study has found a high degree of alignment between the experiences of consumers and sellers. Both report increasing usage of contactless and mobile wallet payments and both appreciate the convenience and speed of popular payment methods.

We summarise the key insights from the research below, and set out recommendations in light of our findings:

### Key Insights from the Square Report

Consumers	Businesses
Consumers are now 'digital centric' when it comes to their payment preferences and practices, with the share of cash continuing to decline.	Businesses are witnessing continued declines in the use of cash in customer payments, mirroring the trend in the consumer findings.
Giving consumers a choice of payment options is key to meeting demand and delivering satisfactory customer experiences.	Businesses have invested in meeting customer preferences for new and popular payment options and continue to do so.
The incidence of payment problems for consumers is high and represents a missed opportunity for businesses.	Businesses are less likely to say their customers have had payment problems than consumers, which may reflect a 'selection bias' as unhappy customers shop elsewhere.
Consumers privilege convenience and speed above everything else: so businesses need to be equipped with the right mix of sales solutions to meet these requirements.	Most businesses are satisfied with their current payment solutions, with relatively few experiencing hardware, software or integration problems.
Consumers are open to new payment solutions alongside existing solutions, so long as those they are familiar with remain available as new solutions become more widespread.	Businesses are prepared to invest in new payment solution options for their customers, but it must make commercial sense in terms of fees and customer demand.

## Key Recommendations from the Square Report

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### Consumers

### Businesses

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Plan for the continued decline in cash usage at the point-of-sale while ensuring the option remains available for the minority who want it.

Recognise the requirement for businesses to support a range of payment solutions to meet customer demands, even as cash usage continues to decline.

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Consumers want payment systems to be 'invisible': therefore any new payment solution should enhance (or not disrupt) the convenience of current options.

Businesses will embrace emerging payment solutions that enhance their current options so long as it meets customer needs and makes economic sense.

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Minimise difficulties for consumers and their preferred payment options otherwise it will take a toll on future revenues if not addressed.

Not all businesses are aware of the negative impact on customer demand from not meeting their payment preferences and this will become more important as new options emerge.

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Continue to meet consumer preferences for convenience and speed while factoring in preferences for loyalty and data sharing opportunities.

Businesses must negotiate an increasingly complex regulatory and payments environment and will need support to respond successfully to change.

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Plan for the introduction of new payment solutions by recognising the widespread preference for evolutionary rather than revolutionary change.

Businesses are prepared to switch and change their payment solutions provider if it makes commercial sense and this will apply to new payment options in future as well.

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