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1. Privacy

- Cashless transactions would always include some intermediary or third-party.
- Increased government access to personal transactions and records.
- Certain types of transactions (gambling, etc.) could be barred or frozen by governments.
- Decentralized cryptocurrency could be an alternative for such transactions

2. Savings

- Savers could no longer have the individual freedom to store wealth “outside” of the system.
- Eliminating cash makes negative interest rates (NIRP) a feasible option for policymakers.
- A cashless society also means all savers would be “on the hook” for bank bail-in scenarios.
- Savers would have limited abilities to react to extreme monetary events like deflation or inflation.

3. Human Rights

- Rapid demonetization has violated people’s rights to life and food.
- In India, removing the 500 and 1,000 rupee notes has caused multiple human tragedies, including patients being denied treatment and people not being able to afford food.
- Demonetization also hurts people and small businesses that make their livelihoods in the informal sectors of the economy.

4. Cybersecurity

- With all wealth stored digitally, the potential risk and impact of cybercrime increases.
- Hacking or identity theft could destroy people’s entire life savings.
- The cost of online data breaches is already expected to reach \$2.1 trillion by 2019, according to Juniper Research.



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