

# Cashless Societies: How To Survive Now and In the Future

*Aside from economic collapse scenarios, many countries are in the process of eliminating physical cash and coins. Instead, everyone has an account that holds their money. You cannot purchase goods or services without access to government-based cryptocurrency. Even if the currency itself is still backed by faith in the government, you have to use this electronic system.*

The result is multiple problems that could leave you in a situation where you have the money in the bank to pay your bills and purchase goods and services, yet you cannot do so.



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These threats include:

## Attacks Sponsored by Foreign Governments

These hacks usually affect the bank or primary clearinghouse rather than a specific person's account. You may be unable to purchase goods or services for hours or days. While this is inconvenient, it isn't as bad as a full collapse, where the banks close for good.

There's only so much you can do about this kind of hack other than make sure you can go two weeks without buying anything at any given time. It is also essential to keep a paper-based address book with phone numbers and account information so

that you can contact utility companies or others who may be expecting payments from you while the bank or clearinghouse is down.

Let's say you can connect to Wi-Fi independently of the SIM Card. Your phone app may not work with Wi-Fi. This is why I recommend having an app on your phone that doesn't use the SIM card to dial out on Wi-Fi so that you can make the necessary calls.

## **Attacks Sponsored by Non-government Groups**

If the hacker was able to steal money from your accounts, it could take weeks to years before you recover the money. In the short term, you will have to shut down credit cards and so on, then wait for new ones to come in the mail. You may also have to manage restoring devices and regaining access to your accounts.

Here again, make sure you can go at least 2 weeks without buying anything so that you can manage your basic necessities.

## **Merchant Category Codes and Social Credit Scores**

Merchant Category Codes are unique identifiers that put different products into separate categories. For example, food has one set of numeric identifiers, while clothing has other identifiers.

Even without looking at your receipt, the bank and transaction clearinghouse may have some ideas about what you bought. The transaction cost can then give some estimates about quantity and item type. One day, data from all banks and clearinghouses may pool into a central government computer.

Social credit scores work like your financial-based credit scores. Consider how your financial credit score enables businesses to “reward” you with credit or better interest rates if you pay your bills on time and have an optimal debt-to-income ratio. Your social credit score looks at how you act in society. For example, China has a system that rewards things like donating blood.

This same system “punishes” people who drive drunk or engage in other activities that aren’t “beneficial to society.” People with good social credit scores may get tax breaks, an increased chance of getting a promotion, or other benefits.

When vaccines became available for COVID-19, governments worldwide were concerned because people hesitated to embrace mRNA vaccines. This led to people not complying with recommendations to get vaccinated. Social credit scores can be paired with cashless systems that will block purchasing from specific merchant category codes. It could become possible to deny people the ability to buy food, gas, and other essentials if they aren’t vaccinated.

When you can’t use cash, pressure campaigns like this will be almost 100% effective because you will have to comply or do without the necessities of life.

The only way to outlast a pressure campaign like this is to have a stockpile of food and other essentials that will last until the pressure tactics are stopped.

## **Moving Away From Hard Cash to Fiat Cryptocurrency**

At first, you might think merchant credit codes will only come into play when the government seeks to limit, slow down, or prevent purchasing certain goods and services. The problem is that modern networks aren’t safe from hackers, including those

who seek to disrupt trade for ethical reasons.

For example, the Internet Archive was recently targeted by a hacktivist group, Blackmeta. They claim they attacked this non-profit library site because it is based in the USA and, therefore, is aligned with Israeli activities. Ironically, the Internet Archive has been locked in multiple court battles with publishers that may be far more aligned with Israel. These publishers, in turn, are trying to shut down the Internet Archive because when people don't buy from the publisher, it cuts into their profits.

Now imagine this kind of situation happening with the information stolen from the Heritage Foundation, and then used to target more granular data in banks and merchant clearinghouse systems. You could very easily see transactions declined for what appears to be "government" or other legislative curbs, when in fact, it's some group attacking you because of a "social credit score" known only to them.

If you want to buy something right now, you can just put your credit card away and use cash. This won't be possible once the only fiat currency available is electronic in nature. No matter how much you want to look at the potential for excess government imposition, the fact remains any group with sufficient skills and interest can cause serious problems.

## **AI-Based Curbing Impositions**

AI can keep track of billions of records and patterns of activity. This includes determining if what you buy is "normal" for your location as well as for you as a consumer within a particular category.

Right now, that's likely beyond the implementation of the cashless centralized government cryptocurrency systems.

At some point, though, someone on something like the "no-fly

list," etc., could wind up unable to buy certain items or in certain quantities and not realize there is a curb based on a government-based list. Considering how many lists there are, it may be difficult, if not impossible, to resolve the problem and purchase goods in a timely manner.

This includes lists that may be compiled based on estimated political slant. Consider that even now, traffic cameras can match license plates with bumper stickers and yard political signs to determine your likely preferences.

When you factor in non-governmental groups, the situation gets even worse. Technologically speaking, it's within the scope of foreign agents and hacktivists to bring together limits on how you spend your money and non-financial activities.

As we are seeing in various hacks, there is certainly a "social credit score" being applied to businesses that can be scaled to target individuals who may want to purchase extra supplies to manage an emergency.

## **Use Multiple Banks to Store Your Money**

Right now you can protect your money while it is still in your control. First, it is very important to keep your money in different banks. Even if one goes down, the others may still be functioning.

This applies to credit and debit cards. If you have only Visa cards, ensure you have at least one Mastercard. You can do this with prepaid cards as well as more permanent accounts.

This method won't work if every transaction must go through a centralized clearinghouse that includes every possible bank or other institution. At this point, it's impossible to say whether that kind of system exists and how various groups would use or misuse it.

Second, if you routinely buy from certain stores, you can purchase gift cards and have the money ready and waiting in your account. If you cannot access your bank account, you can still buy from that store. This won't necessarily prevent you from running into rationing or other limits that may be imposed by the government through the store or at the store level.

## Bartering: An Alternative to Using Fiat and Non-Government Currency

Preparing for small-and large-scale disasters is essential for your well-being and that of your family. You can still use bartering, provided you have a clear sense of the value of what you will offer and whether or not the other party needs what you have.

Make consistent contacts with small or local farmers and others who may be willing to take something in exchange for food. The trade could be anything from assisting with mechanical repairs to making garments. Everything will depend on the relationship you develop and the situation.



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You can make barter arrangements for just about anything from tangible goods to training in various skills. Look for small businesses and local groups, as they may be more open to these kinds of arrangements. Spending a few dollars extra and supporting these people now may be very useful later on.

This is also a good time to form relationships with established flea markets and others with different kinds of

products. These people may be very helpful when you find a way to barter for tools or other goods that you can no longer purchase using money. Here again, you have to know what their needs are and how you can meet them.

As hacks on banks, hospitals, water purification plants, and the government itself become more common, it should be obvious that a cashless society can pose significant risks if you aren't prepared. Taking a few simple measures now may help you get through these situations as painlessly as possible.