

Forum:[Hack Forums](#)

Thread: [The rise of cashless cities convenience or a trap for privacy?](#)

Mr. Node.js - October 3, 2025, 5:54 am

More and more cities around the world are moving towards cashless systems. From metro rides and buses to small coffee shops, the push to accept only cards, QR codes, or digital wallets is growing fast. Some governments are even openly discussing timelines to phase out cash entirely.

On the surface, it sounds great:

Convenience: No need to carry coins or worry about exact change.

Safety: Reduced risk of theft and counterfeit currency.

Efficiency: Faster transactions and easier accounting for businesses.

But the flip side raises a lot of questions:

Privacy concerns: Every transaction is tracked, stored, and often sold as data.

Exclusion: Elderly people, rural areas, or those without access to banking/tech may be left out.

System dependency: What happens during a power cut, a network outage, or if your account gets frozen?

Control: Could governments or corporations use cashless systems as a tool to monitor or restrict spending?

Some countries like Sweden are already far ahead in the cashless experiment, while others still rely heavily on physical money. Personally, I feel the convenience is undeniable, but giving up cash completely might mean losing a level of freedom and anonymity we don't fully appreciate until it's gone.

What do you think?

Is a fully cashless future something we should embrace?

Or should cash remain an essential fallback to protect privacy and independence?

Would you be comfortable if your city announced it was going 100% cashless next year?

Vectura - October 3, 2025, 6:00 am

I don't think a fully cashless future is something we should fully embrace. The convenience is great, but I'd still want cash to remain as a fallback to protect privacy and independence. Personally, I wouldn't be comfortable if my city announced it was going 100% cashless next year — I'd rather see

a balance where both options exist.

Mr. Node.js - *October 3, 2025, 6:04 am*

(Oct 3, 2025 06:00 AM)Vectura Wrote: [\[CITE\]](#) I don't think a fully cashless future is something we should fully embrace. The convenience is great, but I'd still want cash to remain as a fallback to protect privacy and independence. Personally, I wouldn't be comfortable if my city announced it was going 100% cashless next year — I'd rather see a balance where both options exist.

I see your point about keeping cash as a fallback, but part of me wonders if holding on to it just slows down progress. Most people already live on digital payments daily without much issue, and fraud/security measures are improving. If cities invested properly in infrastructure and inclusivity, maybe going 100% cashless could actually make things more efficient in the long run. Do you think the risks outweigh the potential benefits, or is it more about trust in the system?