

Based on the current policies of ID Cards and Finance related institutions within Pakistan the best practice recommended for individuals is 30 days of working capital offline on hand and up to 90 days for business owners and managers. If a CNIC expires or even one in a connected financial service, you can expect a very high chance that all financial services in the supply chain shall choke.

These are also related services like CDC, Shares, Insurance, ATMs, Mobile Accounts like Easy Paisa and more.

There might be some places that do not even allow physical access to the building.

The services not affected by these policies are digital currencies which are not CBDCs and not in a regulated exchange account.

Only if the digital currency is not a CBDC and is in a personal wallet.

Also cash in hand is not affected by these policies.

That is the reason for recommending 30 days of cash for individuals and 90 days of cash for businesses.

Also remember to set all accounts and transactions in trading or investments in such a way that the position can be static for up to 90 days. So it is better to plan ahead instead of giving excuses to suppliers and customers.

This is as of 10 Jan 2022 based on experience and measurements.

You can provide your experience and suggest best practices for alternatives to offline or stuck financial services supply chains and how to deal with them.

Other businesses and individuals who have run into this wall might have learned some better methods of dealing with it.