

CBDC Offline Risk Window by Wallet Type & Threshold

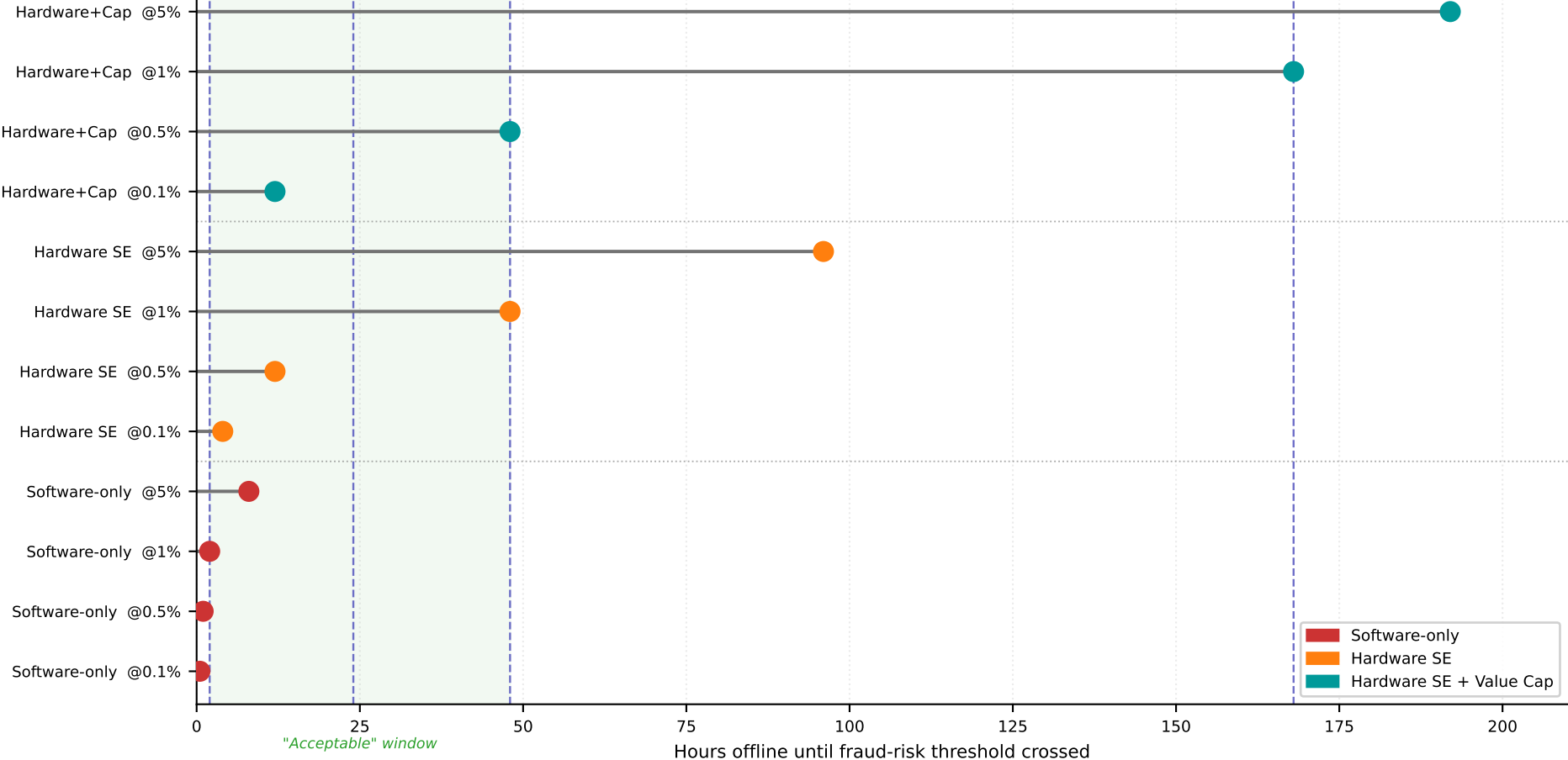
(hours until cumulative offline spend exceeds risk threshold)

2h

1 day

2 days

1 week



"Acceptable" window

Hours offline until fraud-risk threshold crossed

- Software-only
- Hardware SE
- Hardware SE + Value Cap