



Cryptocurrency and Cash App Financial Policy Addendum

1. Fee Structure and Volatility:

All professional counseling services are billed at a fixed rate in U.S. Dollars (USD), as outlined in the primary Financial Policy agreement.

- **Cryptocurrency (Bitcoin):** If you choose to pay your Square invoice via Bitcoin or the Lightning Network, the USD cost of your session will be converted to its exact Bitcoin equivalent at the precise moment the invoice is generated and paid. Any subsequent fluctuations in the market value of cryptocurrency will not affect your historical session costs, and refunds (if applicable) will be issued solely in the exact USD value of the original invoice.
- **Cash App:** Payments made via Cash App will be processed at the exact USD flat rate of your session. You are responsible for any external network, data, or platform fees associated with your personal mobile applications.

2. Client Privacy and the Public Ledger (Blockchain):

Bitcoin operates on a decentralized, public, and permanent ledger (the blockchain).

- While your legal name and protected health information (PHI) are never published to the blockchain by this practice, cryptocurrency transactions are traceable. A motivated third party could theoretically link your public wallet address to transactions sent to this practice.
- By electing to pay with cryptocurrency, you acknowledge this inherent technical characteristic of the blockchain and voluntarily waive any privacy claims regarding data visible on the public ledger.

3. Cash App Privacy and Platform Visibility:

Cash App is a peer-to-peer payment platform. To protect your confidentiality, this practice utilizes a dedicated, private business profile linked directly to our HIPAA-compliant Square merchant account.

- **Mandatory Privacy Settings:** If you pay via Cash App, you are strictly required to set your personal Cash App transaction privacy settings to "Private" for all payments sent to this practice. Leaving your transaction history set to "Public" or "Friends" will expose your therapeutic relationship with this practice to external users on the Cash App social feed.

- This practice is not liable for inadvertent disclosures of your identity caused by your personal app configuration or social settings within Cash App.

4. Invoice Data and Documentation:

To maintain strict compliance with health privacy standards, all digital invoices processed through Square, Bitcoin, or Cash App will utilize generalized, non-clinical descriptions such as "Account Balance". No clinical diagnoses, treatment notes, or sensitive medical descriptions will be included in your digital payment requests or receipts.

Client Acknowledgment and Consent:

By signing below, I certify that I have read, understood, and agree to the digital payment policies outlined above. I understand the privacy risks associated with public ledgers and peer-to-peer apps, and I voluntarily choose to utilize these payment methods.

Signature of client or responsible party

Date

Witness

Date