**CONCLUSIONS**

A cashless society poses risks for its members because data and metadata about their transactions are being collected and used. The members of said cashless society will have to figure out a way to protect their data in order to increase their privacy. Our group has found the idea of a cashless society to involve many systemic complexities. Within the complex system, opportunities arise to implement solutions to privacy and security problems. The various actors in said system have different desires and will respond in unique ways to changes made. Sometimes the best solution to a problem is the culmination of multiple approaches. Spreading information to the general public helps people learn about the systems they are using and allows for them to make informed decisions. Blockchain helps promote privacy and security through its authentication process. Randomized credit cards help users keep their account numbers private. All three approaches are effective ways of adapting to a dynamic currency system.