

State Leaders Briefing
Right to Digital Integrity
and a Non-Digital Life
Solari Model Constitutional
Amendment

Financial Transaction Freedom Briefing

September 24, 2026

2:00 - 4:00 PM Eastern



Our Panelists

Host

Elizabeth Murphy

Leading Solari's Financial Transaction
Freedom Legislative Initiatives



Our Panelists

Presenters

**Catherine Austin
Fitts**
President – Solari, Inc.



**Carolyn Betts,
Esq.**
General Counsel – Solari, Inc.



**David Liechty,
Esq.**
Attorney



Our Panelists

Representative Charles

“Bud” Hulsey

Tennessee House of
Representatives



Tim Caban

Founder and President –
Copper Beech Advisors



Presentation Overview

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I

The Emerging Right to a Non-Digital Life

A recognizable body of law is taking shape

As government and commerce move online, people retain the right to live, transact, and access essential services without being compelled into digital systems. The idea now appears in three converging strands of law.

1

Digital integrity

A fundamental constitutional right to control one's digital life — pioneered by the Swiss cantons of Geneva and Neuchâtel.

2

Offline access

A right to non-digital alternatives for essential services and a human point of contact — advancing in Taiwan, the UK, Czechia, and Germany.

3

Cash & sound money

Protecting the ability to pay in physical cash and barring compelled programmable money — U.S. states, the UK, and a new federal CBDC ban.

The opportunity: No U.S. state has yet placed a right to a non-digital life in its constitution — the model amendment is ready for the first state to lead.

SECTION

II

Switzerland —
The Leading Model

Geneva — first to enshrine it (2023)

On June 18, 2023, Geneva voters approved a new Article 21A of the cantonal constitution, establishing digital integrity as a fundamental right and enumerating its components.

Article 21A — Right to digital integrity

- Protection against abusive processing of data related to one's digital life
- The right to security in the digital space
- The right to an offline life
- The right to be forgotten
- State data processed abroad only where adequate protection is ensured
- The canton commits to digital inclusion and Swiss digital sovereignty

~94%

voter approval

What it means

Residents can access all state services without a computer, smartphone, or tablet — and the administration must provide human points of contact.

Sources: C4DT/EPFL; Nym; Wikipedia — Digital integrity.

Neuchâtel — the second canton (2024)

On November 24, 2024, Neuchâtel voters approved a new Article 10a, confirming that Geneva was not a one-off.

Article 10a — What it guarantees

- Guarantees digital integrity as a fundamental cantonal right
- Grounds a right to an offline life — no one forced to live exclusively in the digital world
- Commits the state to digital inclusion and Swiss digital sovereignty
- Binds the state–citizen relationship (private-sector data is a federal matter in Switzerland)

91.51%

voter approval

Two cantons, one model

A positively framed fundamental right, with an explicit offline-life guarantee, ratified by lopsided margins.

Sources: Naked Capitalism; Friends of the Constitution (verfassungsfreunde.ch).

The wider Swiss movement

Canton / Level	Instrument	Date	Status
Geneva	Constitution Art. 21A — popular vote	Jun 2023	Enacted (~94%)
Neuchâtel	Constitution Art. 10a — popular vote	Nov 2024	Enacted (91.51%)
Vaud	Constitutional project advancing	2023–	Under consideration
Jura	Constitutional project advancing	2023–	Under consideration
Basel-Stadt	Grand Council motion	2024	Filed
Lucerne	Cantonal Council motion	2025	Filed
Zurich	Popular initiative	Nov 30, 2025	Rejected
Federal	Parliamentary initiative (Bendahan)	Sep 29, 2022	Pending

Takeaway: the winning formula is a positively framed right with an explicit offline-life guarantee; Zurich shows that framing and drafting decide the outcome.

SECTION

III

The Broader Global Record

Rights-based initiatives worldwide

TAIWAN

Digital Bill of Rights

A bill of rights (Judicial Reform Foundation) expressly including a right to offline alternatives, a right to non-personalised digital services, and a right to use non-digitised fiat money — a right to cash.

UNITED KINGDOM

Together Declaration

A Digital Bill of Rights holding that essential services — seeing a doctor, enrolling children, paying bills — must always be available in non-digital form, and that people must be able to pay with physical cash.

CZECH REPUBLIC

The “right to analog”

The watchdog IuRe is embedding a right to analog alternatives as a general principle of public-administration digitization — and preparing a strategic lawsuit against refusal of cash payments.

NETHERLANDS

Life without a digital identity

A public petition demands that no one may be discriminated against, disadvantaged or excluded because of a desire not to adopt a digital identity or to use a digital means of control such as the EDI Wallet.

GERMANY

Life without digital coercion

A public petition (coordinated with EDRi) demands that essential services remain accessible offline, backed by digital-rights, social, and education organizations.

Sources: *Taiwan Insight*; *Together Declaration*; EDRi (*IuRe*; *German petition*); <https://zonderdigitaleidentiteit.petities.nl/>.

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IV

United States —
Cash & Central Bank Digital
Currency

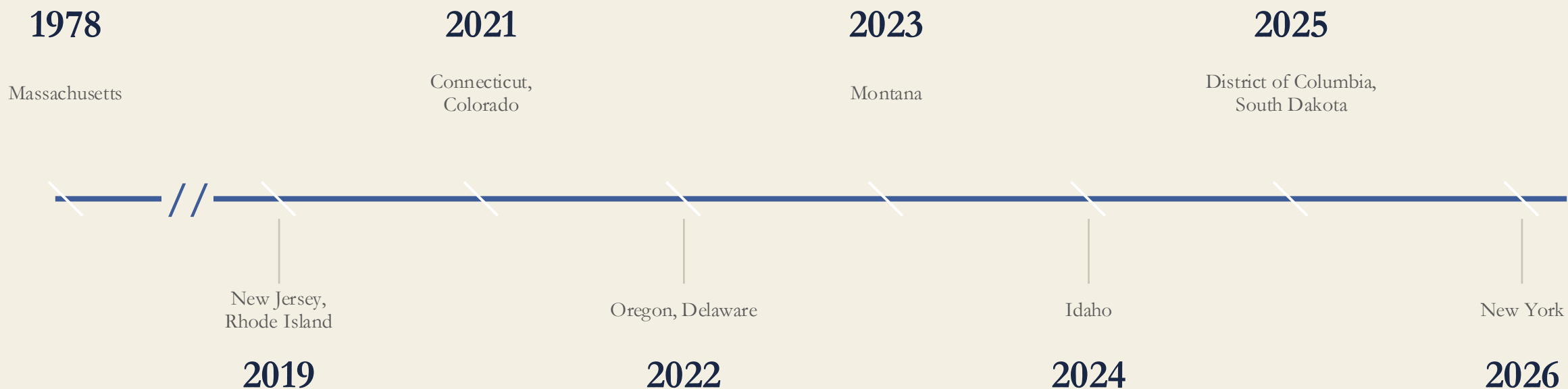
State cash-protection laws (2026)

Verified state and local laws requiring cash acceptance

State / City*	Law / Statute	Bill No.	Eff.	Notes
Massachusetts	Mass. Gen. Laws c. 255D, §10A	c. 255D	1978	First U.S. statewide anti-cashless retail law
Rhode Island	R.I. Gen. Laws § 6-13.1-30	H5116A / S0889	2019	Bars cashless retail operation
New Jersey	N.J. Stat. Ann. § 56:8-2.33	A591 / S2785	2019	Bars refusing cash; fines for violations
Connecticut	Conn. Gen. Stat. § 21a-434; §42-133ff	HB 5703	2021	Accept cash; no cash surcharges
Colorado	Colo. Rev. Stat. § 11-61-102	HB21-1048	2021	Accept U.S. currency, limited exceptions
Oregon	Or. Rev. Stat. § 659A.410	SB 1565	2022	Cash refusal an unlawful practice
Delaware	6 Del. Code §§ 2501H–2505H	HB 299	2022	Bars cashless in-person retail sales
Montana	MCA § 30-14-228	SB 558	2023	Retail + state/local must accept cash
Idaho	Idaho Code § 67-2361	HB 417	2024	State agencies must accept cash
District of Columbia	D.C. Code § 28–5401	D.C. Law 23-187	2025	Bars cash discrimination (enacted 2020)
South Dakota	SDCL § 13-1-72	SB 219	2025	Cash at school-affiliated events
New York State	N.Y. Gen. Bus. Law § 396-II	S4153A	2026	Retail + food stores; eff. Mar 2026
City: New York City	NYC Admin. Code § 20-840	—	2020	Food / retail must accept cash
City: Philadelphia, PA	Philadelphia Code § 9-1132	—	2019	Retail sellers must accept cash
City: San Francisco, CA	S.F. Police Code, Art. 55 §§5501-5506	—	2019	Brick-and-mortar must accept cash

*Includes leading municipal ordinances. Sources: state statutes as cited; Solari research.

The movement to protect cash — state by state



Trend: after a single pioneering law in 1978, state legislatures began acting in 2019 — adding new laws every year through 2026. Cash protection is becoming a mainstream legislative priority.

Guardrailing programmable money: the federal CBDC ban

FEDERAL 4-YEAR BAN

through
Dec 31, 2030

A four-year prohibition on a Federal Reserve central bank digital currency became law on July 11, 2026, carried in the 21st Century ROAD to Housing Act.

Reinforcing legislation

The Anti-CBDC Surveillance State Act (H.R. 1919 / S. 1124) advances the same policy — barring the Federal Reserve from issuing a CBDC directly to individuals.

Why it matters for the amendment

Federal policy now blocks a national programmable currency. The model amendment complements it at the state level: the State may not compel a person to transact with it using a digital means of payment — protecting cash and payment choice regardless of federal shifts.

Sources: Congress.gov (S.1124); CryptoDaily (U.S. CBDC ban, July 2026).

Guardrailing programmable money: State CBDC restrictions

CBDCs – US STATE RESTRICTIONS

The following U.S. states have restricted the use of CBDCs to some extent in their states:

- Alabama
- Arkansas
- Florida
- Indiana
- Louisiana
- Montana
- Nebraska
- North Carolina
- North Dakota
- South Carolina
- Tennessee
- Texas
- Utah
- Wyoming

Legislation coverage

This legislation ranges from a general exclusion of CBDCs from the definition of money to targeted exclusion under commercial code and bars against state agency use of public funds to test or implement CBDCs.

Why it matters

While current U.S. Federal policy blocks a national programmable currency, that restriction sunsets at the end of 2030. Certain states have introduced legislation restricting the use of CBDCs within their jurisdictions, further protecting cash and payment choice regardless of federal shifts.

Guardrailing programmable money: Payment Stablecoins

PAYMENT STABLECOINS

More Dangerous than CBDCs

Payment stablecoins are

- privately issued programmable money and
- do not include government safeguards and oversight inherent in CBDCs

Solari video on payment stablecoins

Solari has produced a video describing the dangers of payment stablecoins – available here:

[Stable Coins Are Even More Dangerous than CBDC's - Solari's Video Platform](https://live.solari.com/w/44vz9Jc7Z9t8WNQUkEc9Mg) (<https://live.solari.com/w/44vz9Jc7Z9t8WNQUkEc9Mg>)

Why it matters for the amendment

With the passage of the GENIUS Act and the pending introduction of federal implementing regulations, as well as legislation in other countries, payment stablecoins are poised to become a primary type of programmable money utilized in the United States and globally.

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V

The Solari Model Amendment

Model amendment Text

[State] Constitution, Article [__] – Declaration of Rights

Section [__]. Right to digital integrity and a non-digital life

1. All persons have the right to safeguard their digital integrity and to live without compelled participation in digital systems. This right shall not be infringed by the State or its political subdivisions, is self-executing, and is enforceable in the courts of the State.
2. Digital Integrity includes
 - a. The right to management and control of the person's digital identity to protect individual privacy;
 - b. The right to be protected against the abusive collection, processing, or dissemination of digital data related to the person;
 - c. The right to security in digital life;
 - d. The right to accuracy and integrity of the person's digital data;
 - e. The right to a non-digital life, such that the State may not coerce or compel a person to acquire, use, present, maintain, or consent to the use of a digital device, an online account, a digital identifier (including a digital biometric identifier), or a digital means of payment in order to access a public service or benefit, to vote, or to exercise any right secured by this Constitution;
 - f. The right to interact with government through a reasonable non-digital alternative and to reach a human representative; and
 - g. The right to be forgotten, i.e., to have personal digital data corrected or removed.
3. The processing of personal data within the responsibility of the State shall be carried out by the State and such personal data shall be held on secure databases owned and maintained by the State. The State shall secure such data and shall not outsource its processing or storage to third parties.
4. The State and its political subdivisions shall accept United States currency and coin, in reasonable denominations, in payment of taxes, fees, fines, and debts owed to the State, and shall not compel a person to transact with the State using a digital means of payment.
5. The State shall promote digital inclusion and raise public awareness of digital issues. It shall be committed to the development of individual, corporate, and state digital integrity and sovereignty.

The model amendment at a glance

“Right to digital integrity and a non-digital life” — modeled on Geneva (Art. 21A) and Neuchâtel (Art. 10a), adapted for U.S. jurisdictions with additions.

1. The right & its force

A single fundamental right — self-executing, enforceable in court, and binding on the State and its subdivisions.

2. Digital integrity (7 components)

Identity control · anti-abusive data use · security · data accuracy · the non-digital life · human government contact · the right to be forgotten.

3. State data sovereignty

The State processes personal data itself, on secure state-owned databases — no outsourcing to third parties.

4. Cash & payment freedom

The State accepts U.S. currency and coin for taxes, fees, fines, and debts, and may not compel digital payment.

5. Digital inclusion & sovereignty

The State promotes inclusion and awareness, and develops individual, corporate, and state digital sovereignty.

Digital integrity — components (1 of 2)

a Control of your digital identity

Protects: you decide how your identity is managed and used; privacy is protected by default.

b Protection from abusive data use

Protects: no abusive collection, processing, or dissemination of data about you — no surveillance profiling.

c Security in digital life

Protects: your digital data is safeguarded against breach and tampering.

d Accuracy & integrity of your data

Protects: records about you must be correct and free from unauthorized alteration.

Digital integrity — components (2 of 2)

e

The right to a non-digital life

Protects: the State cannot compel you to acquire, use, present, or maintain a digital device, an online account, a digital identifier (including a digital biometric), or a digital means of payment to access a public service or benefit, to vote, or to exercise any constitutional right.

f

Non-digital government + a human

Protects: you can always interact with government through a reasonable non-digital alternative and reach a human representative — no digital-only government.

g

The right to be forgotten

Protects: you can have personal digital data about you corrected or removed.

Beyond digital integrity — three structural guarantees

State data sovereignty

The State must process personal data itself and hold it on secure, state-owned databases — it may not outsource processing or storage to third parties.

Protects: Your data isn't handed to private contractors — shrinking the breach and commercial-exploitation surface.

Cash & payment freedom

The State and its subdivisions must accept U.S. currency and coin, in reasonable denominations, for taxes, fees, fines, and debts — and cannot compel digital payment.

Protects: You can always pay the government in cash; you can't be forced into digital or programmable money.

Digital inclusion & sovereignty

The State must promote digital inclusion and public awareness, and commit to individual, corporate, and state digital integrity and sovereignty.

Protects: The digital divide is bridged by help and access — never by coercion.

Personal protections at a glance

What the amendment says	What it protects for you
A self-executing, enforceable right binding the State	You can go to court to enforce it — no waiting on the legislature
Control of your digital identity & privacy	You decide how your identity and data are used
No abusive data collection; security; accuracy	No profiling; your data is safe, correct, and unaltered
The right to a non-digital life (non-compulsion)	No forced device, account, digital/biometric ID, or digital payment
Non-digital government + reach a human	A counter, phone, or person is always available
The right to be forgotten	Your personal digital data can be corrected or removed
State data sovereignty (no outsourcing)	Your data stays with the State, not private contractors
Cash accepted; no compelled digital payment	You can always pay the government in cash

Solari Resources

SOLARI PRINT REPORT

Solari Report on Programmable Money Published and Now Available

The new Solari Report on Programmable Money is now available in both print edition and online to subscribers.

SOLARI WEBSITE

The Solari Financial Transaction Freedom Website Updated

Updated Solari Financial Transaction Freedom website now live at www.solari.com/ftf/ - with links to model legislation and prior presentations.

WHAT CAN YOU DO?

Subscribe to Solari emails and Solari Report

- Subscribe to the Financial Transaction Freedom email updates
- Subscribe to the Solari Report

SECTION

VI

Open Discussion

Representative Charles “Bud” Hulsey



Career at a Glance

1972

B.A. in Education, Bob Jones University

Career

Retired Lieutenant, Kingsport Police Department

FBI NA

Post-graduate training, FBI National Academy (Univ. of Virginia)

2014

Elected to the Tennessee House, unseating a three-term incumbent

2025

Chair, House Appropriations & Oversight Committee



Retired Lieutenant, Kingsport Police



FBI National Academy Graduate



Tennessee House, District 2 (Sullivan Co.)



Born May 30, 1949



Served in the House from 2014-2026



Bob Jones University, B.A. (1972)



Why His Voice Matters Here



Law-enforcement veteran — A career in policing and FBI National Academy training bring a front-line grasp of surveillance, due process, and the limits of investigative power.



Main Street business owner — As founder and president of a Tri-Cities logistics company, he knows payment systems and the real cost of debanking on working businesses.



Senior legislator — A senior committee chairman with the standing to advance consumer-protection and financial-freedom legislation like the CLEAR Act.

Open Discussion

Catherine Austin Fitts

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Charles “Bud” Hulse

Tennessee State Representative,
Chair, House Appropriations & Oversight
Committee
Special Guest Panelist

Timothy Caban

Copper Beech Advisors
Special Guest Panelist

Elizabeth Murphy

Host, Financial Transaction
Freedom Legislative Initiatives

Recommended Links & Resources

Solari Report Resources

- *Model Legislation: Right to Digital Integrity and a Non-Digital Life* (<https://solari.com/ftf/model-legislation/the-right-to-a-non-digital-life/>)
- Previous State Leaders Briefings (<https://solari.com/state-leaders-briefings/>)
 - CLEAR Act (<https://solari.com/state-leaders-briefings-the-clear-act-consumer-ledger-and-electronic-assets-rights-act-with-david-liechty-and-carolyn-betts/>)
 - Programmable Money (Part 1) (<https://solari.com/briefing-for-state-leaders-a-legislators-guide-to-programmable-money/>)
Programmable Money (Part 2) (<https://solari.com/briefing-for-state-leaders-a-legislators-guide-to-programmable-money-part-two-with-david-liechty/>)
 - GENIUS Act and Stablecoins (<https://solari.com/briefing-for-state-leaders-the-genius-act-and-stablecoins-video-presentation-now-available/>)
- The GENIUS Act and its Implications for Financial Transaction Freedom (<https://solari.com/the-genius-act-and-its-implications-for-financial-transaction-freedom/>)
- Financial Transaction Freedom Resources (<https://solari.com/ftf/>)
- Digital Money, Digital Control Series (<https://solari.com/digital-money-digital-control/>)