

OBTAINING HRT WITH PHYSICAL CASH

I was held back from accessing gender affirming care for a long while due to my lack of debit card. Fortunately, it is possible, albeit a hassle, to get HRT with only physical cash. This typically comes down to securing cryptocurrency with only cash.

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For their safety, online pharmacies tend to only accept cryptocurrency. There are three types of cryptocurrencies I have seen accepted by distributors:

Bitcoin (BTC)

Most common currency traded and accepted.

Litecoin (LTC)

Less common, but it has low transfer fees.

Monero (XMR)

Very rare to see this accepted, but it has a massive focus on privacy. Go with this if you are especially paranoid of your transactions being tracked; just make sure to find a distributor that will accept it first.

WALLETS

You will need to download a wallet in order to receive and eventually send cryptocurrency. Wallets provide a place to store your crypto, and addresses from which to send and receive currency.

Note that LocalCoinSwap has a built in wallet, if you go with that exchange you will not need an external wallet, unless you want one.

[Bitcoin.org](#) offers a page from which to search for wallets by specified parameters such as platform, ease of use, and features. It is a useful tool to find a wallet that will fit your needs.

One specific wallet I have heard good things about is [Electrum](#) and its [Litecoin variant](#). Simple and rather private, it is often a standard for basic transactions. If you are overwhelmed by all the options, just save yourself time and get Electrum. It can be downloaded on computers and phones.

The only wallet I have personally used is [Feather\(.onion\)](#). It is great, essentially free, and very easy to setup and use. It facilitates the trading of exclusively Monero, but it does its job well. Feather can natively run on TailsOS for enhanced security.

ATMS

Admittedly, I have no experience with them in person, but ATMs where you insert cash and receive cryptocurrency - most commonly BTC - do exist. They often require some sort of identity verification, but as you likely won't be purchasing much crypto, this is typically limited to things like name or phone number. Convenient yet expensive; they tend to have ridiculously high transaction fees. Expect a ten to twenty percent markup.

LOCATING AN ATM

[Coin ATM Radar\(.apk\)](#) has everything you will ever need to locate and use an ATM. It is pretty self explanatory to use, just make sure to sort by the currency you need. Also, actually click on and view details of your chosen ATM; it will tell you currencies offered, rates, and, importantly, what is necessary for identity verification.

[BTCmap\(.apk\)](#) is a less detailed alternative.

USING AN ATM

That same website also has a [guide](#) to use an ATM, a rather detailed one that delves into the specifics of operating individual brands.

Paraphrasing the general procedure:

1. Verify identity.
2. Provide your address. (Set up a wallet beforehand!)
3. Insert cash and confirm the transaction.

CASH BY MAIL — LOCAL COIN SWAP

If there are no ATMs in your area, or you prefer the privacy, sending cash by mail to a trader in exchange for cryptocurrency is an option.

[LocalCoinSwap](#) - This is the exchange I am most familiar with. You can send cash by mail here.

1. Register an account. If you are paranoid you can create a burner email address with [Proton](#) or [Tutanota](#). If you are extremely paranoid you can do everything over TOR. Use Tuta to create an email address. Make a new Proton account, and use the Tuta address to verify your Proton account. You will log into LocalCoinSwap with the Proton account.
This generates you a wallet to use too, but you can use an external wallet if you desire.
2. Verify your account. Follow the link emailed.
3. Select Buy Crypto, and sort by Cash by Mail in payment method and whatever other parameters you need. Find a high rated trader open to making trades to new members and you are unlikely to get scammed.
4. Set your amount needed, and open a trade. Follow the instructions specified by the seller as well as this [guide](#) to avoid scams.
5. Provide your receiving address (when specified) and you should get your crypto. Once you have it in your wallet, you can then send it over to the pharmacy.

It is possible to get Monero through LocalCoinSwap though it is not directly offered. There are some traders willing to communicate over signal or telegram for the sale of XMR. This is rare. Read seller descriptions.

CASH BY MAIL — KYCNOTME

[kycnot.me\(.onion\)](https://kycnot.me(.onion)) - This is not a singular exchange, rather a catalog of cryptocurrency tools.

I have not used nor verified any of what is listed here.

1. On the sidebar, sort by exchange and cash.
2. Choose from the high rated exchanges. Pay attention to reviews and the KYC (Know Your Customer) rating that indicates the amount of identification necessary. (Robosats, Bisq, RetoSwap, etc.)
3. Do your own research. I apologize, but you are on your own here. The variety of tools is too great to cover everything. If you do find someone who will accept cash, follow the procedures suggested by the website, and attempt to verify their legitimacy through reviews. Scams are everywhere!

kycnot.me offers ways to exchange cryptocurrencies for other currencies, if that is needed for whatever reason. LocalCoinSwap can also be a hub to facilitate this.

These tools tend to have a greater focus on anonymity. If this is a concern, kycnot.me provides sources from which to obtain Monero. You are much more likely to find XMR sellers through kycnot.me than LocalCoinSwap.

CONTACTS

Acquiring crypto for your purchase really is a nightmare; there is no shame in asking for farther help. I may, or may not, be available to attempt to help you to the best of my ability if contacted.

Feel free to contact me for any other questions, inquiries, or death threats.

Email: hrt dg@proton.me
Signal: [@hrt dg.48](#)

This guide is based off my own research, experience, experimentation, and the much more thorough payment guide offered by the online pharmacy Open Gate Labs.

[Open Gate Labs' Payment Guide](#)
[.onion](#)