



Reflect Reconciliation Action Plan

JULY 2024 - JULY 2025

AUSTRALIA





Acknowledgement of Country

Block, Inc. acknowledges Aboriginal and Torres Strait Islander peoples as the Traditional Owners and Custodians of the lands on which we live and work. We recognise Aboriginal and Torres Strait Islander peoples' continuing connection to lands, waters and communities. We pay our respect to Elders past, present and emerging and to all Aboriginal and Torres Strait Islander peoples.

ARTWORK

Storyline & Artist Profile

Block is dedicated to fostering impactful Indigenous partnerships and implementing programs that drive positive social change. By increasing access to financial tools, investing in entrepreneurship and inclusive systems, and innovating the global payments system, we support people as they empower themselves in the economy.





This artwork **“Empowered Futures,”** serves as a visual representation of Block’s unwavering commitment to the journey of Reconciliation. It embodies our pledge to contribute significantly to the reconciliation process by embracing Indigenous perspectives and fostering genuine partnerships. Through implementing programs that drive positive social change, our journey is marked by purposeful action.

At the heart of the artwork lies Block, encircled by the dedicated members of the RAP Working Group. This group is passionately devoted to advancing economic empowerment while amplifying the voices and businesses of First Nations communities both within and beyond our ecosystem.

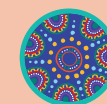
Through the centre of the artwork are the core principles of our Reconciliation Action Plan (RAP): Respect, Relationships, Opportunities, and Governance. These pillars underscore our commitment to cultural celebration, community engagement, and fostering meaningful opportunities for First Nations peoples and communities.

The orange threaded through the background of the artwork symbolises financial wellness and economic empowerment, representing our commitment to strengthening communities and fostering prosperity for all.

Block’s two Australian offices, located in Sydney and Melbourne, are represented in the centre at the top and bottom, connecting to these offices are Blocks network which reaches across the nation.

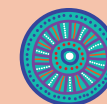
In the background above and below the RAP journey are building blocks which represent the foundation of relationships Block Inc have established through various partnerships across the nation.

And finally, three smaller motifs at the top and bottom of the artwork represent the three APAC (Asia Pacific) Corporate Social Responsibility Pillars embedded within our company: Global Economic Impact, Diversity & Inclusion, and Sustainability. These pillars are reflective of our RAP commitments and go hand in hand on our journey of reconciliation:



Global Economic Impact

Block believes that access to financial services should be inclusive, not a privilege. We seek to foster equitable opportunities and empower communities through financial wellness.



Diversity & Inclusion

Block believes that diversity and inclusion are essential for a thriving and equitable society. We endeavour to make Block’s services more inclusive, to create equitable opportunities for minority groups, with a focus on the First Nations seller and customer community.



Sustainability

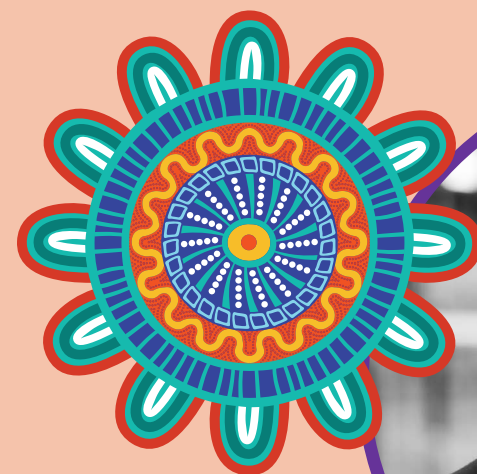
Block is committed to environmental sustainability and recognises the direct impact of our business. Our mission is to champion leaders in sustainability, and guide merchants towards more eco-friendly production to help shape a greener, more ethical future.



Ultimately, Block’s vision extends beyond mere financial transactions; it includes a holistic approach to corporate responsibility. Our strategy spans across social impact, climate action, employee well-being, and corporate governance, all underpinned by our overarching mission of creating **“Empowered Futures”** for all.

Rhonda Sampson, a proud Kamilaroi woman and accomplished graphic designer specialising in Aboriginal art and design, is the artist behind “Empowered Futures” and has played a pivotal role in realising Block’s vision for reconciliation. Based in Dharawal country in South Western Sydney, art is essential to Rhonda’s cultural identity, and she’s passionate about sharing this so people can come together on the journey of understanding Aboriginal culture, stories and identity.

Her artistic footprint spans far beyond her local community and she has earned international acclaim for her work, which adorns prominent sites and venues across Australia. Rhonda’s ability to inspire extends beyond her artwork; she serves as a role model for the Aboriginal and Torres Strait Islander community, as well as individuals worldwide, inspiring them to embrace their creative talents and share them with the world.



RHONDA SAMPSON
Kamilaroi artist & designer





ABOUT

Block

Block, Inc. is Square, Afterpay, Cash App, Spiral, TIDAL, TBD, and our foundational teams such as Counsel, Finance, and People that provide guidance at the corporate level. These are our building blocks, united by our shared purpose of economic empowerment. We're creating tools to help expand access to the economy.

Square helps sellers more easily run and grow their businesses with its integrated ecosystem of commerce solutions, business software, and banking services.

Afterpay empowers customers to access the things they want and need, while still allowing them to maintain financial wellness and control, by splitting payments in four.

Cash App is focused on redefining the world's relationship with money by making it more relatable, instantly available, and universally accessible.

TIDAL is a global platform for musicians and their fans that uses unique content, experiences, and services to bring fans closer to the artists they love and give artists the tools to succeed as entrepreneurs.

TBD is building an open developer platform to make it easier to access Bitcoin and other blockchain technologies without having to go through an institution.

Spiral (formerly Square Crypto) builds and funds free, open-source projects that advance the use of Bitcoin as a tool for economic empowerment.

At Block we believe our purpose of economic empowerment is critically important for the customers we serve, including individuals, artists, fans, developers, and sellers. This purpose illuminates not only the products and services we deliver across our building blocks but also how we run our business, make commitments, and support policies as a company.

Block has offices in both Melbourne and Sydney. In Melbourne our office is located on Bunurong, Boon Wurrung and Wurundjeri land and in Sydney our office is located on Gadigal land. We currently have over 1,000 Australian based staff, of which approximately less than 1% identify as Aboriginal and/or Torres Strait Islander people.



MESSAGE FROM

Block's RAP Champion

As Block's RAP Champion, I am deeply honoured to lead the charge in advocating for our Reconciliation Action Plan (RAP). This initiative is not just important; it's vital across every facet of personal and commercial life. It's about taking responsibility for what's right.



At Block, we recognise the profound importance of our commitment to the Aboriginal and Torres Strait Islander peoples, communities and its cultures. We understand that our existence goes

beyond mere profit-making; it's about embodying fundamental principles that resonate with the fabric of society.

Technology, for us, isn't merely an industry but a powerful tool to empower, create transparency, and foster connections. This ethos forms the very essence of our mission.

Acknowledging the plight of the Aboriginal and Torres Strait Islander communities and our responsibility to uplift them is not just a moral obligation but a cornerstone of our existence. We firmly believe that making a difference starts with acknowledgment and responsibility. This is why we've taken on the mantle of being champions for reconciliation.

I am profoundly grateful for the opportunities I've been given to contribute to this mission, from co-founding Afterpay in Australia and expanding globally, to joining Block in its mission to create greater economic empowerment for all.

The Aboriginal and Torres Strait Islander peoples of Australia deserve not only recognition but every possible opportunity to thrive. It is our responsibility, as individuals and as an organisation, to ensure that these opportunities are realised. This is a mission I am deeply committed to, and I'm honoured to champion it within Block and beyond.

As we look to the future, we are eager to build upon the foundations we've established. Our commitment to reconciliation goes beyond rhetoric;

"Technology, for us, isn't merely an industry but a powerful tool to empower, create transparency, and foster connections."

it's about taking tangible steps and embarking on initiatives that add real value to our society and community.

Our journey towards reconciliation is not just about achieving specific goals; it's about embodying a mindset of responsibility, empathy, and action. As we continue on this path, let us reaffirm our commitment to making a meaningful difference, one step at a time.

Together, we can create a future where Aboriginal and Torres Strait Islander communities are empowered, celebrated, and given every opportunity to flourish.

— ANT EISEN



MESSAGE FROM

Reconciliation Australia CEO

Reconciliation Australia welcomes Block to the Reconciliation Action Plan (RAP) program with the formal endorsement of its inaugural Reflect RAP.

Block joins a network of more than 3,000 corporate, government, and not-for-profit organisations that have made a formal commitment to reconciliation through the RAP program.

Since 2006, RAPs have provided a framework for organisations to leverage their structures and diverse spheres of influence to support the national reconciliation movement. The program's potential for impact is greater than ever, with close to 3 million people now working or studying in an organisation with a RAP.

The four RAP types — Reflect, Innovate, Stretch and Elevate — allow RAP partners to continuously develop and strengthen reconciliation commitments in new ways.



This Reflect RAP will lay the foundations, priming the workplace for future RAPs and reconciliation initiatives.

The RAP program's strength is its framework of relationships, respect, and opportunities, allowing an organisation to strategically set its reconciliation commitments in line with its own business objectives, for the most effective outcomes.

These outcomes contribute towards the five dimensions of reconciliation: race relations; equality and equity; institutional integrity; unity; and historical acceptance.

It is critical to not only uphold all five dimensions of reconciliation, but also increase awareness of Aboriginal and Torres Strait Islander cultures, histories, knowledge, and leadership across all sectors of Australian society.

This Reflect RAP enables Block to deepen its understanding of its sphere of influence

"The program's potential for impact is greater than ever, with close to 3 million people now working or studying in an organisation with a RAP."

and the unique contribution it can make to lead progress across the five dimensions. Getting these first steps right will ensure the sustainability of future RAPs and reconciliation initiatives, and provide meaningful impact toward Australia's reconciliation journey.

Congratulations Block, welcome to the RAP program, and I look forward to following your reconciliation journey in the years to come.

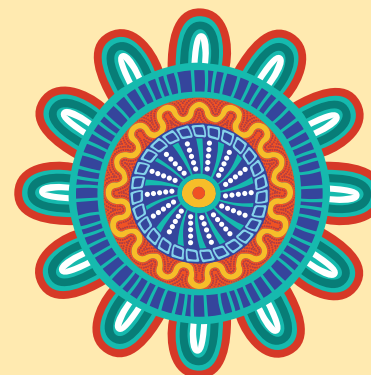
— KAREN MUNDINE



BLOCK'S

Reconciliation Action Plan

At its heart, reconciliation is about strengthening relationships between Aboriginal and Torres Strait Islander peoples and non-Indigenous peoples, for the benefit of all Australians. Block recognises and understands that reconciliation is essential for healing past injustices, building stronger relationships, and creating a more equitable society. By developing a Reconciliation Action Plan (RAP), Block aims to formalise our commitment to reconciliation and Aboriginal and Torres Strait Islander peoples' empowerment. Our RAP will serve as a roadmap for integrating reconciliation principles into our business operations, fostering meaningful relationships with Aboriginal and Torres Strait Islander communities, and driving positive social change.





Intended Implementation of the RAP

Leadership Commitment

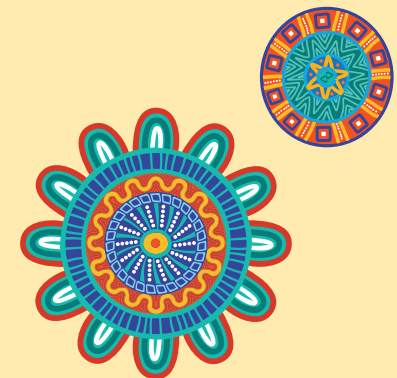
Our senior leadership team is fully committed to driving the implementation of the RAP and ensuring that reconciliation becomes embedded within our organisational culture.

Stakeholder Engagement

We endeavour to engage with Aboriginal and Torres Strait Islander communities, stakeholders, and experts to ensure that our RAP reflects the aspirations and needs of Aboriginal and Torres Strait Islander peoples.

Education and Training

We will provide cultural competency training for all employees to deepen their understanding of Aboriginal and Torres Strait Islander peoples, cultures, histories, and perspectives.



Aboriginal and Torres Strait Islander peoples Employment and Supplier Diversity

We will implement strategies to increase Aboriginal and Torres Strait Islander peoples employment within our workforce and prioritise procurement from Aboriginal and Torres Strait Islander -owned businesses.

Community Partnerships

We will establish meaningful partnerships with Aboriginal and Torres Strait Islander peoples organisations and community groups to support Aboriginal and Torres Strait Islander-led initiatives and address key issues facing Aboriginal and Torres Strait Islander communities.

Cultural Awareness Initiatives

We will implement initiatives to promote cultural awareness and celebrate Aboriginal and Torres Strait Islander cultures within our workplace and broader community.

Measurement and Reporting

We will establish key performance indicators (KPIs) to monitor the progress of our reconciliation initiatives and regularly report on our achievements and challenges.



Block's Reconciliation - Journey to Date

Initial Engagement

Block has engaged in preliminary discussions with Aboriginal and Torres Strait Islander stakeholders to understand their perspectives and identify opportunities for collaboration.

Internal Assessment

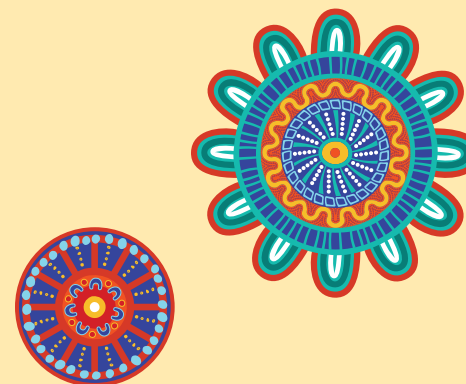
We have conducted an internal assessment to evaluate our current policies, practices, and relationships with Aboriginal and Torres Strait Islander peoples.

Training and Awareness

We have provided cultural awareness training to our employees and initiated internal discussions on reconciliation.

Community Engagement

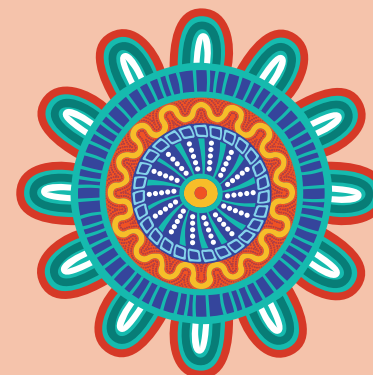
Block has begun building relationships with Aboriginal and Torres Strait Islander organisations and participating in community events to support Aboriginal and Torres Strait Islander initiatives.





CURRENT

Indigenous Programs and Partnerships



In Australia, Block is dedicated to fostering impactful Aboriginal and Torres Strait Islander partnerships and implementing programs that drive positive social change. Throughout our journey, we've undertaken various initiatives, both independently and in collaboration with Aboriginal and Torres Strait Islander organisations, to promote Aboriginal and Torres Strait Islander rights, cultures, and economic empowerment.

Prior to the inception of our Reconciliation Action Plan (RAP), our respective business units have embarked on a series of impactful programs and partnerships. These endeavours laid the foundational groundwork for our ongoing commitment to reconciliation. As we continue to evolve our vision for reconciliation, we hope to meaningfully build upon these initiatives to create lasting, impactful change.



Expanding our Community Impact

Following our registration to develop our first RAP in July 2023, we embarked on a journey to broaden our sphere of influence, engage with new stakeholders, and refine our vision for reconciliation. With this in mind, Block welcomed two community partners dedicated exclusively to advancing First Nations culture and wellbeing as part of our Corporate Social Responsibility (CSR) program for Australia.

Our first community partner, Children's Ground, is guided by a 25-year approach led by First Nations leaders and is committed to driving systemic reform and revitalising Aboriginal and Torres Strait Islander knowledge. To support their mission, Block has provided monetary contributions and will continue to find meaningful ways to support their endeavours.

Our second community partner, Make it Happen HQ, specialises in supporting First Nations entrepreneurs by facilitating access to resources and offering expanded learning opportunities. In addition to financial contributions, Block donated 512 Square card readers and 510 reader docks to empower Make it Happen HQ in achieving their mission.

Cultural Celebration and Workplace Integration

At Block, we strive to integrate reconciliation and cultural learning into our workplace culture. We actively seek opportunities to celebrate and honour Aboriginal and Torres Strait Islander cultures, fostering a supportive and inclusive environment for all employees. For instance, during NAIDOC week, we organised a fireside chat featuring Danille Abbott, Senior Lawyer of the Indigenous Outreach Program at the Australian Securities and Investments Commission. This event provided a platform for informative discussions on NAIDOC, the significance of Acknowledgement of Country, and the Uluru Statement from the Heart. Accompanied by morning tea catered by Aboriginal and Torres Strait Islander-owned companies, Bunji Catering and Kallico Catering, this gathering underscored our dedication to promoting Aboriginal and Torres Strait Islander cultures and facilitating meaningful dialogue within our workplace community.

In addition to these initiatives, last year we implemented various office initiatives aimed at fostering reconciliation and strengthening ties with the Aboriginal and Torres Strait Islander communities.

These initiatives included distributing Reconciliation cookies to raise awareness during National Reconciliation Week, hosting a NAIDOC Morning Tea, and organising external excursions such as tickets to Yuldea by Bangarra Dance Theatre at the Sydney Opera House and Connection @ the Lume in Melbourne, an exhibition celebrating First Nations art and music.

We also dedicate a month each year in Australia to spotlight Aboriginal and Torres Strait Islander cultures within our organisation, with the support of our employee resource group Indigenous@. We facilitated the display of Indigenous swag, and products from some Indigenous sellers, in our Melbourne office providing our employees with opportunities to engage with Aboriginal and Torres Strait Islander cultures firsthand. Additionally, we organised an educational session about the Voice to Parliament prior to the referendum, ensuring that our staff could make informed and considered voting choices. These initiatives demonstrate our ongoing commitment to Reconciliation and our determination to create a workplace environment that values and respects Aboriginal and Torres Strait Islander cultures.



Empowering First Nations Communities in Tech

In alignment with our commitment to Reconciliation across our business units in Australia, Cash App is now into its second year of a partnership with Indigitek, an Australian-based organisation dedicated to increasing the participation of Aboriginal and Torres Strait Islander peoples in tech. The Indigenous New Developer Initiative, a scholarship program funded by Cash App, consists of a 3-month paid General Assembly bootcamp, followed by a 6-month paid internship at Cash App with the opportunity of full-time employment. In 2023, two candidates were converted to full-time roles in Australia and five more candidates are currently participating in the scholarship program.



Supporting Social Enterprises and Initiatives

Square and Afterpay joined forces with House of Darwin, a for-profit social enterprise and clothing company reinvesting its profits into social programs in remote Aboriginal and Torres Strait Islander communities. Our collaboration included a \$20,000 donation to House of Darwin's Hoop Dreams project, aimed at refurbishing a basketball court in Gunbalanya, West Arnhem Land. Through documentary films produced by Square, we showcased the positive impact of Hoop Dreams on the local community.

Square also sponsored the 2023 Aboriginal Economic Development Forum in Darwin in partnership with the Northern Territory Indigenous Business Network. We provided financial support for remote Aboriginal and Torres Strait Islander businesses to attend the forum, conducted workshops on utilising Square's products, and distributed free Square Readers and tote bags to exhibitors all with the aim of promoting economic development and entrepreneurship within First Nations communities.

In 2020, Block established a USD\$100 million social impact investment fund in support of minority and underserved communities, driven by the company's purpose of economic empowerment and its ongoing commitment to racial equality. USD\$10 million has been allocated as an investment in international funds and lenders focusing on underserved communities in Block's markets outside the U.S. In November 2023, Block invested AUD\$3 million in a new fund set up by First Australians Capital (FAC), a national Indigenous-led fund manager dedicated to helping Indigenous entrepreneurs grow and scale their businesses. This was the company's first social impact investment in Australia.

First Australians Capital is a partner equally aligned to Block's purpose of financial inclusion. Founded in 2016, it enables Indigenous-led businesses to access capital solutions that can help them grow and scale, lending between AUD\$100,000 and AUD\$2,000,000 to businesses which have historically had to rely on unsuitable financial products from traditional banks.



Fashion Industry Support

In the realm of fashion, Afterpay has played a role in uplifting Aboriginal and Torres Strait Islander talent and businesses. Over the past three years of Afterpay Australian Fashion Week (AAFV), First Nations people have been prominently showcased across various aspects, from designers to models, artists, and sponsorship of David Jones Indigenous Fashion Projects Runway. Collaborating with acclaimed First Nations photographer Wayne Quilliam and commissioning artwork by the talented First Nations artist Rhyia Dank, we sought to infuse various runways with the rich tapestry of Aboriginal and Torres Strait Islander culture and storytelling. Additionally, our partnership with the Australian Land Council resulted in the creation of a bespoke Acknowledgement to Country, honouring the Traditional Custodians of the land and integrating Aboriginal and Torres Strait Islander heritage into the very essence of our runway shows.

We have also been steadfast supporters of Aboriginal and Torres Strait Islander fashion projects, including a transformative program launched in 2020 in collaboration with David Jones. This initiative was designed to empower First Nations

designers by fostering their capacity, shaping their identity, and elevating their presence within the industry.

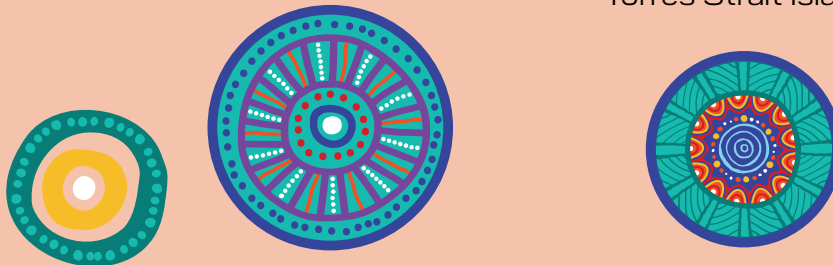
Afterpay's ongoing sponsorship of Australian Fashion Week (AFW) from 2021 to 2023 provided a platform to showcase and celebrate the extraordinary talents of First Nations designers. Some AFW runway events were also entirely orchestrated by an all-First Nations crew, underscoring our commitment to amplifying Aboriginal and Torres Strait Islander voices and representation in the fashion world.

Through these efforts, Afterpay aimed to elevate Aboriginal and Torres Strait Islander designers onto national and international platforms, while also using fashion as a powerful tool for sharing their narratives and experiences, in an effort to build a more inclusive and culturally enriched industry landscape.

Continued Commitment and Future Outlook

Our company's ongoing Aboriginal and Torres Strait Islander partnerships and initiatives serve as a testament to our commitment to building meaningful relationships with Aboriginal and Torres Strait Islander communities, fostering cultural awareness, and catalysing positive social change. Through sustained collaboration and action, we are dedicated to promoting economic empowerment while amplifying Aboriginal and Torres Strait Islander voices and businesses within and beyond our ecosystem.

However, we recognize that our current efforts represent just the beginning of our reconciliation journey. As we continue to evolve and deepen our understanding, we look forward to expanding our scope of influence and making an even greater impact in partnership with Aboriginal and Torres Strait Islander communities.





OUR COMMITMENTS



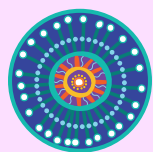
Relationships

Action	Deliverables	Timeline	Responsibility
Establish and strengthen mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations	Identify Aboriginal and Torres Strait Islander stakeholders and organisations within our local area or sphere of influence	September 2024	Corporate Communications Lead
	Research best practice principles that support partnerships with Aboriginal and Torres Strait Islander stakeholders and organisations	September 2024	Inclusion and Diversity Lead
Build relationships through celebrating National Reconciliation Week (NRW)	Circulate Reconciliation Australia's NRW resources and reconciliation materials to our staff	May 2025	Internal Communications Lead
	RAP working group members to participate in an external NRW event	27 May - 3 June 2025	Public Policy Lead
	Encourage and support staff and senior leaders to participate in at least one external event to recognise and celebrate NRW	27 May - 3 June 2025	Public Policy Lead
Promote reconciliation through our sphere of influence	Communicate our commitment to reconciliation to all staff.	May 2025	Internal Communications Lead
	Identify external stakeholders that our organisation can engage with on our reconciliation journey.	September 2024	Corporate Communications Lead
	Identify RAP and other like-minded organisations that we could approach to collaborate with on our reconciliation journey	February 2025	Public Policy Lead
Promote positive race relations through antidiscrimination strategies	Research best practices and policies in areas of race relations and anti-discrimination	June 2025	Inclusion and Diversity Lead
	Conduct a review of HR policies and procedures to identify existing anti-discrimination provisions and future needs	February 2025	People Leads



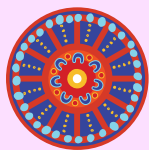
Respect

Action	Deliverables	Timeline	Responsibility
Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning	Develop a strategic plan for increasing understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights within our organisation	February 2025	Inclusion and Diversity Lead
	Conduct a review of cultural learning needs within our organisation	April 2025	Public Policy Lead
Demonstrate respect to aboriginal and Torres Strait Islander peoples by observing cultural protocols	Develop an understanding of the local Traditional Owners or Custodians of the lands and waters within our organisation's operational area	February 2025	Inclusion and Diversity Lead
	Increase staff's understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols	July 2025	Corporate & Internal Communications Leads
Building respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC week	Raise awareness and share information amongst our staff about the meaning of NAIDOC week	June 2025	Indigenous AU Community Chair
	Introduce our staff to NAIDOC week by promoting external events in our local area	June 2025	Indigenous AU Community Chair
	RAP working group to participate in an external NAIDOC week event	First week in July 2025	Public Policy Lead



Opportunities

Action	Deliverables	Timeline	Responsibility
Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention and professional development	Develop a business case for Aboriginal and Torres Strait Islander employment within our organisation	July 2025	Talent Lead
	Build understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities	August 2024	Talent Lead
Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes	Develop a business case for procurement from Aboriginal and Torres Strait Islander owned businesses.	February 2025	Sourcing and Operations Manager
	Investigate Supply Nation membership	July 2025	Sourcing and Operations Manager



Governance

Action	Deliverables	Timeline	Responsibility
Establish and maintain an effective RAP Working Group (RWG) to drive governance of the RAP	Maintain a RAP working group to govern RAP implementation	September 2023	Public Policy Lead
	Draft a terms of reference for the RAP Working Group	December 2024	Public Policy Lead
	Establish Aboriginal and Torres Strait Islander representation on the RAP Working Group	July 2025	Public Policy Lead
Provide appropriate support for effective implementation of RAP commitments	Define resource needs for RAP implementation	August 2024	Public Policy Lead
	Engage senior leaders in the delivery of RAP commitments	July 2025	Public Policy Lead
	Maintain a senior leader to champion our RAP internally.	September 2023	Public Policy Lead
	Define appropriate systems and capability to track, measure and report on RAP commitments	February 2025	Public Policy Lead
Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally	Contact Reconciliation Australia to verify that our primary and secondary contact details are up to date, to ensure we do not miss out on important RAP correspondence.	June annually	Public Policy Lead
	Contact Reconciliation Australia to request our unique link, to access the online RAP Impact Survey.	August annually	Public Policy Lead
	Complete and submit the annual RAP Impact Survey Measurement questionnaire to Reconciliation Australia	30 September annually	Public Policy Lead
Continue our reconciliation journey by developing our next RAP	Register via Reconciliation Australia's website to begin developing our next RAP	April 2025	Public Policy Lead



CONTACT DETAILS

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