

# BITCOIN Examining the Benefits and Risks for Small Buisness

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BITCOIN: EXAMINING THE BENEFITS AND RISKS  
FOR SMALL BUSINESS

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HEARING  
COMMITTEE ON SMALL BUSINESS  
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## **BOOK SYNOPSIS**

To be able to gain an advantage in an increasingly competitive marketplace, small businesses are looking for innovative ways to be able to cut costs and be able to gain access to customers. One small way the businesses are doing this is through the use of cutting-edge technologies that can provide efficiencies, and Bitcoins may be one of these innovative technologies. Bitcoins are a form of virtual currency first introduced in 2008 that allows users to exchange value digitally through the Internet. Despite not being backed by a government or holding any intrinsic value of their own, Bitcoins are growing as an alternative payment method. This hearing will examine the benefits and risks associated with Bitcoin as a payment system for all small businesses. While the origins of Bitcoin remain mysterious, it has grown rapidly in the last few years. Businesses choose to accept Bitcoin for many reasons, including to be at the forefront of new technology, to attract customers now using Bitcoin, to lower transaction fees from credit and debit cards, and to eliminate certain kinds of fraud.

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