



Bitcoin: A Primer for Policymakers

Jerry Brito, Andrea Castillo

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As the world's first decentralized digital currency, Bitcoin has the potential to revolutionize online payment systems and commerce in ways that benefit both consumers and businesses. Individuals can now avoid using an intermediary such as PayPal or submitting credit card information to a third party for verification—both of which often involve transaction fees, restrictions, and security risks—and instead use bitcoins to pay each other directly for goods or services.

In this new edition of their popular primer, Jerry Brito and Andrea Castillo provide fresh analysis of the latest policies and regulations that could either help or hinder the growth of the innovative cryptocurrency and blockchain industries. They describe how the Bitcoin protocol works and address many common misconceptions about it. This expanded edition contains new descriptions of the cutting-edge blockchain applications that are poised to disrupt law, trade, and even content distribution in the same way that Bitcoin disrupted finance through distributed ledger technology. The authors analyze current laws and regulations that may already cover digital currencies and blockchain applications and warn against preemptive regulatory restrictions that could stifle these new technologies before they have a chance to evolve. In addition, Brito and Castillo make several recommendations about how policymakers should treat Bitcoin and blockchain applications going forward.

Here, at the forefront of the debate, Brito and Castillo make a powerful case for permissionless innovation and provide much-needed clarity for policymakers and law enforcement officials uncertain how to approach cryptocurrency technology.

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