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such as Bitcoin, and illustrates how software designers and monetary theorists use new technology to circumvent current U.S. regulations.

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The Digital Currency Challenge: Shaping Online Payment ...

FILE - In this Aug. 6, 2019, photo, a man walks by a money exchange shop decorated with Chinese yuan bank notes and other countries' currency at Central, a business district in Hong Kong.

China's Digital Currency Takes Shape; Will It Challenge ...

The most important part of any digital currency system is the point where digital units are swapped for national currency providing liquidity for consumers and merchants. Mullan, Carl P. The Digital Currency Challenge: Shaping Online Payment Systems through US Financial Regulations. New York: Palgrave Macmillan, 2014.

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The digital currency challenge : shaping online payment ...

Abstract. Private digital currency, which circulates outside of conventional bank systems, has the benefit of lower transaction costs and fees. The ability to send unrestricted payments and capital flows anywhere in the world at any time with no restrictions should always be the number one reason for using Bitcoin.

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