

Artificial Intelligence for Business

Big data vs. scattered data

Lecture 5

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Types of Cryptocurrencies and Uses




Types of Cryptocurrencies and Uses

- ◎ Bitcoin origins: Peer-to-Peer “cash-like” transactions
- ◎ Limited Quantity (21 million coins)
- ◎ No need for third-party intermediary
- ◎ Double-spend problem

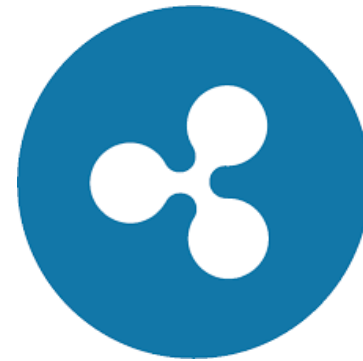
Types of Cryptocurrencies and Uses (cont.)

🕒 Protocol Tokens and Uses:

- Store Value
- Acts more like cash 
- Usually considered a security

Types of Cryptocurrencies and Uses (cont.)

© Protocol Tokens



Types of Cryptocurrencies and Uses (cont.)

◎ Utility/Application Tokens and Uses:

- May store value, but usually has a function
- Acts similar to an arcade token
- Sometimes considered a security, sometimes not

Current Regulatory Landscape



Current Regulatory Landscape

◎ SEC

◎ U.S. Treasury/FinCEN

◎ IRS

◎ State Regulators/Lawsuits

Investment Potential and Concerns

Investment Potential and Concerns


🎯 How and Where to Invest

- Exchanges
- Crypto ATMs
- Peer-to-Peer



Investment Potential and Concerns

🎯 How and Where to Invest

- ETFs
- Futures 
- Hedge Funds
- Initial Coin Offerings (ICOs)

Tax Concerns

◎ As Income

- Market Value of:
 - ◎ Currency
 - ◎ Good or Service Provided



◎ As Property

- Cost Basis
- Capital Gains