

Why the Lightning Network?



When a credit card takes 3% ask if they earned it.

Profit margins for small businesses often fall somewhere around 6%. Credit card fees can consume half or more of that profit. And for what? Convenience fees?

Imagine not having to give 3% of your earnings to a third party payment processor just to do business. What you are imagining is cash, but who still pays in cash? Bitcoin or USD received over the Lightning Network is like cash without a cash register. Peer to peer exchange of value that settles immediately, just like cash. No third parties taking a cut. And it is the most secure network in the history of money and finance.

No fraud. No chargebacks.

Bitcoin is money that lets you keep more of your money.

Credit card companies want you to believe that a cashless economy means credit cards only. Why? Because they cannot collect fees for cash.

Bitcoin is digital cash. With it, there are no chargebacks, no gatekeepers, and most importantly no 3% fees.



What is the Lightning Network?



The Lightning Network is a system built on top of Bitcoin that makes **bitcoin and dollar transactions faster and cheaper**. It lets people send and receive payments instantly with **minimal fees**, making it efficient for everyday use.

How is that even possible? It is made possible by cryptography and the world's largest decentralized computer network.

It is a system without borders, without a CEO, and without even a single building. There are no shareholders demanding a return on investment.

It is a software protocol, much like the internet. And just like the internet, it is **free to use** once you know how.

And knowing how has never been easier. The members of the **Mile High Bitcoin Initiative** are here to help.

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You don't have to become a bitcoin expert



You can choose what fits your business:

- **Receive bitcoin directly** if you want long-term exposure and self-custody.
- **Use a payment processor** if you prefer a simpler workflow and reporting.
- **Price in dollars** while the bitcoin amount is calculated at checkout.
- **Start with one terminal or one product** and learn with small, real payments.

A simple path to get started:

- 1 Pick a payment option that matches your comfort level: direct wallet, invoicing app, processor, or POS integration.
- 2 Run a test payment with a small dollar amount so staff can see how the checkout flow works.
- 3 Decide whether to keep bitcoin, convert to dollars, or use a mix of both.
- 4 Tell customers. Add a small sign, update your website, and list your business on BTC Map and other local directories.
- 5 Invite the local Bitcoin community to support you with real purchases.