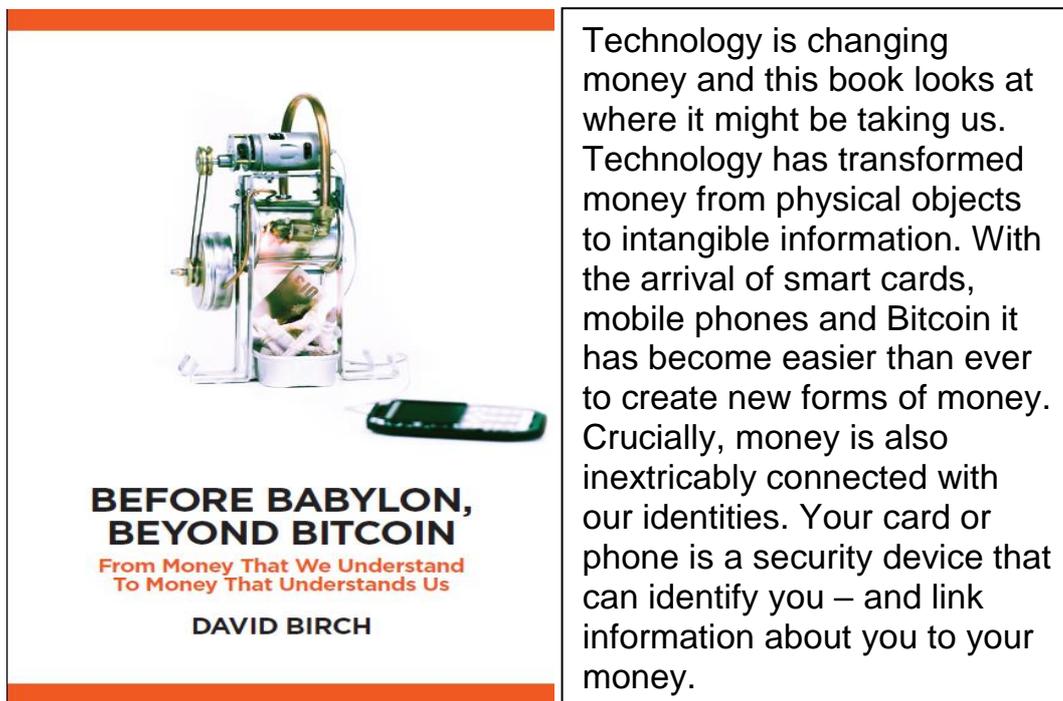


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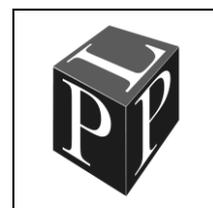
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David Birch is an internationally-recognised thought leader in digital money and digital identity. He is a Director of Consult Hyperion, the technical and strategic consultancy that specialises in electronic transactions. He is the author of *Identity is the New Money*.

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