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Higher Content & Inspiration



DAVID G. W. BIRCH

Globally recognized author, advisor, and commentator on digital financial services and innovation

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- Author: David has written several critically acclaimed books, including "The Currency Cold War: Cash and Cryptography, Hash Rates and Hegemony", which explores the geopolitical implications of digital currencies, and "Identity is the New Money", which delves into the evolving role of identity in the digital economy
- Thought Leader: Named one of the most influential voices in financial technology by platforms such as Wired and the Financial Times
- Advisor: Provided strategic guidance to governments, central banks, and major corporations on the design and implementation of digital financial systems
- Media Contributor: Regularly featured in leading publications and media outlets, including The Economist, BBC, and The Guardian, for his commentary on financial innovation
- Frequent keynote speaker for global financial and technology institutions

- Contributor to industry-shaping reports and whitepapers on digital finance and identity

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David G. W. Birch is an author, advisor and commentator on digital financial services. He is an international keynote speaker and recognised thought leader in digital identity and digital money.

David is Principal at 15Mb Ltd., his advisory practice, and Global Ambassador for Consult Hyperion, the secure electronic transactions consultancy. He is Non-Executive Chairman of Digiseq Ltd and holds a number of other board-level advisory roles with companies in Europe and the USA including Tillo, PaymentWorks, Au10tix and YourSafe.

He is an Honorary President of EEMA, the European e-ID Association, a Senior Research Fellow at King's Business School in London and a Digital Fellow at the University of Exeter Business School's DIGIT Lab.

Before helping to found Consult Hyperion in 1986, he spent several years working as a consultant in Europe, the Far East and North America.

Once named one of the global top 15 favourite sources of business information (Wired magazine) and one of the top ten most influential voices in banking (Financial Brand), he created one of the top 25 "must read' financial IT blogs and was found to be one of the top ten Twitter accounts followed by innovators, along with Bill Gates and Richard Branson (PR Daily). Ranked one of 2022's global top 30 fintech influencers, he is one of the top three most influential people in London's FinTech community (City A.M.) and rated Europe's most influential commentator on emerging payments (Total Payments).

He is a contributor at Forbes, a columnist for Financial World magazine and has written for publications ranging from the Parliamentary IT Review to The Financial Times. He also wrote a column in The Guardian for many years. A media commentator on electronic business issues, he has appeared on BBC television and radio, Sky and other channels around the world.

Launched in April 2024 at Money 20/20 Asia, his latest book, "Money in the Metaverse", co-

authored with Victoria Richardson focuses on bridging the gap between the creators of metaverses and financial services strategists looking to create value from virtual worlds, digital assets and digital identity. The goal is to facilitate more efficient interactions between the stakeholders and more effective development of smart strategies for business today.

His last book “The Currency Cold War”, looked at the significant economic and political ramifications of the move towards digital money and examines both private and central bank digital currency basics to conclude that business and government strategies for digital currency should be a priority.

His previous book “Before Babylon, Beyond Bitcoin: From money we understand to money that understands us” was published in 2017 with a foreword by Andrew Haldane, Chief Economist at the Bank of England. In the London School of Economics (LSE) Review of Books it was described as a timely and illuminating contribution which should be widely read by graduate students of finance, financial law and related topics, as well as policy makers involved in financial regulation.

The London Review of Books called his book “Identity is the New Money” (2014) fresh, original, wide-ranging and the best book on general issues around new forms of money.

Known for having created one of the top 25 “must read” financial IT blogs, David Birch has been writing for a variety of newspapers, magazines, journals and physical and online publications since 1996 when he started writing articles for the Financial Times Virtual Finance Report – one of the first serious publications in what we now call ‘Fintech’.

He has also contributed to the Guardian, Financial World, Wired Magazine (in which he was named one of the global top 15 favourite sources of business information), Payments & Fintech Lawyer, the Parliamentary IT Review and the Journal of Payment Strategy and Systems among others. David is frequently asked to put together articles (these can be ghost written if preferred), whitepapers and briefing notes for a variety of publications.

David graduated from the University of Southampton with a B.Sc (Hons.) in Physics.

TEMAS

David tailors each presentation to the needs of his audience and is not limited to the topics listed below. Please ask us about any subject that interests you:

- Digital Currency and the Future of Money
- Financial Technology (FinTech) and Innovation
- Digital Identity and Authentication
- The Intersection of Technology, Policy, and Finance
- Blockchain and Distributed Ledger Technologies
- Cybersecurity in Financial Services

PROGRAMAS

David is known for his dynamic, engaging, and insightful presentations that blend humor, deep expertise, and forward-thinking perspectives. He has delivered keynote speeches and participated in high-profile panels at major conferences, including Money20/20, the World Economic Forum, and the European Central Bank's FinTech conferences.

The Future of Money: How digital currencies and central bank digital currencies (CBDCs) are reshaping the global economy

This talk, and David's book – Before Babylon, Beyond Bitcoin, is about the future of money. More specifically, it centres on the idea that technology might be taking money back to its past, back to a more local and diverse version of money than we are used to.

It explores the interplay between the technological evolutionary tree of money and its social context, and brings in ideas from the social sciences in conjunction with technology forecasting to create an informed view of where technology is taking money. Given that this direction of travel is broadly towards decentralization, distribution and an overall lessening of state power, it is possible to bring input from disciplines including social anthropology and the study of 'palaeo- futures' (that is, what people used to think about the future) to make an informed and, I hope, surprising prediction about the future of money. This is that we will

return to the multiple, overlapping community monies of the past but that they will be smart monies, monies with values, monies that know about us.

Metamoney: Virtual Worlds, Web3, Digital Identity and The Future Of Financial Services

This presentation suggests that the metaverse, quite simply, is virtual worlds plus digital assets plus digital identity. As customers move into metaverses, so will financial services because where there are digital assets that can be traded, there is an economy and where there is an economy there is a need for financial services. What's more, the core functions of banking and insurance are already present in the proto-metaverses building on "web3" technologies.

Really Smart Wallets: The Next Frontier Of The Global Economy

In a relatively short time it seems that the metaverse has gone from being a topic of speculation too and a sensual component of financial services organisation strategy.

Yet there is a lot of confusion about what a metaverse actually is and how it might work. This presentation explains just why there is so much excitement about the metaverse, presents a model of the metaverse that can be used to facilitate communications between business and technology, highlights the key areas where value adding can take place and points towards the wallets as the central organising principle for consumers.

Innovation In Digital Finance: AI? Blockchain? Embedded? Where Should Strategists Focus?

The Payments Innovation Jury, which is made up of 79 payments industry experts in 30 different markets worldwide (full disclosure: David is one of them), conducts an annual members' survey that serves as a rather useful barometer of sector sentiment around innovation. The results of the tenth survey (2022) have been published in a report entitled "Payments Innovation: Myths and Realities" and they make for some rather interesting reading.

Given that the jurors include regulators and investors as well as leaders from national

payments companies, banks, fintechs and policy makers who provide anonymous input, David expected to see a wide range of issues covered and a number of potential innovation areas, but even he was surprised at the spectrum of trends. There are three areas where innovation can be accelerated that really stood out and David explores each of them in this brand new presentation.

Data, Payments, Identity: The Digital Infrastructure That Every Country Needs

It is obvious that data is becoming an important element of a modern economy, but how exactly does that data economy work and how should regulators look to develop that segment of the economy to the benefit of all stakeholders.

The starting point for these discussions is often the well known meme “data is the new oil”. This is wrong and misleading: data doesn’t get used up, the use of data creates more data and the value created depends on the movement of data. This presentation explores aspects of the data economy to develop a three point manifesto for legislators, regulators and financial services organisations to support.

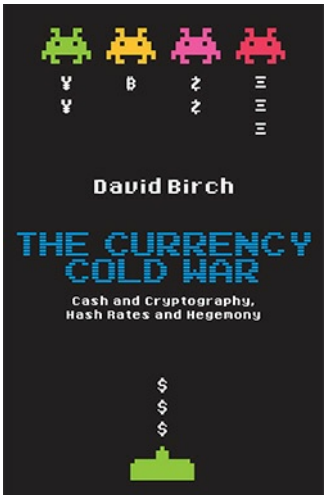
Central Bank Digital Currency

Many commentators confuse crypto currency, digital assets and digital currency which means they do not have the right context to discuss the specific field of central bank digital currency. In this talk, David sets out a clear and practical model for digital assets, shows how digital currencies fit within this model and uses the model to explore the characteristics of the proposed central bank digital currency ideas.

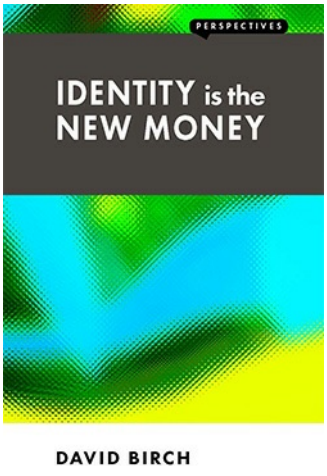
This presentation, and his latest book – The Currency Cold War, will ask and answer a series of key questions for delegates: What is central bank digital currency, why are central banks and others looking at it right now, how could it work at population scale, where is it being used (and what can we learn from the early experiments, who wants it and when are they likely to get it.

PUBLICACIONES

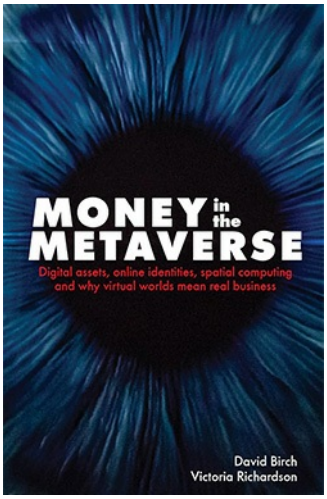
Libros



THE CURRENCY COLD WAR



IDENTITY IS THE NEW MONEY



MONEY IN THE METAVERSE



BEFORE BABYLON, BEYOND BITCOIN

CONDICIONES

- **Travels from:** London
- **Fee Range:** Please Inquire