BIOGRAPHY: While studying mathematics at the University of Eindhoven I got interested in cryptography, which has fascinated me ever since. I'm particularly interested in the practical applications of cryptography. Over the years I've done a wide variety of work in this field, including the design of cryptographic protocols at the Centre for Mathematics and Computer Science in Amsterdam, design & development of electronic payment systems at DigiCash, cryptography and security consultant for Counterpane and MacFergus, and currently as a cryptographer and developer at Microsoft. I've co-authored two dozen papers and two books, been involved in several standardization efforts, married my lovely wife and become a recent father to the cutest baby in the world.