

Dr David B Everett BSc (Hons); MIET; MBCS; PhD



Dr David Everett is a leading authority on the security design of electronic payment systems. With a cryptographic background and extensive knowledge of the tamper resistant properties of smart cards and HSMs (Hardware Security Modules) David is able to assist clients with a deeper understanding of electronic payment systems and digital currencies. His expertise also includes novel approaches to securing data in the cloud.

David is the CEO of Microexpert which provides consultancy services in electronic payment and transaction systems. The company has been advising clients on electronic payments for over 30 years.

David is the co-founder of Tibado a central ledger electronic cash system and prior to that was commissioned by the Royal Canadian Mint to analyse the future of electronic payments which culminated in the design of MintChip, an electronic cash system for both the physical and virtual worlds.

Previously he was engaged by NatWest bank to design a fiat based digital currency system using public key cryptography that became known as Mondex. This also led to the invention of Multos, a secure multi-application Smartcard OS with a PKI based control module. David also represented the UK banks on the original research work designed to improve card verification methods. This eventually led to the chip and pin system adopted internationally today.

As a consultant to eftPOS UK David undertook the security design of a national debit card system which resulted in the first significant commercial use of public key cryptography. Previously he was contracted by CHAPS, the UKs Clearing House Automated Payment Scheme as co-designer of the security scheme.

As an electronic payments consultant David is particularly able to help his clients with the business and technical architecture of modern electronic payment systems and digital currencies such as Bitcoin and the Blockchain. Apart from his numerous lectures David also undertakes training sessions on various aspects of electronic payments and transactions.