

**Steve Pannifer**

**Director**

**Consult Hyperion - thought leaders in digital money and digital identity.**



Steve works with financial institutions, mobile operators, governments and technology start-ups on technology innovation in the areas of consumer-centric identity management, mobile payments and crypto-currencies. Recent projects include an innovative blockchain based trading platform, a decentralised digital identity service and advising payments providers on their digital identity and blockchain strategy. Steve has a background in transaction security including EMV payments security and high assurance messaging services for the capital markets.