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*Deep understanding of internet technology and FinTech. Critical thinker. Many years of experience developing decentralized, peer-to-peer, and scalable solutions to complex problems.*

**10/2016 - present [LedgerLoops](http://ledgerloops.com) FINTECH**

The LedgerLoops algorithm is based around a novel concept in FinTech which it introduces: cryptographically triggered IOUs. Rather than an alternative form of money, LedgerLoops is an alternative to money. The website ([ledgerloops.com](http://ledgerloops.com)) introduces the "Whispering Merchants" problem as an abstraction of trade flows in the real world. It explains how LedgerLoops is a more decentralized solution than money, requiring everybody to only trust their immediate economic neighbors. The whitepaper defines the LedgerLoops protocol, and an implementation in NodeJS is currently in the making.

**08/2015 - 07/2016 [Mozilla \(Firefox OS\)](https://www.mozilla.org/en-US/firefox/os/) SOFTWARE ENGINEER**

Data sync for Firefox OS. A server was implemented in Python (Pyramid framework), and a client was implemented in JavaScript (the Firefox OS phone does not support Python). The goal was to synchronize bookmarks, photos, contacts, etc. in a decentralized way.

**10/2014 - 06/2015 [IndieHosters](http://indiehosters.com) CO-FOUNDER**

Offering managed personal server hosting to end-users, with the aim to help decentralize the web. Our two-man project made it onto the frontpage of Wired.com.

**08/2011 - present [Terms of Service; Didn't Read](#) TECH LEAD**

Rating the terms of service we all agree to by checking a box when signing up for a web service, but which hardly anybody ever reads. The project gained visibility in the mainstream press; I was for instance interviewed about it on National Public Radio (NPR) in the US.

**09/2010 - 9/2014 [Unhosted](http://unhosted.org) / [remoteStorage](http://remotestorage.js.org) FOUNDER AND LEAD**

Wrote the "[Unhosted Web Apps](#)" HTML book, led the development of the remoteStorage standard (now an [Internet Draft](#) at IETF), and of the [remotestorage.js](http://remotestorage.js.org) client library. The project gained high visibility within the web tech community, and was awarded several funding grants from NLNet and Wau Holland Stiftung.

**04/2009 - 02/2011 [Tuenti](#) (Madrid) *SCALABILITY ENGINEER***

Lead of the "backend for core" team, using advanced scalability techniques to make the [tuenti.com](#) site work reliably and fast on its infrastructure of almost 1000 servers. Also, leading the images team, responsible for a self-healing Distributed Hash Table containing a billion photos. We wrote most code in PHP.

**10/2008 - 04/2009 [Kibitech](#) (Madrid) *SOFTWARE TEAM LEADER***

I was the director of the C++ development department, and person in charge of a team of 8 engineers. My work consisted of the development of a system of TV2.0 in dedicated hardware. Our in-house viewer was the world's best at Picture-in-Picture video streaming with SVG animations.

**04/2007 - 09/2008 [By TechDesign](#) (Madrid) *BANK SECURITY***

Person in charge of all in-house software development, related to physical security in banks (time-delayed safes, access control, ATMs, fingerprint readers, license plate scanners). Using embedded microprocessors and developing algorithms that work in real time with hardware. We developed mostly in C#.

**11/2005 - 04/2007 [TEVA, S.A.](#) (Madrid) *DIRECTOR OF R&D***

Senior specialist, responsible for the development and production of all high tech products (traffic cameras, cctv systems, automatic license plate reading systems, wireless connections via gsm and 3g).

**11/2002 - 11/2005 [Hostway Ltd.](#) (London) *SENIOR SYS ADMIN***

Engineer and senior architect of Web servers and server clusters. Promoted main engineer in linux, and one of the 3 main engineers in Windows. I was responsible to maintain 200 linux servers and 100 virtual private servers, that contain 5,000 Web sites and support the email for 10,000 companies. All automation was done entirely with Python scripts.

1999 - 2001 **CWI Institute**, Amsterdam *PhD RESEARCH (AI)*

1998 - 1999 **University of Oxford** (Oxford, England) *R&D Engineer*

1994 - 1998 **Leiden University** *MSc degree (Computer Science)*

1993 - 1994 **Twente University** *Electronic Engineering*

**HUMAN LANGUAGES**

Dutch, English, Spanish, German, French, Indonesian (in that order).

**PROGRAMMING LANGUAGES**

I have done a lot of JavaScript / nodejs and PHP, had some exposure to Python along the way, but I originally come from a C/C++ background.