About the Contributors

Manish Gupta is an information security professional with M&T Bank Corporation, Buffalo, NY (USA). He has more than a decade of experience in information systems and assurance including security policies and technologies. He is also a PhD candidate at the State University of New York, Buffalo. He has co-edited three books in the area of information security and assurance (two are forthcoming). He has published more than 20 articles in leading journals including DSS, JOEUC and ACM TOIT, conference proceedings and books. He has reviewed papers for more than a couple dozen journals and conferences. He serves in editorial board of International Journal of Electronic Banking and had served in program committee/review board of a several international conferences/workshops. He has a bachelor’s degree in mechanical engineering (BTech) from the Institute of Engineering and Technology (IET), Lucknow, India and an MBA in finance and information systems from the State University of New York, Buffalo. He holds several professional designations including CISSP, CISA, CISM, ISSPCS, MCSD, Security+, CIW security analyst and PMP. He has also received advanced graduate certificate in information assurance and certificate in cyber law. He is a member of ISACA, ISC2, IEEE, ACM, INFORMS and anti-phishing working group.

H. R. Rao graduated from Krannert Graduate School of Management, Purdue University (PhD), University of Delhi (MBA) and IIT Kanpur (B. Tech). His interests are in the areas of management information systems, decision support systems, e-business, emergency response...
management systems and information assurance. He has chaired sessions at international conferences and presented numerous papers. He also has co-edited four books of which one is on information assurance in financial services. He has authored or co-authored more than 150 technical papers, of which more than 75 are published in archival journals. His work has received best paper and best paper runner up awards at AMCIS and ICIS. Dr. Rao has received funding for his research from the National Science Foundation, Department of Defense and the Canadian Embassy and he has received the university’s prestigious Teaching Fellowship. He has also received the Fulbright fellowship (2004). He is a co-editor of a special issue of *The Annals of Operations Research*, *Communications of ACM*, associate editor of *Decision Support Systems, Information Systems Research* and *IEEE Transactions in Systems, Man and Cybernetics*, and co-editor-in-chief of *Information Systems Frontiers*. Dr. Rao also has a courtesy appointment with computer science and engineering as an adjunct professor. Dr. Rao teaches information assurance, networks and e-commerce. He is also the recipient of the 2007 State University of New York Chancellor’s award for excellence in scholarship and creative activities.

**Shambhu J. Upadhyaya** is an associate professor of computer science and engineering at the State University of New York, Buffalo where he also directs the Center of Excellence in Information Systems Assurance Research and Education (CEISARE), designated by the National Security Agency. Prior to July 1998, he was a faculty member with the Department of Electrical and Computer Engineering. His research interests are information assurance, computer security, fault diagnosis, fault tolerant computing and VLSI testing. He has authored or co-authored more than 180 papers in refereed journals and conferences in these areas. His current projects involve intrusion detection, insider threat modeling, security in wireless networks, SoC test scheduling, analog circuit diagnosis and RF testing. His research has been supported by the National Science Foundation, Rome Laboratory, the U.S. Air Force Office of Scientific Research, DARPA and National Security Agency. He is a senior member of IEEE.

**C. Warren Axelrod** is the chief privacy officer and business information security officer for the United States Trust Company, N.A. At U.S. Trust, he interfaces with the firm’s business units and parent company (Charles Schwab & Co.) to identify and assess privacy and security risks and mitigate them, and to ensure that employees are familiar with and follow privacy and security policies, standards, and procedures. He has worked in many areas of the financial services industry at firms, such as Securities Industry Automation Corporation (SIAC), HSBC Securities, and Pershing. He is involved at both the industry and national level with security and critical infrastructure protection issues, respectively. He is a member of the SIA Information Security subcommittee, the FSSCC R&D committee and several BITS working groups. He has contributed to a number of BITS publications. Axelrod was honored with a Computerworld Premier 100 IT Leaders Award in 2003 and his department’s implementation of an intrusion detection system was given a Best in Class award. He represented financial services information security interests at the Y2K command center in Washington, DC during the century date rollover. He is a founder of the Financial Services Information Sharing and Analysis Center (FS/ISAC) and served two terms on its board of managers. He testified at a congressional hearing in November 2001 on the subject of cy-
Goran Bergendahl is professor emeritus of business administration at Göteborg University, Sweden. He also has been the dean of its School of Economics and Commercial Law. Before that he has worked as an economist for the National Road Administration and for the Swedish Association of the Farmers’ Corporations. He holds a doctorate degree in business administration from Stockholm University. He has written several books and published numerous articles about agricultural economics, transport economics, energy economics, bank management, and financial management.

David Birchall is director of the School of Management Knowledge and Learning and director of Henley Learning Advisory Services at Henley Management College, UK. He is a regular speaker on innovation, knowledge project management, information technology, and learning and new forms of organization and has designed management development program at all levels. He directs projects funded by the European Union, including multinational partnerships, UK government department and several commercial organizations; moreover, he regularly presents research findings at conferences and seminars worldwide. His most recent projects include European Union funded “e-Learning for Managers and Management Developers.” His latest book, Capabilities for Strategic Advantage: Leading Through Technological Innovation which he co-authored with George Tovstiga, was published by Palgrave in May 2005.

Jean-Noël Ezingeard is professor of processes and systems management and academic dean at Henley Management College, UK. He joined Henley in 1998 and became a college professor in 2004. Before joining Henley, Ezingeard was a lecturer at Brunel University and course director for the Special Engineering Programme. He has developed workshops on information systems and business processes management for companies such as Total-FinaElf, Canon, IBM, ISS, and Lloyd’s of London. He is also a regular speaker at conferences in the United Kingdom and around the world. He is also a visiting professor at the Lille Graduate School of Management. Eizingeard’s first degree was in engineering science from Ecole Centrale de Lille, an engineering grande ecole. He later obtained a master’s degree in advanced manufacturing systems and his doctorate from Brunel University. His doctoral research was on performance evaluation techniques for information systems.

Anindya Ghose is an assistant professor of information, operations, and management sciences at New York University’s Leonard N. Stern School of Business, U.S. He joined Stern’s Information Systems Group in September 2004. Ghose’s central research skates the
intersection between information technology, economics, and competitive strategy, brought forth by the transformation of the digital economy’s information infrastructure. His research has been published in several top-tier academic journals including *Management Science, Information Systems Research, Statistical Science* and *Journal of Management Information Systems*. His work has won Best Paper nominations at several conferences including the *International Conference on Information Systems* and the *Hawaiian International Conference on System Science*. He recently received the 2006 Microsoft Live Labs Award for his co-authored research proposal on combining economics with text mining techniques to measure the effect of online information exchanges. Before joining the Stern School, Ghose worked in finance with GlaxoSmithKline as a product manager, at HCL-Hewlett Packard, and as a senior e-business consultant with IBM. He has a bachelor’s degree in engineering from the Regional Engineering College in Jalandhar, and an MBA in finance, marketing, and systems from the Indian Institute of Management, Calcutta. He received his master’s degree and doctorate in information systems from Carnegie Mellon University’s Tepper School of Business.

**Niels Jørgensen** is an associate professor of computer science, Roskilde University, Denmark. His main interests are technology theory, it security, and open source. His research goal is to understand the engineering aspects of software, and how software engineering resembles and is different from engineering in classical manufacturing disciplines, such as aircraft engineering.

**Sylvia Kierkegaard** is president of the International Association of IT Lawyers (www.iaitl.org), Sweden. She has authored and edited more than 2,000 articles, books, and peer-reviewed papers on international law, which have appeared in prestigious journals, books, and magazines. She is a member of the editorial board of nine international journals, editor of three international law journals, a regular reviewer and committee member of various conferences, as well as chairman and organizer of several successful international conferences dealing with law, business, and technology. She has several postgraduate degrees in law, business, theology, and economics, received with honors from Denmark, the United Kingdom, the Netherlands, the United States, and Manila.

**Guoling Lao** is an associate professor at the School of Information Management and Engineering, Shanghai University of Finance & Economics; director of SHUFE-IBM Electronic Commerce Center; and assistant deputy office chief of the financial division of the university (responsible for informatization). Lao has published more than 10 textbooks, several dozen academic paper, and completed nearly 30 enterprise and government projects. Lao’s main research interests are electronic commerce and management of information systems.

**Ted Lindblom** is professor and chairman of the PhD research committee of business administration at the University of Gothenburg, Sweden. Since 1998, he also has been programme co-ordinator for the Master of Science Programme in Industrial and Financial Economics at the Graduate Business School (GBS). His research mainly concerns corporate finance, pricing, particularly, pricing strategies in decreasing costs to industries, and consequences of market deregulation in industries like electricity, banking, and retailing. For more than 20 years, he has studied retail banks in Scandinavia with special interest on their pricing of
payment services, financial performance, and consolidation activity. He has authored and co-authored several articles and books regarding these issues.

Konstantinos Markantonakis is the Information Security Group Smart Card Centre lecturer at Royal Holloway, University of London. His main areas of interest are smart card security and smart card applications along with security protocol design. He has worked as a multi-application smart card manager in Visa International EU, responsible for multiapplication smart card technology for southern Europe. He is also a member of the IFIP Working Group 8.8 on Smart Cards. He continues to act as a consultant on a variety of topics around smart card security and smart card migration program planning/project management for financial institutions and transport operators. He received his bachelor’s degree with honors in computer science from Lancaster University in 1995; his master’s degree in information security in 1996; and his doctorate in 2000 and MBA from Royal Holloway, University of London.

Keith Mayes is director of the Information Security Group Smart Card Centre at Royal Holloway, University of London. In his early career, he worked with Philips and Honeywell on image processing systems. In 1988 he started work for Racal Research on communications research and advanced development products. In 1996 Mayes joined Vodafone’s communication security and advanced development group, initially participating in GSM/3G standardization. Later he led the maths and modeling, plus fraud and security groups and was also responsible for patent/IPR issues. In 2000 he became the Vodafone global SIM card manager, responsible for SIM card harmonization and strategy for the Vodafone Group. In 2002, Mayes set up Crisp Telecom and was also appointed as director of the Smart Card Centre. He received a bachelor’s degree and a doctorate from Bath and CEng MIEE.

Elspeth McFadzean is running her own management education, research, and consultancy business and is a partner in a second company that sells meeting tools and technology. McFadzean is lead tutor for the creative problem solving elective at Henley Management College, UK. In addition, she “e-tutors” for the managing information and the virtual tutor courses. She is also tutors for the University of Surrey (on their core MBA subject of entrepreneurship and creativity) and the University of Liverpool (on business leadership). Her research interests include information assurance, group problem solving, and virtual learning teams. In addition, she has carried out extensive research on creativity, facilitation, and group support systems. McFadzean has written more than 50 articles in academic journals, books, conference proceedings, and working papers, including for periodicals such as Interfaces, the Journal of Management Development, and Harvard Business Review. She received her doctorate in the area of the use of creative problem-solving techniques and group support systems for strategic decision-making from Brunel University in 1995.

Peter O Orondo is president and CEO of Acclaim Consulting Group, Inc., a leading technology services consulting firm specializing in identity and access management (IAM) solutions, located in Waltham, MA. Orondo has more than 12 years experience in technology management and consulting. Prior to founding Acclaim Consulting Group, he worked in senior roles at Netegrity, Inc., Computer Associates International, and Myers-Holum, Inc., where he spearheaded technology thought leadership, and architected and deployed complex enterprise IAM and electronic-provisioning solutions. In 2003, he led the Acclaim Consulting Group team to win the Semi Finalist Award at the prestigious MIT $50K Entrepreneurial
Competition. Orondo holds bachelor’s and master’s degrees in electrical engineering and computer science from the Massachusetts Institute of Technology (MIT).

Fred Piper is director of the Information Security Group, Royal Holloway, University of London. He has worked in security since 1979. In 1985 Piper formed a consultancy company, Codes & Ciphers Ltd., and since then has acted as a consultant to more than 100 companies worldwide. He has published more than 100 research papers and is joint author of Secure Speech Communications (1985), an ISACA research monograph on digital signatures (1999) and Cryptography: A Very Short Introduction (2002). He is a trustee at Bletchley Park. In 2002 he was awarded an IMA Gold Medal for Services to Mathematics. He received a bachelor’s degree and doctorate from London and CEng CMath FIEE ARCS DIC FIMA.

David Porter is head of security and risk at Detica, the United Kingdom’s leading independent intelligence systems and services organization, with offices in London and Washington, DC. As a certified fraud examiner, he is a leading subject matter expert in the area of operational risk management and technology, consulting to clients in the government, defense, and financial services sectors. Originally an artificial intelligence researcher at London’s South Bank University, he moved into risk management services at Deloitte and advanced technology solutions at Unisys. He is Detica’s chief media spokesman and has extensive experience as an international analyst, speaker, writer, and commentator on fraud and security issues.

Nick Pullman is a technical security analyst with Citigroup in the security administration department. For the past two and a half years, he has been developing and implementing several integrated identity management and reporting tools. Pullman is the treasurer of the South Dakota InfraGard chapter as well as a member of the Financial Services Information Sharing and Analysis Center. He received a bachelor’s degree in computer information systems with a network and security specialization and is completing his master’s degree in information assurance in with a specialization in banking and finance, both from Dakota State University, USA.

Kevin Streff is an assistant professor at Dakota State University, USA, and teaches in the information assurance program. He is the director of the Center for Information Assurance at Dakota State, which has been recognized by both the U.S. National Security Agency and U.S. Department of Homeland Security as a national center of academic excellence in information assurance. Streff has extensive knowledge of the financial services industry, including banking, insurance, and credit operations. He is founder and partner of Secure Banking Solutions, a security consulting firm focused on improving security in community banks across the country. Streff is also president of InfraGard - South Dakota, a partnership program between private industry and the U.S. government (represented by the Federal Bureau of Investigation). He speaks nationally on security issues and solutions relevant to small- and medium-sized banks.

Victoria Ungureanu is a system analyst at Standard and Poor’s. She received her doctorate in computer science from Rutgers University, USA, in 2000. Her dissertation entitled The Formulation of Policies for Electronic Commerce, and their Enforcement and was awarded
a prize in the Best Thesis Proposal in E-Commerce contest, organized by IBM. This work was supported in part by DIMACS, under contract STC-91-19999.

**Liping Wang** is doctor at the School of Finance, Shanghai University of Finance & Economics, and has published several papers in journals and at academic meetings. Wang has participated in the compilation of some textbooks and the translation of teaching materials. Since the mayor at the stage of master is electronic commerce security and now is international finance, has a background of interdisciplinary studies in the aspect of bank information assurance. Wang’s main research interest is international finance.

**Alvin Y.C. Yeo** has 10 years of marketing and business development experience and is senior manager of the Infocomm Development Authority of Singapore, where he is responsible for catalyzing the infocomm sector through investment promotion and infrastructure planning activities. Prior to this, he assumed management responsibilities at the Overseas Union Bank in corporate banking and segment marketing. Yeo has published more than 10 refereed articles in marketing and electronic commerce. He serves as an adjunct faculty member at the SIM University (Singapore) and the University of Newcastle (UK). A recipient of two prestigious ASEAN scholarships from Singapore’s Ministry of Education, he holds a doctorate from the University of Western Australia; an MBA (with distinction) from the University of Leicester (UK); and a bachelor’s degree in finance from the National University of Singapore.