



ESTA

The Cash Management Companies Association

ANTICIPATING EVOLVING CUSTOMER NEEDS

ESTA Business Conference,
Exhibition and General Assembly

Spain | 22-24 May 2016

MARBELLA

Anticipating Evolving Customers' Needs

ESTA Conference in Marbella



It is a great pleasure for me to welcome you to the 2016 ESTA Conference in the town of Marbella, best known for quality holidays, the beauty of its coast and the taste of its food. ESTA intends to provide a good time

to all the delegates gathering in May, nevertheless the conference programme covers a major aspect to all of us in the cash industry: the demand for cash, how it is evolving, and how the cash industry should respond to it. The 2016 Conference will look at cash demand from many angles, including its illicit use, with no point of view barred.

Cash is still king – despite the prophecies of a few – due to demand for cash being very strong. Still 80% of payments below 20 euros are made in cash. Demand for cash and the decision to pay in cash rather than with any other means of payment is a complex one, according to research. It is therefore difficult to find an alternative means of payment that, in most circumstances, ticks as many boxes as cash does.

Indeed, some of the electronic means of payment that less than 10 years ago were designed to replace cash, no longer exist. The perfect substitute for cash is still to be invented.

I would also like to thank our loyal sponsors and exhibitors without whom this annual conference would not be possible. This year beats a record in terms of number of exhibitors and reservations of booths by our members, which confirms the success of the ESTA conference as the place to be in the cash industry. The conference programme is organized to leave plenty of time for delegates to visit and meet exhibitors, as their support of the conference is core to its success.

I hope you will enjoy the conference in Marbella.

Kind regards.

Kenneth Högman
President of ESTA

Welcome

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The Cash Management Companies Association



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Business
Conference,
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Spain | 22-24 May 2016
MARBELLA

2016 Business Conference

VENUE

DON CARLOS LEISURE RESORT & SPA*****

Avenida Zurita, s/n

29604 Marbella, Málaga, Spain

Conference sessions: Condes I & Condes II

Exhibition: Condes III and Foyer

Lunches: Condes III and Foyer

Welcome Cocktail: Los Naranjos, Don Carlos Leisure Resort & Spa

Welcome Dinner: Los Naranjos, Don Carlos Leisure Resort & Spa

Gala Dinner: Don Carlos Beach Club

DRESS CODE

Smart casual throughout the conference and evenings

Sunday, May 22, 2016

REGISTRATION

The ESTA welcome desk is located in the reception area of the **Don Carlos Leisure Resort & Spa** and will be open from 15.00 until 19.30. We invite you to collect your badge as soon as possible.

For all registered delegates and partners:

19:30-20:00 **Welcome Cocktail: Los Naranjos, Don Carlos Leisure Resort & Spa**

20:00-23:00 **Welcome Dinner: Los Naranjos, Don Carlos Leisure Resort & Spa**

The registration desk is open on Monday and Tuesday from 08:00 and will be located in the Condes Foyer in front of the Condes III entrance.

Venue



Monday, May 23 - Partners Program

RONDA ECOTOUR

Meeting point lobby Don Carlos Leisure Resort & Spa at 09:30.



The tour includes:

- Tour by 4x4 until Ronda through “White Villages” with stops in “Júzcar” and panoramic view of the “Tajo” from the valley.
- Walking tour in the city center.
- Traditional lunch in Parauta.

Monday, May 23 - Morning sessions

08:00-09:00 REGISTRATION/COFFEE IN THE EXHIBITION AREA

09:00-09:15 **President’s Welcome** by *Kenneth Högman*

09:15-09:30 **Keynote speech**

Ángel Camarena, Head of the Cash Division, Bank of Spain

09:30-09:45 **ECB update**

Doris Schneeberger, Head of the Currency Management Division

09:45-10:00 **Big Crime and cash: when too much cash becomes a problem for criminals**

Philippe de Koster, acting President CTIF (Belgian Financial Intelligence Processing Unit)

10:00-10:15 **Q&A**

10:15-11:00 COFFEE BREAK & EXHIBITION

CASH USE: EVOLVING CONSUMERS’ PREFERENCES

Moderator: Guillaume Lepecq, AEGS

11:00-11:15 **Retail transactions: Customer’s payment choice in Germany**

Tim Geier; Head of Brussels Office; Der Mittelstandsverbund – ZGV e.V.

11:15-11:30 **Cash usage in the Netherlands: who uses cash and why**

Nicole Jonker, Senior Policy Advisor/Researcher, Payment Policy Division, Dutch Central Bank

11:30-11:45 **Cash matters in airports by different nationalities – the experience of the ChangeGroup**

Sacha Zackariya, CEO of the ChangeGroup

11:45-12:00 **Competition: diversity of means of payments and consumer benefits**

Guillaume Nonain, Vice-President, Legal - Brink’s - EMEA & France

12:00-12:20 **Q&A**

12:20-14:00 LUNCH & EXHIBITION

Program



Monday, May 23 - Afternoon sessions

- 14:00-14:15 **Commission update**
Rüdiger Voss, Head of Section, European Cash and Legal Issues DG Economic and Financial Affairs
- THE PUBLIC INTEREST ANGLE**
- 14:15-14:30 **Cashless transactions... the devil is in the data detail**
Diederik Bruggink, International Expert in Cards, Payments and Market Infrastructures
- 14:30-14:45 **Biggest crimes are not cash related**
Dr. Nikos Passas, Distinguished Inaugural Professor, Collective Action, Business Ethics and Compliance, IACA - International Anti-Corruption Academy
- 14:45-15:00 **Anti money laundering and the CIT business: preventing the use of CIT for the transportation of illicit funds**
Nick Purnell, Partner at Clyde & Co LLP
- 15:00-15:20 **Q&A**
- 15:20-16:05 COFFEE BREAK & EXHIBITION**
- CASH MANAGEMENT IN CUSTOMER ORGANISATIONS**
Moderator: Mike Bowen
- 16:05-16:20 **Cash Monitoring: the case of large retailers**
René Heinisch, Referent of the Payment Service department, Rewe Group
- 16:20-16:35 **Cash as a service in small and medium retail stores**
Luca Cococcia, Business Developer, Retail; ARCA
- 16:35-16:50 **Commercial banks: is there a place for cash in their strategy of refocusing on their core business**
Raf Rollier, Physical Security Officer, European Banking Federation
- 16:50-17:05 **Cash solutions provider's views to businesses cash management**
Mike Bowen G4S – ESTA Board Director
- 17:05-17:20 **Q&A**
- 17:30-18:00 **ESTA Annual General Assembly (Effective members only)**

Monday, May 23 - Evening

EVENING FOR ALL CONFERENCE PARTICIPANTS

- 19:30-20:30 **Gala Cocktail – sponsored by Marsh**
- 20:30-23:00 **Gala Dinner at the Beach Club, Don Carlos resort**



Tuesday, May 24 - Morning sessions

08:00-09:00 REGISTRATION/COFFEE IN THE EXHIBITION AREA

09:00-09:30 2016 G4S Cash Report

Paul van der Knaap, Taco de Vries, G4S

09:00-11:00 HOW DOES THE SURVEY OR RISK ASSESSMENT ASSIST THE BROKER, THE INSURER AND THE INSURED?

Moderator: Mark Lowers from Lowers Risk Group

Insurance Underwriters:

- Niklas Bengtsson, Inter-Hannover
- Graham Hawkins, XLCatlin
- Jason Kyd, Great American Insurance

Insurance Brokers:

- Paul Martin, Marsh
- Stephen Barker, WillisTowersWatson

Independent Surveyors:

- John Shaw, S.W. Associates
- Malcolm Blair, Lowers & Associates

10:30-10:45 Q&A

10:45-11:30 COFFEE BREAK & EXHIBITION

11:30-12:15 PROTECTING CASH FROM THIEVES: AN ARRAY OF COMPLEMENTARY SOLUTIONS:

Moderator: Ron Delnevo, Atmia

- Patrice Rullier, Oberthur Cash protection
- Jean Haab, IPDS
- Carlos Riaza, Load Safer
- Søren Markussen, Protect
- Ismael Herrera, Technove Security
- Roy Gjerde, Safe4 Security Group AS

12:15-12:30 Q&A

12:30-13:15 ATTACK AND LOSS REPORT

ESTA Attack and Loss report 2015 and case studies

Clive o'Flynn, Brink's, chair of the SRWG

Update Russia attacks and evolution of the CIT sector in Russia

Mikhail Erokhovets; Vice-President, Rosinkas:

Updates on attacks in the US and Canada

Mark Lowers; lowers and associates

13:15-13:25 Q&A

13:25-13:30 President's concluding remarks

13:30 LUNCH AND END OF THE CONFERENCE

All presentations made at the conference will be available on the ESTA Events page:
www.esta-cash.eu

Program





DEVELOPING AND PRODUCING TAILOR-MADE CIT VEHICLES FOR THE MAJOR SECURITY COMPANIES AND NATIONAL BANKS IN THE WORLD

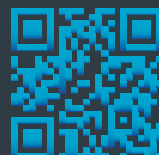


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The ESTA Board Members

BOARD AND EXECUTIVE COMMITTEE MEMBERS

President: Kenneth Högman, Loomis

Executive Vice President: Carlo Weisen, Brink's

Vice President: Róbert Juhos, G4S

Treasurer: Luis Oro, Prosegur

Secretary General: Thierry Lebeaux, ESTA

OTHER BOARD MEMBERS

Mr. Paul van der Knaap, G4S

Mr. Mike Bowen, G4S

Mr. Steve Gilberg, Loomis

Mr. Gonzaga Higuero, Prosegur

Mr. Patrik Högberg, Loomis

Mr. Patrick Lagarde, Brink's

Mr. Georges Periago Lopez, Loomis

Mr. Paolo Spollon, Batistolli

Mr. Peter Wesenberg, Nokas

About ESTA

The **European Security Transport Association – ESTA** - is a non-profit association which was established in Brussels in 1975.

We represent the interests of the sector throughout Europe and count 90% of the European cash management industry as members.

Our main objective is to define and promote our members' joint positions on European policy, in order to improve the quality of the industry.

ESTA's New Vision

ESTA is the European association of Cash Management Companies. Our vision is to be the recognized voice of the industry ensuring that cash is safe, reliable, available and an efficient means of payment.

The key assets of cash are: ■ Availability | ■ Reliability | ■ Efficiency | ■ Safety
Joint efforts to innovate on these key elements will enable a cash-friendly society.

Cash is efficient, cash is solid, cash is reliable, cash is less expensive. Cash means fiscal revenue to our governments, and in uncertain times, cash is a safe haven.

About ESTA



Exhibition 2016

The Exhibition will be held in Condes III and Foyer adjacent to the conference hall. It opens at 08.00 and is accessible throughout the whole conference. Do not forget to pay them a visit during the coffee breaks, before and after lunch.

We would like to thank our Adherent members listed below for their participation in the exhibition.

Exhibitors



Sponsors

We also wish to thank our generous sponsors:



Media Partners



Speakers

We would like to express our sincere thanks to all our guest speakers and ESTA members who participated in the different sessions. Their combined efforts and valuable knowledge are what make the success of this 2016 ESTA Conference.

Exhibition



ESTA
The Cash Management Companies Association

List of participants*

| | | | |
|---|--|--|---|
| AGIS CONSULTING Guillaume Lepecq | BRINK'S INCORPORATED Clive O'Flynn | EUROPEAN SECURITY TRANSPORT ASSOCIATION (ESTA) Sophie Marchal Nicole Rydén Thierry Lebeaux | GLORY GLOBAL SOLUTIONS Céline Blanchot Shane Irish Mark McCallum Isabel Pantoja Borro |
| AEGIS LONDON Ian Seakens | BRUGGINK CONSULTANCY BVBA Diederik Bruggink | EUROPOL Artur Romanowski | GREAT AMERICAN INSURANCE GROUP Jason Kyd Frank Scheckton |
| AMPAC SECURITY Ltd Elena Margrita | CAPTURETECH Maarten Anderson Gerben Hillebrand | FERONYL Johan Coussens Florent Sierens | GSLs Chris Clinch John Dolan Niall Feely Siobhan Plunkett |
| AMPAC SECURITY Ltd Jason Rowley | CASH LOGISTIK SECURITY AG Michael Mewes | G4S Alex Hurst Tony Smillie | GUNNEBO CASH AUTOMATION GmbH Florian Leicher Jose Manuel Salamero |
| ANTON DEBATIN GmbH Andreas Heidt | CENTIGON François Pot Thomas Vallee | G4S CASH SOLUTIONS John Mair Bas Rodenberg Paul van der Knaap Ab van Eck | INTER HANNOVER Niklas Bengtsson |
| AON Matt Hynes Mark Owers | CHANGE GROUP Sacha Zackariya | G4S CASH SOLUTIONS (BELGIUM) NV Jan Cappelle Ronald Kenens | INTERNATIONAL ANTI-CORRUPTION ACADEMY AND NORTHEASTERN UNIVERSITY Nikos Passas |
| AON BENFIELD ITALIA S.P.A. LIA Luisa Perucchini | CLYDE & CO LLP Nick Purnell | G4S CASH SOLUTIONS (CZ), A. S. Josef Svoboda | IPDS GROUP SA Jean Haab Peter Ruckstuhl Fred Tijink |
| APPLIED DNA SCIENCES Tony Benson | CPI - CRANE PAYMENT INNOVATIONS Mark Greenawalt Florian Zimmerman Neil Young | G4S CASH SOLUTIONS UK Ltd Bill Hoyne Sally Johnson Mike Bowen | IT KOMPETENZ GMBH Thomas Vietze |
| APPRICH SECUR GmbH Robert Frischbier Roberto Pareras | CTIF (BELGIAN FINANCIAL INTELLIGENCE PROCESSING UNIT) Philippe de Koster | G4S PLC Robert Juhos Graham Levinsohn | JLT SPECIALTY LIMITED Dominic Watson Asma Ahmed Steve Reeves |
| ARCA Enrique Cano Luca Cococcia | CURRENCY NEWS Pamela Alba | GEHRER AG Peter Gehrer Emilio Stornaiuolo | JOHNSON SECURITY LTD Ghislain Kwasny Mike Usen |
| ASSOVALORI Guido Caimi Antonio Staino Cesarina Giani Francesco Mies Nicola Nugnes | CURRENCY RESEARCH Inc. Philip White | GELDSERVICE AUSTRIA GmbH Günter Ernst | KABA AG Siegfried Gamma |
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| BANCO DE ESPAÑA Angel Camarena | DER MITTEL-STANDSVERBUND – ZGV E.V. Tim Geier | GLIAD SAS Vincent Bardin Giulio Contin | LINFOX ARMAGUARD PTY Ltd Peter Silk Michael Tenace |
| BANQUE DE FRANCE Cécile Sellier | DUTCH CENTRAL BANK Nicole Jonker | GLORY GLOBAL SOLUTIONS Ed Brindley Najib El Maftouhi | LOAD SAFER Carlos Riaz |
| BDGW BUNDESVEREINIGUNG DEUTSCHER GELD- UND WERTDIENSTE Andreas Goralczyk Dr. Harald Olschok | EUROPEAN BANKING FEDERATION Raf Rollier | | |
| BMC SPA - BATTISTOLLI GROUP Paolo Spollon | EUROPEAN CENTRAL BANK Doris Schneeberger | | |
| BRINK'S François Lagniez Carlo Weisen Guillaume Nonain Jacques Dubois Patrick Lagarde | EUROPEAN COMMISSION Rüdiger Voss | | |



| | | | |
|--|---|--|---|
| LOCKTON COMPANIES Cato Aamodt Nina Haug | MACTWIN Robin Bijland | RBR Felix Kronabetter | STRONGPOINT CASH SECURITY AB Lars-Åke Köpper Sébastien Pociello Jan Sander René Timmermans |
| LOOMIS Jose Manuel Castaneda Elena Fidalgo Kenneth Högman Aritz Larrea Georges Lopez Iñigo Moreno Martin Poledne Felix Sanchez Jan Schjoetz Patrik Andersson Dragan Djenadija Steve Gilberg Marten Lundberg Martti Ojanen Ronnie Waddell Stefan Wikman AB Patrik Högberg Jens Lundin | MARSH (PTY) Ltd Steven Ramsay de-Boer Steven A.J. Cole Paul Martin Kira Vronskaya | REWE GROUP René Heinisch | TECNOLOGIA BANCARIA S.A. Gabriel Montenegro Damasceno Nelson Tavares de Pinho Jaques Rosenzvaig |
| LOOMIS FRANCE Rui Teixeira Michel Tresch | NGZ GmbH & CO KG Jun Ikebe Yuki Mori Andy Radmer Thomas Vögler Masanori Yamazaki | ROSINKAS Mikhail Erokhovets | TECNOVE SECURITY Herrera Ismael Javier Mendoza |
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| LOOMIS INTERNATIONAL Urs Roeoesli | NOKAS CASH HANDLING Johan Petersson | SAFE4 SECURITY GROUP AS Roy Gjerde | TYSER & CO Ltd Luca Tondini |
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| | PROTECT Søren Markussen | SSL Nigel Vicary | |
| | | STANDARD BANK Jorg Fischer | |
| | | STARSTONE Richard Morris | |
| | | S.W. ASSOCIATES John Shaw | |

** List sorted by company name. Date of closing 9 May 2016*

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