

Crisis and  
Disaster Management:

# Cash Delivers

**ESTA**  
*The Cash Management Companies Association*

14 - 16 May 2017 | Cascais, Portugal

ESTA BUSINESS CONFERENCE, EXHIBITION AND GENERAL ASSEMBLY

# Welcome



Crisis and  
Disaster Management:

## Cash Delivers

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The Cash Management Companies Association

14 - 16 May 2017 | Cascais, Portugal  
ESTA BUSINESS CONFERENCE & EXHIBITION

## Crisis and Disaster Management: Cash Delivers ESTA Conference in Cascais



It is a pleasure for me to welcome you to the 2017 ESTA Conference in the beautiful city of Cascais.

This 33<sup>rd</sup> ESTA conference will probably be the most international conference

organised in many years. The programme prepared will welcome speakers from all over the world, for example New Zealand, China, Russia and the US. In addition, this conference will gather more exhibitors than ever before, with exhibiting companies representing a number of continents. This year's conference will be supported by more than 20 sponsors and exhibitors and we are very grateful for their support. I would like to thank our loyal sponsors and exhibitors without whom this annual conference would not be possible and extend an extra warm welcome to newcomers, exhibiting for the first time, whom I hope will remain with us for many years in the future.

The conference programme will deal with the sensitive topic of crisis and disaster management and the unique role that cash can play. Disaster management is not only about humanitarian assistance and relief to affected populations, it is also about the ability to make payments at a time of critical need. A number of companies are investing heavily in this area which

is a sign that there is an economic function to be fulfilled. What is the position of the cash industry? What is the specific role of the cash industry? The strong advantage of the cash industry is to deal with a very unique product, cash, which does not need any dedicated infrastructure. The key asset of cash is that cash still works when everything else fails.

In light of a possible initiative from the European Union, the conference programme will also cover the topic of maximum cash payment limits, which exist in a number of countries but not in others. The EU justification is the fight against organized crime and terrorism. Will these payment limits deliver the objectives? Should they be extended to all EU Member States and harmonized at EU level? The conference will cover many aspects of this issue and we hope that a lively debate will take place between our panelists and the audience, as we all, whether in business or in private life, will be confronted by this measure.

I hope you will fully enjoy the conference in Cascais and I'm looking forward to meeting you all in Cascais on 14 May.



*Kenneth Högman*  
President ESTA

## HOTEL CASCAIS MIRAGEM HEALTH & SPA ★★★★★

### 2017 Business Conference

#### VENUE

HOTEL CASCAIS MIRAGEM HEALTH & SPA\*\*\*\*\*  
Av. Marginal 8554,  
2754-536 Cascais, Portugal

**Conference sessions:** Sala I and Sala II

**Exhibition:** Sala III and Galeria

**Lunches:** Sala III and Galeria within exhibition area

**Welcome Cocktail:** Oásis Restaurant Terrace, 3<sup>rd</sup> floor,  
Hotel Cascais Miragem

**Welcome Dinner:** Oásis Restaurant, Sala Cascais  
and Sala Estoril

**Gala Dinner:** Arriba by the sea, Estrada Guincho,  
Edifício Arriba, 2750-642 Cascais, Portugal

#### DRESS CODE

Smart casual throughout the conference and evenings



## *Sunday, May 14, 2017*

#### REGISTRATION

The ESTA welcome desk is located in the reception area of the Hotel Cascais Miragem lobby area will be open from 15.00 until 19.30. We invite you to collect your conference bag and badge as soon as possible.

For all registered delegates and partners:

19.30-20.00 **Welcome Cocktail:** Oásis Restaurant Terrace. Kindly sponsored by Julong



20.00-23.00 **Welcome Dinner:** Oásis Restaurant, Sala Cascais and Sala Estoril on the 3<sup>rd</sup> floor

# Program

## Monday, 15 May - Partners Program

Lisbon Experience by Tram, including Castle S. Jorge, Historical Alfama District and lunch at the restaurant Museu da Cerveja.

09.00	Departure from the Hotel Miragem Cascais by bus with guide
16.00	Return to the Hotel Miragem Cascais



The registration desk is open on Monday and Tuesday from 08.00 and will be located in front of Sala I.

## Monday, May 15 - Morning session

### 08.00-09.00 REGISTRATION IN THE EXHIBITION AREA

09.00-09.20	<b>President's Welcome</b> <b>The ESTA conference in the future: results of the conference survey –</b> <i>Kenneth Högman, ESTA President</i>
09.20-09.35	<b>Keynote speech</b> <i>Pedro Gouveia, Superintendent, National Director for Private Security Department in Portugal</i>
09.35-09.50	<b>ECB update</b> <i>Henk Esselink, Head of the Issue &amp; Circulation Section, European Central Bank</i>
09.50-10.05	<b>Commission update on the CIT regulation, harmonization of cash limitations and update on the proposal for cash declaration at EU borders –</b> <i>Rüdiger Voss, Head of Section, European Cash and Legal Issues DG Economic and Financial Affairs</i>
10.05-10.20	<b>Position of ESTA on the proposed revision of the CIT regulation (response to the Commission) –</b> <i>Paul Van der Knaap, G4S, Chair of ESTA cash working Group</i>
10.20 -11.35	<b>CIT market in Portugal and the new security legislation –</b> <i>Rogério Alves, President of the Portuguese Association of Private Security Services Companies</i>
10.35-10.50	<b>Q&amp;A</b>

### 10.50-11.05 COFFEE BREAK & EXHIBITION

#### PANEL 1: CRISIS AND DISASTER MANAGEMENT: THE HARD LESSONS FROM EXPERIENCE

11.05-11.25	<b>The role of the private sector/Cash industry in aid and assistance programs –</b> <i>James Shepherd-Barron, Disaster Management Consultant &amp; Disaster Epidemiologist</i>
11.25-11.45	<b>China's experience in payments management in crisis situation –</b> <i>Dr Frank Feng, Leader National Finance Security &amp; System Equipment Engineering Research Center</i>
11.45-12.05	<b>The Norwegian National Bank's view on the role of cash in situations where other payment systems are not available and how to make it work –</b> <i>Ragnhild L. Solberg, Special Advisor, Norges Bank</i>
12.05-12.25	<b>Christchurch 2010 and 2011: ensuring cash delivery to the population –</b> <i>Alan Boaden, Former Head of Cash, New Zealand Reserve</i>
12.25-12.40	<b>Q&amp;A</b>

### 12.40-14.10 LUNCH & EXHIBITION



## Monday, May 15 - Afternoon session

### PANEL 2: HOW THE AID COMMUNITY/NGOS ORGANISE THE IN SITU FUNDING OF THEIR OPERATIONS

- 14.10-14.30 **The cash transferring programme: overview of the current situation vis-a-vis cash transfers in crises –**  
*Carlos Jorge dos Santos, Board member CaLP (Cash Learning Partnership)*
- 14.30-14.50 **Case studies in Nigeria and Liberia of humanitarian cash management –**  
*Julia Grasset, Emergency Food Security and Livelihoods, Save The Children (US)*
- 14.50-15.10 **Challenges facing humanitarian cash transfers post-World Humanitarian Summit (and current involvement of the private sector from the aid industry perspective) –**  
*Juliet Lang, UN Office for Coordination of Humanitarian Affairs*
- 15.10-15.25 **Q&A**

### 15.25-16.20 COFFEE BREAK & EXHIBITION

### PANEL 3: THE ROLE OF THE PRIVATE SECTOR IN ENSURING CASH AVAILABILITY IN CRISIS SITUATIONS

- 16.20-16.40 **Cash Continuity in Italy: mobile cash solutions –**  
*Francesco Solare, Security Manager, Mondialpol Service Group*
- 16.40-17.00 **ATMIA continuity plans –**  
*Ron Delnevo, Executive Director Europe, ATMIA*
- 17.00-17.15 **Q&A**
- 17.30-18.00 **ESTA Annual General Assembly (Effective members only)**

## Monday, May 15 - Evening

### EVENING FOR ALL CONFERENCE PARTICIPANTS

- 19.00 Departure by bus from Hotel Miragem to Arriba by the sea, Estrada Guincho, Edifício Arriba, 2750-642 Cascais, Portugal
- 19.30 **Gala Cocktail** - Kindly sponsored by Marsh  **MARSH**
- 20.30 **Gala Dinner**



# Program

## Tuesday, May 16 - Morning session

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

### CASH LIMITATION POLICIES IN THE AFTERMATH OF THE FINANCIAL CRISIS

- 09.00-09.20 **Cash: anti-crime and monetary policies implications on cash restrictions –**  
*Heike Mai, Senior Economist at Deutsche Bank Research*
- 09.20-09.40 **EU cash payment limits harmonization: EU inception impact assessment –**  
*Rüdiger Voss, Head of Section, European Cash and Legal Issues DG Economic and Financial Affairs*
- 09.40-10.00 **Italy's cash limits legislation in AML preventive framework –**  
*Ms Isabella Fontana, Head of International Relations for AML/CFT issues - Office VIII - Directorate for the prevention of financial crimes*
- 10.00-10.20 **The case for no limits –**  
*Erwin Gladisch, Bundesbank Director, Deutsche Bundesbank*
- 10.20-10.40 **ESTA's views on cash payments limitation –**  
*Thierry Lebeaux, Secretary General, ESTA*
- 10.40-10.55 **Q&A**

10.55-11.30 COFFEE BREAK & EXHIBITION

11.30-12.30 **ATTACK AND LOSS REPORT**

**ESTA Attack & Loss report 2016 –**  
*Clive O'Flynn, Brink's, ESTA SRWG Chair*

**North America update –**  
*Mark Lowers, President and Chief Executive Officer of Lowers Risk Group*

**Russia Update –**  
*Mikhail Erkhovets, Vice-President, Rosinkas*

12.30-12.45 **Q&A**

12.45 President's concluding remarks

**13.00 LUNCH AND END OF THE CONFERENCE**

All presentations  
made at the  
conference will be  
available on the  
ESTA Events page:  
[www.esta-cash.eu](http://www.esta-cash.eu)



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# Got it!

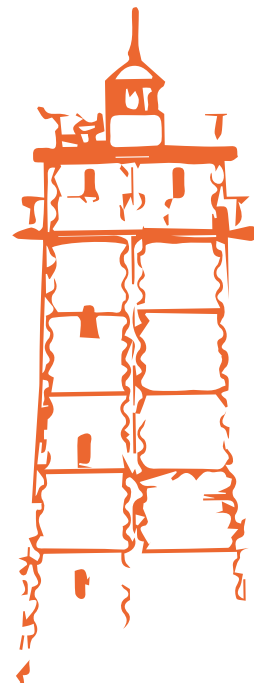
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## Conference Organizer

ESTA | European Security Transport Association  
Rond Point Schuman 6 B5 | 1040 Brussels | Belgium

Tel: +32 2 234 78 20

[www.esta-cash.eu](http://www.esta-cash.eu) | [contact@esta-cash.eu](mailto:contact@esta-cash.eu)

# Speakers

*We would like to express our sincere thanks to all our guest speakers and ESTA members who participate in the different sessions. Their combined efforts and valuable knowledge are what make the success of this 2017 ESTA Conference in Cascais.*



**Rogério Alvès.** President of the Portuguese Association of Private Security Services Companies ("AES – Associação de Empresas de Segurança") since 2010, elected for a third mandate in 2017. One of the Association's greatest battles is

addressing undeclared work and promoting good practices within the sector. AES has a working committee specially dealing with Cash Delivers issues. A lawyer since 1987, former chairman of the Portuguese Bar Association (2005-2007) Rogério Alves has a long and solid legal career, with a widely known public profile in all matters related with the Law. Invited Professor in Legal Discourse and Presentation at the Faculty of Law, Lisbon Catholic University, since 2005.



**Alan Boaden** worked as an economist at the Reserve Bank of New Zealand for almost 20 years. Then in 2004-2006 he managed the introduction of a new set of coinage. From 2006 to 2013 he was Head of Currency being responsible for the supply, security and quality of New Zealand's banknotes and coins.



**Ron Delnevo.** Executive Director Europe, ATMIA. Originally from Edinburgh in Scotland, Ron Delnevo has lived in London for many years. After gaining experience at Board level at a number of companies, Ron created UK Independent

ATM Deployer Bank Machine in 2003. He led the company until 2012, delivering industry-leading customer service and double-digit annual revenue growth. During that time, Ron actively participated in several LINK committees, taking a particular interest in improving financial inclusion and innovation. Having served as a Director of the UK Payments Council for 3 years and Chair of the European Board of the ATM Industry Association

for four years, in March 2014 Ron took up the role of Executive Director Europe for the ATMIA. Ron has a special focus on supporting choice in payment methods and is a recognised European thought leader on that subject.



**Carlos Jorge dos Santos.**  
Board member CaLP  
(Cash Learning Partnership).



**Mikhail Erokhovets.** Vice President and Board member of Rosinkas. He started working in the business in 1993 for Honeywell Home and Building Control with the responsibility for building automation and security systems sales in Russia.

In 2000 Mikhail joined Invensys Plc. as Managing Director of Invensys APV Division for Russia and CIS. In 2005 Mikhail was appointed Managing Director De La Rue Russia and CIS, in 2008 Area Sales Director Russia and CIS, India and China for De La Rue Cash Processing Solutions and since 2010 he is the Chief Operating Officer for Currency Partnership International (CPI).



**Henk Esselink** joined the Directorate Banknotes of the ECB in 2001, after having worked in the Currency Policy Department of De Nederlandsche Bank in Amsterdam for three years. In 2011 and 2012 he worked in the Directorate General Payments

and Market Infrastructure on issues related to the establishment of the Single Euro Payments Area (SEPA) and innovations in retail payments. Thereafter he returned to the Directorate Banknotes where he now holds the post of Head of the Issue and Circulation Section. He has a master's degree in business administration, and in law & finance.





**Frank Feng.** Dr. Feng joined in “National Financial Security and System Engineer Research Center” in China for 7 years. He is also holding the position of General Manager of National Training and Education Center for Financial Security.

He has been involved in several key projects in China: design and implementation for vault automation, cash processing automation and Cash circulation automation, remote monitoring for secure vehicle used for cash transportation, mobile payment security and management. His research interests are also in secure cash delivery and payment system in crisis situation in China.



**Isabella Fontana.** Head of Unit for International relations (AML/CFT), Directorate for prevention of financial crimes at the Italian Treasury Department (Ministry of Economy and Finance), Head of Italy FATF delegation.

After four years in the private banking sector, she won the public selection for managers in State Administration in 1998. She has worked as a senior administrative manager in the public sector and as inspector at local offices at the Ministry of Economy and Finance and in charge of several units. Since 2009 she has been an active member of FATF Italian delegation and participated in the working groups in charge of revising the AML/CFT international standards adopted in 2012 under Italy’s Presidency. She was a member of the Italian team under the Italian EU Presidency in 2014, which was in charge of negotiations for the 4<sup>th</sup> AMLD Directive and is still involved in the current revision of the same Directive. Isabella has a Degree in Political Science and Economics.



**Erwing Gladisch.** Bundesbank Director, Head of Section, (External Operational Procedures in Cash Payments). In 1982, Erwing Gladisch joined the Deutsche Bundesbank and completed a traineeship at the Head Office.

He has held various positions at the Deutsche Bundesbank. Since 2000 he is working in the

cash department. His main issue is the study of the cash cycle in Germany, the developments of cash in other countries and theoretical studies about the behaviour of people in the cash market.



**Julia Grasset.** Emergency Food Security and Livelihoods Specialist at Save the Children. She has management and implementation experience in Africa and the Middle East, including adoption and promotion of innovative approaches

and technology. She has extensive experience in design, implementation and management of cash transfer programming.



**Juliet Lang.** UN Officer for Coordination of Humanitarian Affairs. Juliet Lang has over 10 years of experience in humanitarian action in Sub-Saharan Africa and the Middle East including South Sudan, Somalia and Lebanon. She has

worked on cash programming for four years and for over two years has been the cash advisor for UNOCHA in Geneva. She co-chairs the Geneva Cash Working Group with CaLP and has led working groups in Lebanon, Nepal and Iraq.



**D. Mark Lowers.** President and Chief Executive Officer of Lowers Risk Group, a provider of enterprise-wide risk mitigation and loss prevention, employment screening, and data intelligence services through its three companies: Lowers

& Associates, Proforma Screening Solutions, and Wholesale Screening Solutions. He is a certified fraud examiner with over 30 years of experience administering risk management functions.

# Speakers



**Heike Mai.** Senior Economist at Deutsche Bank Research. Her recent work focuses on payment systems and innovations. She has been with Deutsche Bank's research department since 2004, specializing in research on banking, financial markets and regulation. Before, she was a sales manager at Deutsche Bank's Global Cash Management division. Heike Mai holds a diploma in economics and Spanish from University of Cologne, and a degree in business administration from VWA Stuttgart.



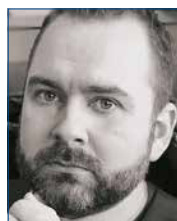
**Pedro Manuel Neto Gouveia.** Police Superintendent, Director of Private Security Department of the National Police. He holds a degree in Police Sciences, by the Higher Institute of Police Sciences and Homeland Security (ISCPSI). Thirty one years of police experience, in traffic police, lecturing in the Police Academy, chief of operations planning in Lisbon metropolitan command, strategic operations planning on national level. Various praises and medals awards for public services.



**Clive O'Flynn.** Senior Director of Brinks Global Security since the last 6 years. He initially started his career in Law UK Enforcement. He has now been working across the industry with over 20 years' of Ops and Security Knowledge. A Security and Operational Specialist in the field of Cash and Valuables in Transit, Cash Logistics Operations, Risk Management Processes and precious metal storage. Clive O'Flynn holds a Master's degree with honours, - Structural Build Engineering and has recently been certified with a diploma in Enterprise Risk Management (CICRA) He is the current Chairman of the Security Working Group for ESTA and holds membership in several other key global security organisations.



**James Shepherd-Barron.** Disaster management consultant who has spent more than 20 years advising international aid agencies, the UN, and governments on how to reduce the risk posed by natural hazards such as floods, earthquakes, and epidemics ... and then on how to manage response and recovery operations when all else has failed, and disaster has ensued. James is co-chair of the ATM Industry Association's 'Cash Access in Crises Committee' and founder of 'The ATM Appreciation Society'.



**Francesco Solare.** Security Manager (certified UNI 10459:2015) for MondialpolServiceGroup (ITA). Francesco is in Security Field since 2000. He started his career as a Commissioned Officer in the Italian Air Force (2nd Lt. Officer in Charge of Ground Defense and Military Facilities Security - Officer in Charge of Control Room - Head of Defense Department 1° ROA Gjakova – Kosovo). Other professional experiences: Private Security (Control Room Department Chief, Operations Manager, CEO); Retail: Department Head of Security.



**Ragnhild L. Solberg.** Special Adviser Cashier's Department Norges Bank / Central Bank of Norway MBA, Dipl. I.R. Ragnhild L. Solberg has been working in Norges Bank since 1987. She was heavily involved in the process of defining and changing the role of Norges Bank on the cash area in 2005. During the recent years Ragnhild has been working with the New Norwegian banknote series and different policy tasks related to the cash area.



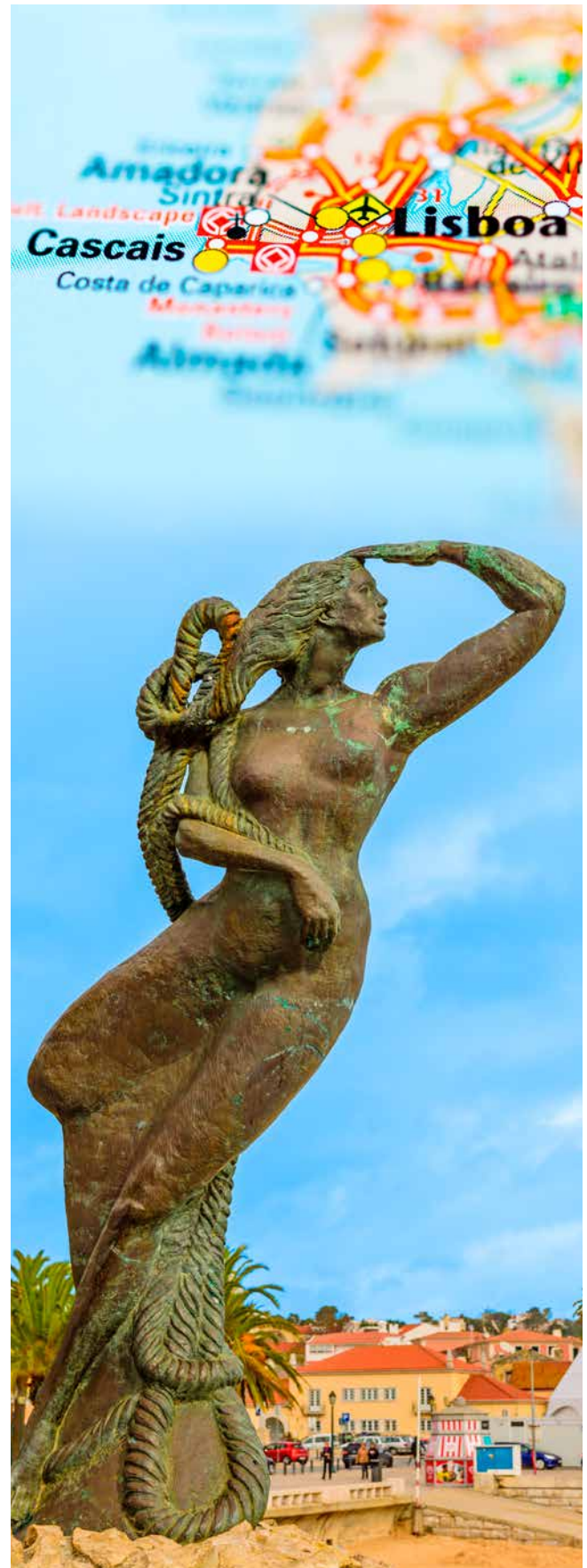
**Rüdiger Voss.** Euro protection and euro cash, European Commission, Brussels. Rüdiger joined the Directorate-General Economic and Financial Affairs in 2011 where he deals with euro cash policy, including cross-border

CIT, EU monetary agreements, euro coins, cash protection, cash efficiency, and future of cash. Rüdiger is qualified as judge in a court of law and earned a Ph.D. in Economics.



**Paul van der Knaap.** Managing Director of G4S Cash Solutions in The Netherlands, Board member of ESTA and Chair of the ESTA Cash Working Group. Paul has a background in consulting with expertise in strategic (financial)

management and payments. He started his career at KPMG in the Audit practice in 1992, to move to KPMG's Consulting business in 1996. Over a period of 10 years Paul held various positions in more than 60 projects around Europe. In 2006, Paul became partner with Atos Consulting (the former KPMG Consulting in NL) to head up the Banking sector and Payments team. In this period Paul also lead the global business development around Bank Payments (including SEPA) for Atos Origin and held responsibility for the European Centre of Excellence for financial management. Paul is a graduate from the Erasmus University Rotterdam with a major in Business Economics.



# About ESTA

## *The ESTA Board Members*

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### BOARD AND EXECUTIVE COMMITTEE MEMBERS

**President:** Mr. Kenneth Högman, Loomis

**Executive Vice President:** Mr. Carlo Weisen, Brinks

**Vice President:** Mr Robert Juhos, G4S

**Treasurer:** Mr. Luis Oro, Prosegur

**Secretary General:** Mr. Thierry Lebeaux

### 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, Brinks

Mr. Georges Periago Lopez, Loomis

Mr. Paolo Spollon, Batistolli

Mr. Peter Wesenberg, Nokas

## *About ESTA*

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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*

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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.



# Exhibition

## Exhibition 2017

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The Exhibition will be held in Sala III and the Galeria adjacent to the conference hall. It opens at 08.00 and is accessible throughout the whole conference. Coffee breaks and lunches are served inside the exhibition halls.

We would like to thank our Adherent members listed below for their participation in this years' exhibition:

## Exhibitors

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## Sponsors

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We also wish to thank our generous sponsors:



*for the conference bags*



*for the Sunday  
welcome dinner  
cocktail*



*for the conference  
brochure and the  
Monday gala cocktail*



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*A special thank you to Prosegur  
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throughout the conference.*

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