

Internal Loss White Paper



**AN EVOLVING
CASH MARKET**

ESTA BUSINESS CONFERENCE, EXHIBITION AND GENERAL ASSEMBLY

ESTA
The Cash Management Companies Association

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Chair, Security & Risk Management Working Group

Challenges To Our Industry



1. External Threats – Attacks
2. Increased Regulations
3. Decreasing use of Cash
4. Increased Costs
5. Internal Losses – our greatest challenge!!!

The Major Challenge – Internal Losses



1. To Resolve an Issue – must understand the issue.

“Familiarity is the foundation for resolution”

2. SRWG Directed “deep dive” to document/ provide basis to better manage and mitigate our major challenge

a. To defeat an “enemy” must truly “know” your opponent!!!

3. Result – a six month exhaustive “study” document in a comprehensive “White Paper”

The White Paper



Internal Losses – Control and Prevention

1. Introduction and Purpose
2. Internal Losses
3. Governance
4. Controls
5. Post Incident Routines
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