

ESTA Business Conference 2016

ANTICIPATING
EVOLVING
CUSTOMER
NEEDS

ESTA

The Cash Management Companies Association

ESTA
Business
Conference,
Exhibition
and
General
Assembly

Spain | 22-24 May 2016

MARBELLA

Talent search from Hollywood?



Welcome to Marbella

32nd

252

25

95

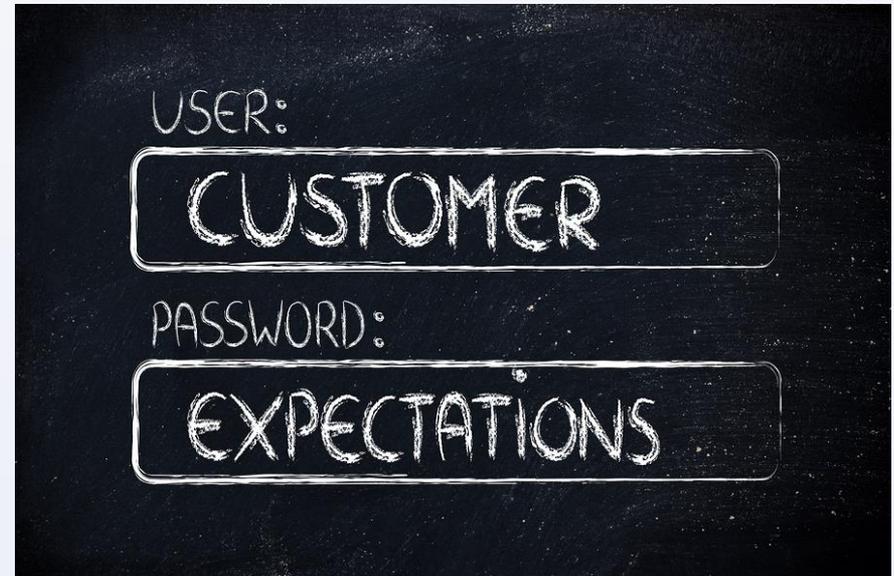
History of Marbella

- Inhabited since 7th century BC
- First iron furnace in Spain 1832
- Various economic periods
- Back to fishing and agriculture in the end of 19th century
- Tourism started in the mid 20th century
- Population today circa 140.000



Theme 2016: Anticipating Evolving Customer Needs

- Demand for cash is strong
- Public interest
- View on cash by customers
- Managing risks



We must ensure that cash is safe, available and the most efficient means of payment

Facing the challenge for cash?

- Despite different doom day scenarios we are still here
- Cashless! Contactless!
Understand the strengths and threats of cash (and alternatives)
- Everyone acts with their own interest in mind



Cash is still strong!



The image is a screenshot of a web browser displaying a news article. The browser's address bar shows 'business-reporter.co.uk'. The article's main image shows a close-up of a person's hand, wearing a blue wristband, pulling a £10 banknote from an ATM. The ATM has a 'Cash' label and a keypad with 'CANCEL' and 'CLEAR' buttons. Below the image, the article is categorized under 'MANAGEMENT' and has the headline: 'May Day bank holiday ATM record set as £1.7 billion withdrawn amid good weather'.

MANAGEMENT

May Day bank holiday ATM record set as £1.7 billion withdrawn amid good weather

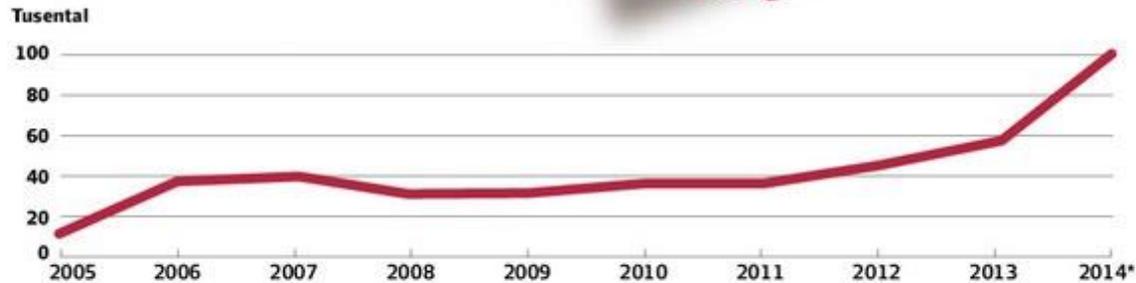
Criminal use of payment instruments



Swisch!....and the drug deal is done

Cashless drives cash usage?

Number of cash-cards handed out to migrants

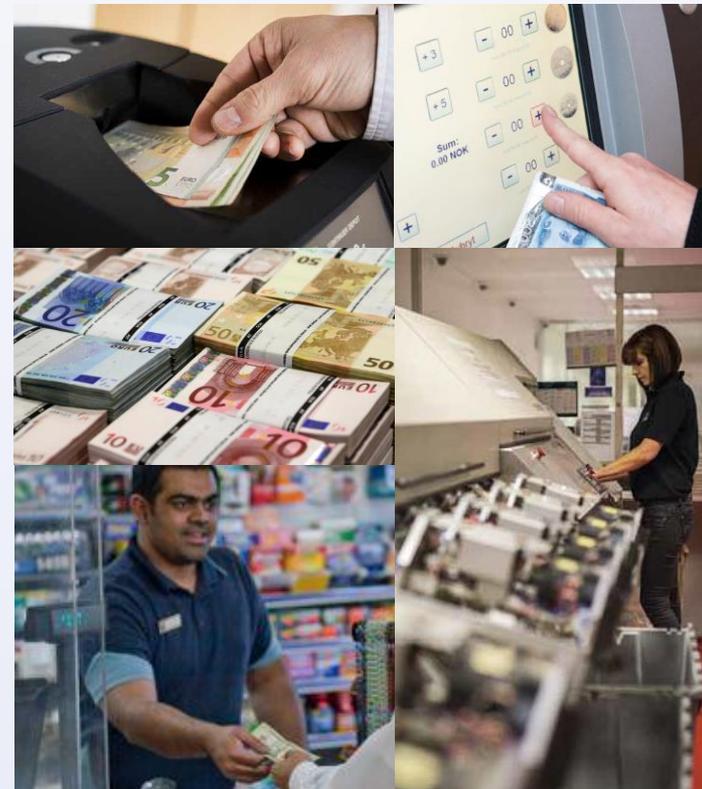


GRAFIK: ALEXANDER RAUSCHER, JENNY ALVÉN

*Siffran för 2014 är preliminär

Is the cash industry showing improved efficiency?

- Prices for cash services reduced over the last years in many markets
- Profitability more stable than pricing
- Conclusion = cash handling has become more efficient
- More focus on solution based services



ESTA's Vision keywords

Safety (or Risk)

- Continuously improved safety in the cash cycle
- Publish risk analysis to include banks, ATMs and retail
- Share good practices and suggest improvement
- Liaise with LEAs

Availability and Efficiency

- Sustaining access to cash for all in Europe & social inclusion
- Coordination within the industry's stakeholders for cash relevant issues
- Point of call for technical issues
- Continuously optimize the cash cycle; share best practice and define best-in-class standards

Recognized Industry Voice

- ESTA must be the "go-to-body" on European cash cycle matters
- In a competitive environment like ours, having a trusted and recognizable voice like ESTA's is critical
- We restore the truth and provide essential facts and data on cash

ESTA directors

Executive committee:

- **Kenneth Högman**, Loomis
- **Thierry Lebeaux**, Secretary General
- **Róbert Juhos** , G4S
- **Luis Oro**, Prosegur
- **Carlo Weisen**, Brinks

Other directors:

- **Paolo Spollon**, Battistolli
- **Peter Wesenberg**, NOKAS
- **Patrick Lagarde**, Brinks
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ESTA Exhibitors, Marbella 22-24, 2016



Thank you and welcome to
ESTA Business Conference 2016!

Introduction of Next Speaker

Mr. Victor Andrés

Bank of Spain