

Cash vs alternative means of payment: opportunities or threats?



Welcome



Cash vs alternative means of payment: opportunities or threats?

ESTA Conference 2018 in Budapest



It is a renewed pleasure for me to welcome you to this ESTA Conference, this year in the historic city of Budapest.

As in recent years, this 34th ESTA conference will continue calling on a majority of external

speakers, including academics and world renowned experts in their fields. At a time when new technologies appear at a pace never seen before, replacing recent technologies which are rapidly becoming obsolete, ESTA will take time to look at what this means in the payment landscape and in relation to cash. New electronic payments are appearing substituting for other electronic payments. Some of these payment instruments may pose threats to cash as they are coming closer to the convenience offered by cash. Yet, no electronic payment instruments can match all the attributes of cash. This year's conference will continue to showcase the unique features of cash. Standing alone, cash still remains on average the chosen payment instrument of consumers for half of all their payments.

This year's programme will also continue the debate started last year on the possibility of a EU wide cash payment limit. Since our conference in Cascais last year, ESTA has responded to the public consultation organised by the EU Commission, adding its voice to the many that opposed such limits: indeed, 95% of more than 30.000 respondents spoke against any harmonisation. ESTA has submitted a very substantiated

and comprehensive argumentation against the initiative arguing, as other respondents have, the ineffectiveness of such measures to curb terrorism funding. ESTA has also argued against any harmonisation on the grounds that limits in place in EU Member States do not create any distortion of trade that would be incompatible with the EU Treaties. One of this year's panels will look in more detail at this issue.

And whilst some are dreaming of a cashless society, this year's conference will look at the fallacy of such an idea and stress the critical implications of what cash less would be. Cash is the last small island of privacy in an ocean of connections to all sorts of networks. It is however more than just that: this is what our conference will focus on.

This year's conference will be supported by 20 sponsors and exhibitors – we are very grateful for their loyal and continued support. I would like to welcome particularly new Members having joined ESTA and exhibiting here for the first time.

I hope you will fully enjoy the conference in Budapest and I am very much looking forward to meeting you all in Hungary on 13th May.

A handwritten signature in blue ink, reading 'Kenneth Högman'.

Kenneth Högman
President ESTA



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2018 Business Conference

VENUE

INTERCONTINENTAL BUDAPEST

Apáczai Cs. J. u. 12-14.

Budapest, 1052, Hungary

Conference sessions: Ballroom I and Ballroom II

Exhibition: Ballroom III, Prefunction Area and
Panorama Rooms II-IV

Lunches: Exhibition area

Welcome Cocktail and Dinner: Gerbeaud Café

Gala Dinner: Europa Danube River Boat

DRESS CODE

Smart casual throughout the conference and evenings



Sunday, May 13, 2018

REGISTRATION

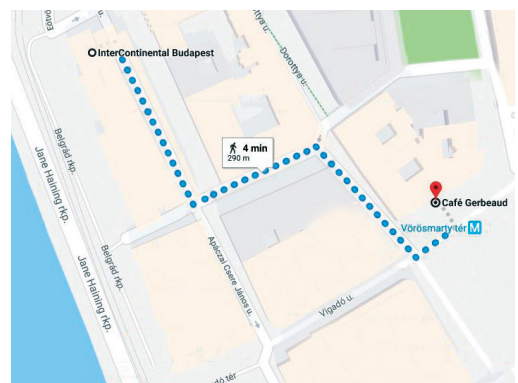
The ESTA welcome desk is located in the reception area of the Hotel InterContinental Budapest and will be open from 15.00 until 19.30. We invite you to collect your conference bag and badge as soon as possible.

The registration desk is open on Monday and Tuesday from 08:00 and will be located in front of the Ballroom I and II.

For all registered delegates and partners:

WELCOME DINNER

Dinner is served in the historic Gerbeaud House on Vörösmarty Square in an authentic last century atmosphere. This venue is a 4-minutes' walk from the InterContinental Budapest. We will welcome you in the Gerbeaud café and its glass-roofed Atrium.



19:00 – 20:00 **Welcome Cocktail at the Gerbeaud Café.**
Kindly sponsored by 

20:00 – 23:00 **Welcome Dinner at the Gerbeaud Café**

Program

Monday, 14 May - Partners Program

Partner Gourmet & City Tour including lunch at Stand 25, Bocuse d'Or award winner restaurant.

09:00	Departure from the lobby of the Conference Hotel InterContinental, Budapest with guide
16:00	Return to the Hotel InterContinental Budapest



Monday, May 14 - Morning session

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

09:00-09:15	President's Welcome by Kenneth Högman <i>Kenneth Högman, ESTA President</i>
09:15-09:30	Keynote speech <i>Pol. Major General Dr. Zsolt Halmosi, General Counsellor of Police, Deputy High Commissioner, Director General for Law Enforcement</i>
09:30-09:45	ECB update <i>Doris Schneeberger, Head of Currency Management Division in the Directorate Banknotes, European Central Bank</i>
09:45-10:00	Commission update <i>Dr. Rüdiger Voss, Euro protection and euro cash, DG Economic and Financial Affairs, European Commission</i>
10:00-10:15	World Cash Report <i>Paul van der Knaap, Managing Director G4S, the Netherlands</i>
10:15-10:30	Q&A

10:30-11:10 COFFEE BREAK & EXHIBITION

EU HARMONISATION OF CASH PAYMENT LIMITATIONS

11:10-11:20	Introduction by moderator <i>Andrea Nitsche, Director of Communication, G+D Currency Technology GmbH, Cash Matters</i>
11:20-11:35	States of Affairs, ESTA's position and engagement <i>Thierry Lebeaux, Secretary General, ESTA</i>
11:35-11:50	The ineffectiveness of cash restrictions as a tool for public policy <i>em.Prof.Dr.Dr.h.c.mult. Friedrich Schneider, Research Institute of Banking and Finance</i>
11:50-12:05	Can the EU harmonise cash payment limitations? <i>Sir David Edward Q.C., former judge at the European Court of Justice</i>
12:05-12:20	The impact of Cash payment limitations on casinos <i>Fredrik Haraldson, Head of Regulatory Affairs, Casino Cosmopol</i>
12:20-12:35	No Cash, no crime! <i>Dr. Nikos Passas, Distinguished inaugural Professor, Collective Action, Business Ethics and Compliance, IACA – International Anti-Corruption Academy</i>
12:35-12:50	Q&A

12:50-14:30 LUNCH & EXHIBITION

Monday, May 14 - Afternoon session

ALTERNATIVE (NON-CASH) PAYMENT INSTRUMENTS: THE FALLACY OF A CASHLESS SOCIETY

- 14:30-14:45 **Diversity of payment instruments for consumers**
Jean Allix, Special Advisor to BEUC
- 14:45-15:00 **Reality check: the consequences of demonetization in India**
Anupam Manur, Research Fellow and Manager of Post-Graduate Programmes, Takashashila Institution
- 15:00-15:15 **The fallacy of a cashless society**
Professor Malte Krüger, University of Applied Sciences of Aschaffenburg
- 15:15-15:30 **Innovations in payment instruments: a (too) fast moving pace?**
Alex Maple, Senior Research Analyst, RBR
- 15:30-15:45 **Q&A**


15:45-16:15 COFFEE BREAK & EXHIBITION

CASH VS ALTERNATIVE PAYMENTS: FRIENDS OR FOES?

- 16:15-16:30 **No cash, no banks!**
Professor Franz Seitz, Technical University of Applied Sciences of Weiden
- 16:30-16:45 **Cash and Banks: what's the future?**
Javier Santamaría, chair of the Board of European Payments Council
- 16:45-17:00 **Banks and the competition from Fintechs**
Christophe Bitner, CEO Arkea Banking Services
- 17:00 -17:15 **Cash, ATMs & Mobile Money: A much needed partnership**
Hugo Cuevas-Mohr, founder of Mohr World Consulting
- 17:15-17:30 **Q&A**
- 18:00-18:30 **ESTA Annual General Assembly (Effective members only)**

Monday, May 14 - Evening

EVENING FOR ALL CONFERENCE PARTICIPANTS

- 19:00 Departure from Hotel InterContinental Budapest to Europa Danube River Boat – Dock at Vigado Square
- 19:00 **Gala Cocktail** - Kindly sponsored by  **MARSH**
followed by Gala Dinner moving along the river Danube



Program

Tuesday, May 16 - Morning session

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

09:00-09:20 **Blockchain – adoption and use of crypto currencies by consumers and retailers**

Nicole Jonker, Senior Policy Advisor, Dutch National Bank

09:20-09:40 **Blockchain – interest of central banks in virtual/crypto currencies**

Prof. Gabriele Camera, University of Basel (author of work on crypto currencies for Sveriges Riksbank)

09:40-09:50 **Q&A**

09:50-10:50 COFFEE BREAK & EXHIBITION

ATTACK AND LOSS SESSION

10:50-11:15 **WannaCry again? Connected cash supply chain in the age of cyber-risks**

Barnabas Ferenczi, European sales and services activities G+D Currency Technology GmbH

11:15-11:45 **The Internet of Things and the security of the cash chain**

Patrice Rüllier, Managing Director, Oberthur Cash Protection and Jean-Yves Bernard, IDEMIA starchip

11:45-11:55 **Q&A**

ATTACK AND LOSS REPORT

11:55-12:20 **ESTA Attack and Loss Report 2017**

Clive O'Flynn, Brink's, chair of the ESTA Security & Risk Working Group

12:20-12:45 **North America update**

Mark Lowers, President and Chief Executive Officer, Lowers Risk Group

12:45-12:55 **Q&A**

12:55-13:00 **President's concluding remarks**

13.00 LUNCH AND END OF THE CONFERENCE

Presentations made
at the conference will
be available from the
Member Area on:
www.esta-cash.eu





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Conference Organizer

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 Tel: +32 2 234 78 20
www.esta-cash.eu | 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. We are grateful for their time and contribution to our event and appreciate that their combined efforts and valuable knowledge are what make the success of this 2018 ESTA Budapest Conference.



Pol. Major General Dr. Zsolt Halmosi, deputy head of the Hungarian National Police Headquarters. General Counsellor of Police, Deputy High Commissioner, Director General for Law Enforcement.



Jean Allix was appointed Special Advisor to BEUC in September 2016 dealing with financial services and competition issues. Prior to his position at BEUC, he worked from 1990 to 2016 in the European Commission as a principal administrator. From

1990 to 1999 he was in the consumer department dealing with financial services and in particular all the preliminary works on the introduction of the euro. From 2000 to 2006 he was dealing with payment issues in the DG internal market working on the legislation about payments in euro and all the issues related to Single Euro Payment Area (SEPA) such as the Payment Services Directive. In 2007 he moved to the directorate for competition always on financial services issues. He spent the last two years dealing with the Payment Service Directive (PSD2) and the Regulation on interchange fees. Before joining the European Commission, Jean had worked for a consumer association and for the French competition authority. He has been dealing with payment issues since 1987. Jean holds a DEA in Economics (Paris X University 1975) and is graduated from the Ecole Nationale de la Concurrence.



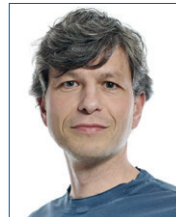
Jean Yves Bernard. Currently in charge of product security & certifications at IDEMIA starchip, which he joined in 2012, Jean Yves Bernard is a graduate of the "Ecole Nationale de l'Aviation Civile" (ENAC). Jean Yves is also IDEMIA representative

at Eurosmart Security working groups, involved in defining future solutions for IoT security. He previously occupied the position of technical manager at Thales security evaluation laboratory (ITSEF).



Christophe Bitner, ARKEA Banking Services, Président du Directoire. In the last 15 years Christophe had the opportunity to contribute in the fast and deep changing of the retail banking industry in France and in Europe by the transformation of

the models of distribution of banking products and services. My focus is to create value by the transformation of organizations by the innovation, the continuous improvement and the alignment of the processes and the tools on customer expectations.



Gabriele Camera, Professor of Economics at Chapman University and the University of Bologna. His research areas include monetary economics, macroeconomics, and economic theory. He has studied behavioural aspects of currency

systems through an innovative combination of theoretical and laboratory investigation. His work on the spontaneous emergence of money in laboratory economies has received international media coverage.



Sir David Edward. Q.C Professor Sir David Edward is Professor Emeritus at the School of Law, University of Edinburgh. Awarded KCMG, 2004; CMG, 1981. Admitted Advocate, 1962; QC (Scotland), 1974; Judge of the Court of First

Instance, 1989-92; Judge of the Court of Justice of the European Communities, 1992-2004.



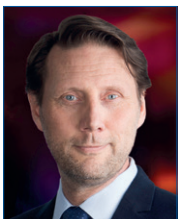
Alex Maple. Alex is a Senior Research Analyst at RBR. His work has covered topics including payment cards, self-service banking and branch automation. He has researched numerous

markets across the world, including Iran, India, Saudi Arabia and Vietnam, and led RBR research projects on ATM Shipments and Retail Cash Automation. He holds degrees from University College, London and the University of Oxford.



Barnabas Ferenczi leads the European sales and service activities at Giesecke + Devrient Currency Technology since 2012. He is responsible for providing technology, software and service solutions to professional customers all along the

cash cycle, across 50+ countries and all market segments in Europe. A frequent speaker at industry seminars, he has also contributed to a recent book on “Banknote Management for Central Banks”. Previously he gained valuable experience at the Central Bank of Hungary, where he worked for 13 years, managing economic analysis before taking over the cash department in 2006. As chief cashier he managed the establishment of the new automated cash center and led a major re-engineering effort aiming both in the central bank and across the whole cash cycle. A graduate of the London School of Economics, he lives and works in Munich, Germany.



Fredrik Haraldson has since several years worked as a legal counselor and in-house lawyer, predominantly in the Media & Entertainment sector with clients in the film and music industry as well as in the Gambling &

Casino business. Fredrik is currently working at Casino Cosmopol in areas such as business development, strategical and tactical planning as well as with regulatory and compliance issues. Fredrik is specialized in the areas of Intellectual Property, Copyright, Rights Management, Licensing, Contractual Law, Personal Data Protection and Anti-Money Laundering.



Nicole Jonker works as a senior policy advisor at the Payments and Market Infrastructures division of the Dutch central bank. She has been involved in various empirical studies in consumer behaviour and

retail payments, including the adoption of bitcoin payments by retailers, the usage payment diaries to monitor consumers’ payment behaviour and the environmental impact of cash and card payments. Nicole graduated with honours in Econometrics at the University of Amsterdam in 1996, and she obtained a PhD in Economics in 2001.



Malte Krüger is Professor of Economics at the University of Applied Sciences in Aschaffenburg (Germany). He has worked as a research fellow at the Bank of Spain, the European Commission and other institutions. He combines consulting

work (for PaySys Consultancy, Frankfurt) with academic research on payments and other areas. Currently, he works on a Bundesbank project on the costs and benefits of cash.



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.



Clive O'Flynn. Senior Director of Brinks Global Security since the last 7 years. He initially started his career in Law UK Enforcement. Clive has worked 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 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.

Speakers



Anupam Manur is a Research Fellow and Manager of Post-Graduate Programmes at the Takshashila Institution. He was previously working at the Indian Institute of Management – Bangalore. He writes regularly for the leading

English newspapers and opinion websites, such as the Financial Express, The Hindu, Mint, NDTV, CNN, Scroll, Bloomberg Quint, and others. He holds a Master's degree in International Business (Economics) from Lancaster University, UK. His research focus areas are at the intersection of economics, technology, and public policy. He's currently working on Unemployment in India, unaccounted income, digital payments and cash, and economic consequences of government intervention in markets. Anupam also teaches short beginner and intermediate courses in French when time permits. An avid trekker, he has managed to climb some of the tallest peaks in the Western Ghats mountain range and the Himalayas.



Hugo Cuevas-Mohr is the founder of Mohr World Consulting in the US. After more than 20 years as CEO of Money Transfer Companies, he has consulted for many financial institutions in Latin America, US and Europe. His work as a

Money Transfer & Remittance expert led to the development of IMTC, the International Money Transfer & Cross Border Payment Conferences and the RemTECH Awards.



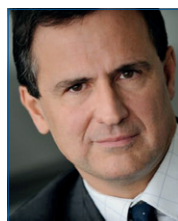
Andrea Nitsche has been Chair of the Global Cash Alliance Committee at the International Currency Association (ICA) since the ICA's inception in 2016. She launched the ICA's Cash Matters movement together with Gerben van Wijk

and is one the driving forces behind it. "Keeping Cash – Assessing the Arguments about Cash and Crime" was the first white paper published by Cash Matters. Andrea worked in various industries, always in communications with a focus on media relations and crisis communication. She also taught at a Canadian university and used to live in Berlin and Brussels, representing German

energy companies. Currently, she is Director Communications at G+D Currency Technology and lives in Munich. Andrea holds an M.A. in Liberal Arts from the University of Tübingen.



Nikos Passas is Professor of Criminology and Criminal Justice at Northeastern University. His degrees are from the Universities of Athens, Paris-II and Edinburgh. He is fluent in 6 languages and has more than 230 publications on corruption, illicit financial/trade flows, sanctions, informal fund transfers, remittances, terrorism, and financial regulation. He consults with law firms, financial institutions and various organizations, including the UN, EU, OECD, OSCE, IMF, the World Bank, research institutions and government agencies in all continents. His report on cash transaction limitations is available free here: <https://www.emeraldinsight.com/doi/full/10.1108/JFC-06-20170058>.



Patrice Rüllier. Currently Managing Director of Oberthur Cash Protection, which he joined in 2008, Patrice Rüllier is a Graduate of the Lyon Business School (EM Lyon) and the Stanford Graduate School of Business. Patrice is also Chairman

of EURICPA-European Intelligent Cash Protection Association and board member of ATMIA Europe. He previously occupied the positions of Managing Director and Commercial & Marketing Director in a number of High Technology companies.



Javier Santamaría is Chair of the European Payments Council and chairs the Board since June 2012. He has been a member of the EPC since its creation in 2002. As an independent, self-employed professional, Mr Santamaría has

accumulated broad and balanced expertise in the intertwined dimensions of payments – business-related, operational, technical – across different client segments and product lines, in the legacy and the innovative spheres. He has been immersed in both cooperative and competitive environments. Besides payments, he is interested in other banking fields and continues to be actively

engaged in academic matters. Mr Santamaría is also Chair of the Iberpay Board. Former Head of Operations and Business Services, he was Senior Vice President at Banco Santander until December 2016. He was a member of the Board of the Euro Banking Association and a Director of the SWIFT Board until the end of 2016.



Doris Schneeberger has been the Head of Currency Management Division in the Directorate Banknotes at the European Central Bank in Frankfurt since October 2015. Before that she was the Head of Equity Interest and Payment

Systems Management Division at Oesterreichische Nationalbank in Vienna since 2013 and the Deputy Head of Cash and Payment Systems Management Division from 2011. She holds a master's degree in business administration.



Friedrich Schneider was Professor of Economics at Johannes Kepler University of Linz, Austria, between 1.1986 and 9.2017. He retired in October last year. He obtained his PhD in Economics from the University of Konstanz in 1977. During 1991 to

1996 he was Dean of Social Science and Economics at Johannes Kepler University of Linz and Vice President for Foreign Affairs of the Johannes Kepler University of Linz from 1996-2007. He was President of the Austrian Economic Association during 1997-1999 and from 2005-2008 he was President of the German Economic Association. He has also been consultant to numerous organisations including the Brussels EU Commission, IMF, World Bank. Retired since 10.2017. He has published extensively in leading Economics journals including The American Economic Review, The Quarterly Journal of Economics, The Economic Journal, Public Choice, Kyklos, and the Journal of Economic Literature. He has also published numerous books including The Shadow Economy (together with Colin C. Williams, The Institute of Economic Affairs, 2013), Readings in Public Choice and Constitutional Political Economy (together with Charles K. Rowley, Springer Publishing Company 2008). He was the editor of the Journal of Public Choice from 1991 to 2004 and Perspektiven der Wirtschaftspolitik from 2000 to 2004.



Professor Franz Seitz teaches Economics with a special focus on Monetary Policy and Financial Markets at Weiden Technical University of Applied Sciences. He is author of numerous articles in national and international journals.

His main fields of research are monetary theory and policy, empirical macroeconomics and payments markets, especially cash in circulation. For many years now, Professor Seitz is acting as a consultant in different projects for the Deutsche Bundesbank, the European Central Bank, commercial banks and financial as well as non-financial corporations.



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.



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.

About ESTA

The ESTA Board Members

BOARD AND EXECUTIVE COMMITTEE MEMBERS

President: Mr. Kenneth Högman, Loomis

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Vice President: Mr. Paul van der Knaap, G4S

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Mr. Patrik Högberg, Loomis

Mr. Patrick Lagarde, Brinks

Mr. Georges Periago Lopez, Loomis

Mr. Paolo Spollon, Batistolli

Mr. Peter Wesenberg, Nokas

Mr John Campbell, G4S

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 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.

New Website: www.esta-cash.eu

ESTA's new website, with its fresh look, offers a mobile-friendly design.

Members have their own dedicated area for restricted documents such as ESTA's engagement material, letters and presentations as well as some working groups' documents.

Presentations and photos from this year's conference will be accessible from the members' only part where you will also find the archive of past events.



Exhibition

Exhibition 2018

The Exhibition will be held in Ballroom III, Prefunction Area and Panorama Rooms II-IV adjacent to the conference hall. It opens at 08.00 and is accessible throughout the whole conference. All coffee breaks and lunches are served inside the exhibition halls.

Exhibitors



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and the Monday gala cocktail*

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