



President's Welcome

PATRIK HÖGBERG

25TH OCTOBER 2021

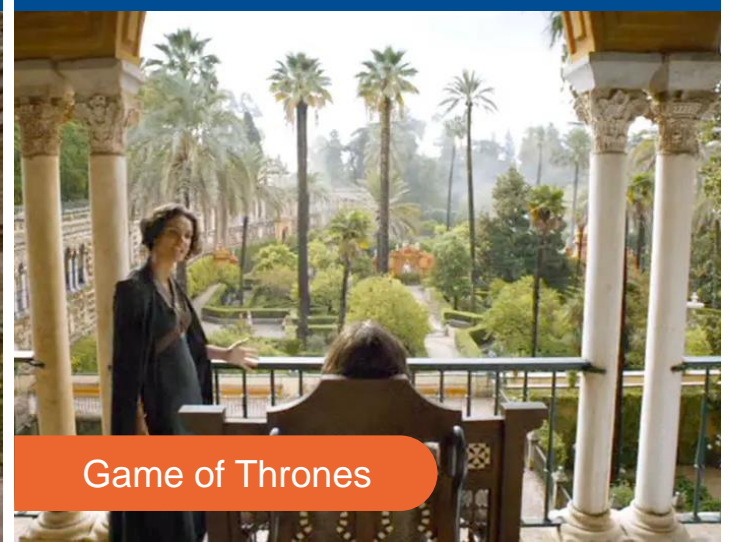
ESTA BUSINESS CONFERENCE,
EXHIBITION AND
GENERAL ASSEMBLY

ESTA

The Cash Management Companies Association



Lawrence of Arabia



Game of Thrones



Tomb of Christopher Columbus



No me ha dejado - It hasn't left me

Our vision is
to ensure that
cash is safe,
available and an
efficient means
of payment



What happened since May 2019?



The W.H.O. declared a global health emergency

JAN 2020



The global economy slid toward contraction

APR 2020



Worst downturn since the Great Depression

MAY 2020



“CASH IS DANGEROUS”

Consumers are moving away from cash



Lock-down has reduced use of cash up to 80%



Card payments also dropped – except for online shopping



Cash hoarding and precautionary measures



Increase of maximum threshold for contactless payments from €30 to €50



Retailers have decreased minimum amount for card payment to €0

New payment habits gained during the Covid crisis will not go away easily

Purpose of this conference



Knowledge and
learning



Insights and
reflections



Experience
exchanges



Networking



Explore Sevilla



Fun



186
delegates

59
organisations

27
countries

Freedom

Privacy

Individual liberties

Cashless society

Cash as a public good

Reduced cash usage

ECB update

Cash in times of COVID

Safeguarding availability

Panel discussion

Cashless payments

Use of Cash in Europe

Data Privacy

Online Shopping

Attack and Loss Report

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Thank you!