



Cash is cool

24 - 26 OCTOBER 2021, SEVILLA, SPAIN

**ESTA BUSINESS CONFERENCE,
EXHIBITION AND
GENERAL ASSEMBLY**

ESTA

The Cash Management Companies Association

Program

Monday, October 25 - Morning session

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

09:00 - 09:10 President's welcome *by Patrik Högberg*

09:15 - 09:30 Cash in Spain in times of COVID – *Keynote speech*
Helena Tejero, Director Cash and Issue Department of the Banco de España

09:30 - 10:05 Cash as a public good – *Keynote speech*
Dr Ursula Dalinghaus, Economic anthropologist and Visiting Professor of Anthropology Ripon College

10:05 - 10:25 European Central Bank update
Olivier Strube, Principal banknote issuer expert, European central bank (by video)

10:25 - 11:15 COFFEE BREAK & EXHIBITION

11:15 - 11:30 Update on ESTA's activities
Thierry Lebeaux, Secretary General of ESTA

11:30 - 12:10 How to stop the monetary 'Brave New World'?
Paulo Casaca, former MEP and Director of the South Asia Democratic Forum

12:10 - 12:40 Lessons learnt from a pandemic – how to be successful in a less-cash environment and safeguard the availability of cash
Monika Speckmaier, Head of Value Added Solutions and Services business at Giesecke + Devrient Currency Technology GmbH

12:40 - 12:50 Denaria and the protection of Cash in Spain
Javier Ruperez, President Denaria Platform

12:50 - 14:15 LUNCH & EXHIBITION

Monday Lunch kindly sponsored by



Monday, October 25 - Afternoon session

14:15

GOING CASHLESS? – FROM SWEDEN DEFENDING ITS CASH TO CBDCS REPLACING IT

Introduction by moderator *Andrea Nitsche, Chair of Cash Matters*

Riksbank; Swedish cash legislation: substance and expectations

Björn Segendorf, Senior Adviser at the Payment Department at Sveriges Riksbank

UK access to cash review: what next?

David Hensley, Founding Director of Enryo ltd.

Replacing cash by CBDC

David Humphrey, Professor of Finance at Florida State University (by video)

Cash Round Table update

Mark Bergfeld, Director Property Services & UNICARE at UNI Global Union – Europa

15:45 - 16:30 COFFEE BREAK & EXHIBITION

16:30

BIG DATA AND CONSUMERS PRIVACY

Introduction by moderator *Thierry Lebeaux, Secretary General of ESTA*

The dark pattern after GDPR – e-shopping and web surfing and absence of consent in data gathering
Midas Nouwens – Aarhus University

Individualization of prices in the digital economy

Antonio Capobianco, Acting Head of the Division of the OECD Competition Division

Loyalty schemes as a mean to influence consumers' payment choices

K. Paul Blond, Managing Director, the Blond Group

17:40 - 17:45 Ending remarks by *Thierry Lebeaux*

18:00 - 18:30 ESTA Annual General Assembly (*Effective members only*)

Monday, October 25 - Evening

EVENING FOR ALL CONFERENCE PARTICIPANTS

Gala dinner

19:00 Departure with coach from Mélia Lebreros Sevilla

19:30 Gala Cocktail followed by Gala Dinner at the Hacienda San Miguel de Montelirio

Gala Cocktail kindly sponsored by



Program

Tuesday, October 26 - Morning session

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

09:00 **Cost of cash**
Prof. Francisco Rodriguez Fernandez, University of Granada, Spain

09:30 **IS BIG BROTHER WATCHING YOU IN A CASHLESS SOCIETY?**

Introduction by moderator: *Jesse Hicks, Harbinger Communications*

Privacy, Identity, and the Perils of the Cashless Society
Prof. Domagoj Sajter, Faculty of Economics in Osijek, Croatia

Security and freedom: how much sacrifice of the latter can benefit the former?
Ard van der Steur, chairman of the Dutch Security Association, former minister of Justice, The Netherlands

Privacy issues in electronic payments
Jay Stanley, Senior Policy Analyst, American Civil Liberties Union

10:45 - 11:15 COFFEE BREAK & EXHIBITION

11:30 **ATTACK AND LOSS SESSION**

ESTA Attack & Loss Report 2020
Clive O'Flynn, Brink's, Chair of the ESTA Security & Risk Working Group

North American update on Attack & Loss
Neil Watson, Risk Mitigation Expert, Lowers Risk Group

12:30 **President's concluding remarks – Patrik Högberg**

12:40 **LUNCH AND END OF THE CONFERENCE**



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

Conference Organizer

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