

Cash is clean

DUBLIN, IRELAND | 15 - 17 MAY 2022



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

ESTA

The Cash Management Companies Association

Welcome

Cash is Clean!



In 2022, we will be returning to the place we had envisaged when life seemed to have stopped due to COVID and we will be meeting in Dublin for our annual Conference. I will be delighted to welcome you to our 37th ESTA

Conference, resuming with the normal period of May. As you all, I hope that these bad times will be forever behind us and that life, professional as private, will recover some form of normality.

Last year in October in Seville, the very successful ESTA conference was the first cash conference to gather physically after almost two years of virtual, online events. The success as well as the appetite for real life meetings, was testified by nearly 200 delegates joining us, and a sold-out exhibition. Pace of registrations for Dublin in May 2022 is showing that this appetite is still strong.

As always, we are particularly grateful to the delegates having registered and to the sponsors

and exhibitors who are continuously supporting our conference and have helped us going through these difficult times.

The programme we have put together is a first for a cash conference to address the very sensitive – not to say taboo! – issue of money laundering and cash. We will be debating the issue with a very impressive panel of experts in their field and assess the place of cash and non-cash in money laundering processes. A second panel will look at the future of cash in retail, after the sharp reduction of cash payments nudged by some e-payment operators on the ground of fallacious fears of contamination by cash.

I hope you will fully enjoy the conference in Dublin and I am very much looking forward to meeting you all on May 15th.

Patrik Högberg
President ESTA



CASH IS CLEAN
15 - 17 MAY 2022 | DUBLIN, IRELAND
ESTA BUSINESS CONFERENCE,
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GENERAL ASSEMBLY
ESTA
The Cash Management Companies Association

2022 Business Conference

VENUE

Royal Marine Hotel,
Marine Rd, Dún Laoghaire, Dublin, A96 K063

Conference sessions: Carlisle Suite

Exhibition: Pavilion Lounge, Mezzanine level, Carlisle West

Lunches: Exhibition area

Welcome Cocktail and Dinner: Guinness Storehouse

Gala Dinner: Trinity College,
Old Library Dublin



ROYAL MARINE HOTEL

DRESS CODE

Smart casual throughout the conference and evenings

Sunday, May 15, 2022

REGISTRATION

The ESTA welcome desk is located in the Pavilion Lounge on the ground floor of the Royal Marine Hotel and will be open from 15.00 until 19.00. We invite you to collect your conference badge as soon as possible.

For all registered delegates and partners:

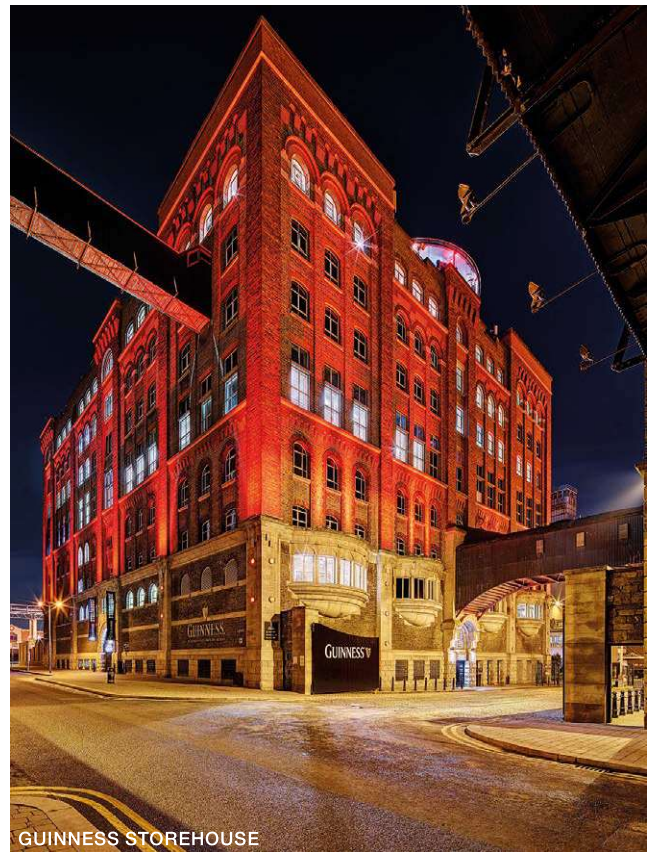
WELCOME COCKTAIL AND DINNER

19:30 Arrival at Guinness Storehouse for a self-guided tour of the brewery

19:45 – 22:45 Welcome Cocktail and Dinner on the fourth floor

Kindly sponsored by 

Address: St. James's Gate, Dublin 8.
Taxis must approach from Market Street
Guinness Storehouse is in central city, a 30-45 minutes' drive from the hotel at approx. 75 EUR.
We recommend booking your taxi: Borough Taxi's +353 (0)12800444 or Dalkey Taxis +353 (0)1 2857777



GUINNESS STOREHOUSE

Program

Monday, May 16 - Partners Program

Partner Tour Powerscourt & Dublin City Centre including highlights such as Phoenix Park, St Patrick's and lunch at The Brazen Head pub Dublin. Pre-booking is necessary.

09:00	Departure from the lobby of the Royal Marine Hotel with guide
15:00	Return to the Hotel



Monday, May 16 - Morning session

The registration desk is open on Monday and Tuesday from 08.00 and located in the Pavilion Lounge

09:00	President's welcome by <i>Patrik Högberg</i>
09:15	European Central Bank update <i>Olivier Strube, Principal Banknote Issuance Expert, ECB Directorate Banknotes</i>
09:45	European Commission update <i>Stavroula Christodoulaki, Policy Officer at the 'Euro protection and euro cash' unit of the European Commission (DG ECFIN)</i>
10:00	European Retail Payment Board: presentation on the report on access to and acceptance of cash <i>Diederik Bruggink, co-chair of the working group</i>
10:20	Cash is clean: no need for a launderette – the protection of notes against contamination <i>Nicolas Koutros, Deputy General Director of the François-Charles Oberthur Group (FCO) and Managing Director of the Bioguard & Co</i>

10:40 - 11:20 COFFEE BREAK & EXHIBITION

All Coffee breaks are kindly sponsored by



11:20	ESTA's update <i>Thierry Lebeaux, Secretary General of ESTA</i>
11:35	The role of cash in the French shadow economy <i>Thierry de la Bretèche, Deputy Director of the cash department, Banque de France</i>
12:05	The proliferation of anti-corruption rules and the risk of non-compliance <i>Frédéric Pierucci, Founding Partner of Ikarian, a consultancy advising on compliance in relation to anti-corruption laws</i>

12:45 – 14:15 LUNCH BREAK

Monday Lunch kindly sponsored by



Monday, May 16 - Afternoon session

14:15 **PANEL 1 – PART 1: CASH AND MONEY LAUNDERING: SCOPE OF USE IN ML AND PRIORITIES OF AML POLICIES**

Moderators: *Andrea Nitsche* (Cash Matters) and *Thierry Lebeaux* (ESTA)

- *Ms. Raluca Prună*, former Minister of Justice of Romania, Head of unit European Commission DG FISMA,
- *Mr. Philippe de Koster*, Head of the Belgian FIU, Advocate General at the Belgian Supreme court (“Cour de Cassation”)
- *Mr. Sacha Zackaryia*, CEO of the ChangeGoup
- *Prof. Nikos Passas*, North-Eastern University; School of Criminology and Criminal Justice
- *Mr. Ard van der Steur*, Chairman of the Dutch Security Association, former minister of Justice of the Netherlands
- *Ms Lotta Björklund Larsen*, Docent, Research Fellow, TARC (Tax Administration Research Centre) at University of Exeter Business School
- *Mr. Giovanni Tartaglia Polcini*, Magistrate and legal advisor to the Italian Ministry of Foreign Affairs; former President (2021) of the G20 anti-corruption work group
- *Mr. Frederik Richter*, Managing Editor at CORRECTIV, a not-for-profit investigative newsroom

15:45 **COFFEE BREAK & EXHIBITION**

16:30 **PANEL 1 – PART 2**

17:45 **End of Day one**

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

Monday, May 16 - Evening

EVENING FOR ALL CONFERENCE PARTICIPANTS

Gala dinner

18:30 Departure with coaches from the Royal Marine Hotel to Trinity College

19:15 Guided visit of the Old Library and the Book of Kells exhibition with Gala Cocktail followed by Gala Dinner in the Dining Hall of Trinity College

Gala Cocktail kindly sponsored by 

23:00 Dinner end and return with coaches to the Royal Marine Hotel



Program

Tuesday, May 17 - Morning session

The registration desk is open from 08.00 and located in the Pavilion Lounge

09:00 Key note address - *Mr Sean Fleming, Ireland's Financial services Minister*

09:15 PANEL 2: HOW TO RECONCILE CONSUMERS AND RETAIL WITH USING CASH IN PAYMENTS?

Moderator: *David Hensley: UK access to cash review*

- *Diederik Bruggink, Co-chair of the ERPB working group of the access to and acceptance of cash*
- *Jean Allix, Representative of BEUC (EU consumer associations)*
- *Jakob Rotte, Senior Economist - Dutch National Bank*
- *Sébastien de Brouwer, Chief Policy Officer, European Banking Federation*
- *Tim Geier, Managing Director, Mittelstandsverbund – ZGV e.V (small/medium size retailer organization Retailers' representative)*
- *Keith Williamson, Marketing & Product Director, CPS*

10:40 COFFEE BREAK & EXHIBITION

11:20 The Value of Cash – More Than 'Dirty Money'
Olaf Kowalski, Researcher in Constitutional and European Law at the University of Bonn

11:40 ATTACK AND LOSS SESSION

- *ESTA A&L report - Clive O'Flynn, Chair of ESTA Security and Risk Working Group*
- *North American update - Mark Lowers, CEO Lowers Risk Group*

12:40 President's concluding remarks – *Patrik Högberg*

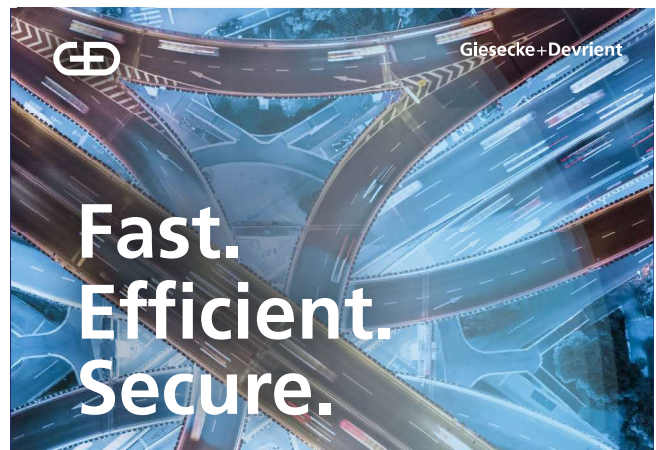
12:50 LUNCH AND END OF THE CONFERENCE



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

Conference Organizer

ESTA | European Security Transport Association
Rue de la Loi 223, Box 2 | 1040 Brussels | Belgium
Tel: +32 270 17 30
www.esta-cash.eu | contact@esta-cash.eu



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Chetan Patil
Managing Director, Cennox Europe

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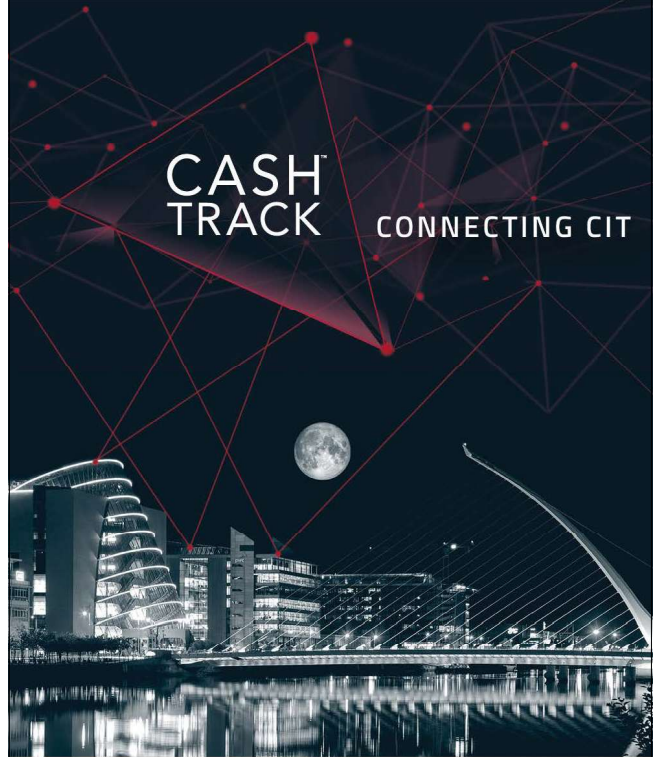


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Speakers

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 generous time and contribution to our event and appreciate that their combined efforts and valuable knowledge are what make the success of this 2022 ESTA Conference in Dublin.



Olivier Strube – Principal Banknote Issuance Expert, ECB Directorate Banknotes. Mr Strube has been working at the Directorate Banknotes of the European Central Bank since 2001. He has mainly been responsible for Eurosystem-internal tasks, foremost for the annual determination of the national

central banks' banknote requirements and the calculation of the banknote production volumes and their distribution. From 1996 until 2001 Mr Strube has held different positions at the Deutsche Bundesbank. He has a degree in business administration.



Stavroula Christodoulaki – Policy Officer at the 'Euro protection and euro cash' unit of the European Commission (DG ECFIN) dealing with formulating and monitoring policies and legislation in relation to euro cash matters.



Nicolas Koutros is the Deputy General Director of the François-Charles Oberthur Group (FCO) and Managing Director of the Bioguard & Co. He graduated in Electrical Engineering from the École Polytechnique Fédérale de Lausanne. He later graduated from INSEAD with a Master's in Business Administration.

He started his career in 1984, as a Project Manager of CIBA-CEIGY. In 1990, he joined SICPA (Switzerland) to become Plant Director, before moving to France in 1997 to join the FCOF group, as Divisional Director of Oberthur Fiduciaire. Since joining the FCOF group, his purpose has been to place the company at the forefront of innovation in the security printing industry. After leading the OF division until the end of 2020, Mr Koutros is currently in charge of developing the Oberthur Solutions division which offers innovative solutions for digital services and secure documents. In 2021, he was appointed Managing Director of the Bioguard & Co, a newly created company with the objective of deploying Bioguard™ technology beyond fiduciary printing. Bioguard™ technology is a solution which can be used in any industry to protect products, surfaces, packaging and paper offering customized solutions.



Diederik Bruggink works at the European Savings and Retail Banking Group and at the World Savings and Retail Banking Institute, where he is responsible for all payments topics worldwide. In that role, he analyses the multiple dimensions of the payments market, proposing and assisting in

agreeing the members' positions with respect to their payments businesses. He also advocates the associations' positions on payments with policymakers, regulators, standardisation bodies and industry associations, enabling a constant member dialogue on developments, with a particular focus on innovation. He was co-chair of the European Retail Payment Board working group on access to and acceptance of cash.



Thierry de la Bretèche is Deputy Director of the Cash Department at Banque de France for now 5 years. This department is in charge of banknotes and coins circulation over the country (exclusive of oversea territories). Starting in 1982 at Banque de France, he accumulated a strong experience

before his current position mainly as a project manager including in modernizing the cash management IT system from 2013 to 2017.



Frédéric Pierucci, is a former Senior Executive of Alstom with extensive international experience, having lived and worked in China, the USA, Algeria, the UK, Switzerland, Singapore and France during his 22-year career with the company.

In mid-2013, then the head of the global Alstom Boiler Business in Singapore, he was arrested by the FBI while disembarking at New York's JFK airport during a business trip to the United States, he was arrested for having allegedly participated in acts of corruption to secure a \$60 million contract for Alstom in Indonesia in 2003. He spent several months in high security prisons in the US and was ultimately released on a \$1.5 million bail package. During these months, he engaged in an in-depth study of the US Foreign Corrupt Practices Act (FCPA) and how it was applied by the US Department of Justice and the Securities & Exchange Commission (DOJ/SEC) to companies and individuals.

Having experienced the consequences of anti-corruption laws first-hand, as a former director of ALSTOM and as a defendant in anti-corruption proceedings, he has used his unique experience in the matter to advise businesses and their leaders on enforcement issues of the FCPA

and similar laws, as well as on the procedures to be put in place to guard against them. He founded IKARIAN in 2015, a compliance consultancy, dealing with the US FCPA, the UK Bribery Act, the French “Sapin 2” Law and other anti-corruption laws and standards.

Monday afternoon session

PANEL 1: CASH AND MONEY LAUNDERING: SCOPE OF USE IN ML AND PRIORITIES OF AML POLICIES



Andrea Nitsche is Chair of Cash Matters, a civil society movement funded by the International Currency Association (ICA). She holds an M.A. in Liberal Arts and worked in various industries, both in corporations and associations, always in communications with a focus on media relations, advocacy and crisis

communication. She used to live in Canada, studying and teaching at McMaster, as well as in Berlin and Brussels, representing German energy companies. Currently, she is Director Communications at G+D Currency Technology and lives in Munich. Cash Matters was launched 2017 and promotes cash through its website, www.cashmatters.org, and its social media channels. The movement is also actively engaged in advocacy for cash and commissions studies, e.g. “[Keeping Cash – Assessing the Arguments about Cash and Crime](#)” or “[Virtually Irreplaceable – Cash as Public Good](#)”.



Raluca Prună works for the European Commission, as Head of Financial Crime Unit in DG Financial Stability, Financial Services and Capital Markets Union (FISMA). From 2015 to 2017, she served as Minister of Justice in the Romanian Government. Since 2007, she worked in several Directorate Generals of the

European Commission, in various areas as fight against organized crime, financial crime, and free movement of goods. Previously she worked in the Legal Service of the Council of the European Union (2005-2007) and the Delegation of the European Commission in Bucharest (2000 -2005). Ms Prună started her career as lawyer in 1996. She is a founding member and former President of Transparency International Romania.



Philippe de Koster was appointed Director of the Belgian FIU CTIF-CFI in March 2016. He held the position of Deputy Director from April 2003 until March 2016. In September 2015, he was appointed First Advocate General at the Labour Court of Mons. He is

currently Advocate General at the Supreme Court of Belgium (*Cour de cassation*).



Sacha Alexander Zackariya co-founded the multi-award winning ChangeGroup International Plc in 1991 and was appointed CEO in July 2008. ChangeGroup is a world leader in currency exchange, ATMs, Tax-Free shopping refunds for international tourists and international payments.

3i Private Equity invested in ChangeGroup in the mid-1990s, and since then it has grown to serve over 5 million customers each year. ChangeGroup notably received the Queen’s Award for Enterprise in International Trade by HM Elizabeth II in 2006.



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-06-2017-0058>.



Ard van der Steur started his career as a lawyer at the international law firm NautaDutilh in Rotterdam where he became partner. He subsequently taught at the University of Leiden. He co-founded the lawfirm Legaltree in 2008. His political career began in his hometown of Warmond where he

served as municipal councillor for 12 years, he became a member of parliament in 2010 and was – amongst others - principal spokesperson on justice for his liberal party VVD and vice chairman of the committee on foreign

Speakers

Monday afternoon session: Panel 1 speakers continued

affairs. In 2015 he was inaugurated by the King as minister for security and justice, serving as the chairman of the justice and home affairs council of the European Union during the Dutch presidency. He is the chairman of the Nederlandse Veiligheidsbranche (Dutch Security Association) since april 2019.



Dr. Lotta Björklund Larsen holds a PhD in social anthropology and works as an independent consultant and a Research Fellow at University of Exeter Business School. Her research focuses on taxation and its implications for society – how tax forms people's relation to state, market and fellow citizens. Prior to

her academic endeavours, she pursued a long international career in the financial software business.



Giovanni Tartaglia Polcini – Magistrate, Legal Advisor at the Ministry of Foreign Affairs and International Cooperation of Italy, Writer and Professor, Giovanni Tartaglia is Head of the Italian delegation to the G20 Anti-Corruption Working Group and Italian delegate to the OECD Working Group

against Bribery. He is also Coordination of the third pillar of the EU Program EL PAcCTO.



Frederik Richter is Managing Editor at CORRECTIV, Germany's first non-profit investigative newsroom. He has been a financial and investigative journalist covering business, corruption, money laundering and fraud for over 15 years. Prior to joining to CORRECTIV, Frederik was based in the Middle East and South

East Asia. He has reported from over a dozen countries in these regions, including from Bahrain, where he was the Reuters correspondent from 2008 to 2011.



Seán Fleming is Minister of State at the Department of Finance. He was appointed to this role in July 2020. Seán was elected to represent the Laois-Offaly constituency at the 2020 General Election, having been first elected to the Dáil in 1997.

Tuesday morning session

PANEL 2: HOW TO RECONCILE CONSUMERS AND RETAIL WITH USING CASH IN PAYMENTS?



David Hensley is one of the founding Directors of Enryo Ltd. Launched in 2019 they offer risk and resilience management services to support their clients plans to model the impact of changes in the payments and technology landscape. He is also a member of the UK review into Access to Cash ("is Britain ready to go

cashless?). Prior to this David has over 30 years' experience working in financial services. Having spent 25 years in senior management roles with Santander covering business transformation, operations and customer services he then moved to become the Director of Cash Services UK, the membership organisation responsible for the collaborative aspects of wholesale cash management. Alongside these roles he has also held independent non executive positions with two leading financial services providers (Link & BACS).

Diederik Bruggink. Mr. Bruggink's biography can be found on page 7 of this brochure.



Jean Allix was appointed Special Advisor to BEUC in 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 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.



Jakob Rotte obtained his Master Degrees in Economics from Erasmus University Rotterdam and the University of British Columbia in Vancouver. After a short contract with a private company, he started to work in 1987 at DNB, the central bank and prudential supervisor in the Netherlands. Within DNB, he worked

in international monetary affairs, supervision, financial stability and, since 2013, in payments, including cash policy.



Sébastien de Brouwer is Chief Policy Officer at the European Banking Federation (EBF) and member of the EBF Management Committee. He is supervising all EBF policy areas as well as horizontal functions such as Legal affairs. As part of his activities, Sébastien is also Board member of the European

Payment Council (EPC), member of the European Banking Authority (EBA) Banking Stakeholders Group (BSG) and member of various Expert Groups at EU level. He is also member of the editorial Board of the *Revue de Droit Bancaire et Financier*. He is a Belgian national with a Law Degree from the Catholic University of Louvain-la-Neuve and a postgraduate in international law (University of Leiden) and in Business Studies (London School of Economics and Political Science). He also holds a certificate in corporate governance (International Directors Banking Programme) from INSEAD. Sébastien joined the EBF in 2006. Before joining the EBF, Sébastien was Head of European Affairs and Member of the Executive Committee with Febelfin, the Belgian Federation of the financial industry (including banks) and previously legal adviser, in charge notably of compliance and AML related issues. He was also at that time training bankers on AML for the Belgian Banking Academy. Prior to that Sébastien also worked in an international bank (Custodian) and an Insurance Company (management of important claims).



Tim Geier legal practitioner since 2010, has worked in EU public relations for various associations for 11 years. Since 2018 he acts as Managing Director EU Affairs of DER MITTELSTANDSVERBUND – SME GROUPS Germany – in Brussels. At the same time Tim Geier renders legal services and consultancy for groups of

independent retailers in the ServiCon eG, a subsidiary of SME GROUPs Germany.



Keith Williamson Marketing and product management director at CPS.

Keith is responsible for all CPS Marketing activities including the Product Roadmap. He has been with CPS for over 12 years, holding roles in Product Management, Marketing, Technical Sales and Commercial. During this time he has gained

a broad experience and knowledge of the complete cash cycle. Prior to joining CPS, Keith worked for 10 years in the electronics industry, working with major manufacturers like Samsung, Philips, and Motorola.



Olaf Kowalski graduated in law at the University of Bonn, Germany, specializing in German constitutional, European and Public International Law. He is managing officer at the university's interdisciplinary Research College on Normative Foundations of Society. His general research there

focuses on the implications of digitalization on law and political legitimacy. In his Ph.D. thesis, he questions the constitutional validity of an abolition of cash regarding several fundamental rights issues.

ATTACK AND LOSS REPORT



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 is Senior Director of Brink's Global Security since the last 12 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.

About ESTA

The ESTA Board Members

BOARD AND EXECUTIVE COMMITTEE MEMBERS

President: Mr. Patrik Högberg, Loomis

Executive Vice President: Mr. Carlo Weisen, Brink's

Vice President: Mr. Paul van der Knaap, G4S

Treasurer: Mr. Luis Oro, Prosegur

Secretary General: Mr. Thierry Lebeaux

OTHER BOARD MEMBERS

Mr John Apthorpe, G4S

Mr Michael Gabay, Brink's

Mr Guillaume Nonain, Brink's

Mr Michel Tresch Loomis

Mr Geir Wulsch, Loomis

Mr. Miguel Bandrés, Prosegur

Mr. Paolo Spollon, Batistolli

Mr Morten Haugen, Nokas

Mr Björn Zueger, Loomis

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.

Website

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 2022

The Exhibition will be held in the **Pavilion Lounge, in the Mezzanine level and Carlisle West Suite** adjacent to the conference hall. It opens at 08.00 and is accessible throughout the conference. All coffee breaks and lunches are served inside the exhibition halls.

Exhibitors

We would like to thank our Adherent members for their participation in this years' exhibition:



Sponsors

We also wish to thank our generous sponsors:



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We thank our Generous sponsor
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