

# CASH PROUD!



2-4 JUNE 2024, PRAGUE CZECH REPUBLIC

ESTA BUSINESS CONFERENCE  
EXHIBITION AND GENERAL ASSEMBLY

**ESTA**  
The Cash Management Companies Association



# CASH PROUD!

ESTA Conference 2024 in Prague

Paying in cash is natural and every one of us should be proud to pay in cash, a form of money which is the most inclusive, the cheapest and the most universal of all. For ESTA as the cash association, recalling that each one of us is entitled to freedom of choice in payments means that cash is the corner stone of that freedom. This is a duty that we are endorsing with delight through this year's conference. Not least because using cash is nothing less than preserving an ecosystem which has allowed societies to grow for centuries.

For my first conference as President of ESTA, with a vastly renewed Board, I will be very pleased to welcome you in the marvellous city of Prague, in the heart of Europe. This year's event will innovate, once again, with new forms of debates. At a time when dismissing cash has become the new normal, we will learn from other industries and how they are responding to their detractors.

Covid-19 has clearly taken its toll on cash. Maybe this was a hard lesson to learn: as always, there is light at the end of the tunnel. We will learn why an increasing number of governments now realise that cash has to be protected, for the benefit of their people.

As for previous years, we are particularly grateful to the delegates having registered and to the sponsors and exhibitors who are continuously supporting our conference. And to our speakers who are committing their time for the benefit of the cash community.

I hope you will fully enjoy the conference in Prague and I am very much looking forward to meeting you all on June 2nd.

A handwritten signature in blue ink, appearing to read 'Guillaume Nonain'. The signature is fluid and stylized, with a long horizontal stroke at the beginning.

**Guillaume Nonain**  
President ESTA



# 2024 BUSINESS CONFERENCE

## CONFERENCE VENUE

**Prague Marriott Hotel**, V Celnici 8, 110 00 Prague, Czech Republic



**Conference sessions:** Bohemia I-III

**Exhibition:** Moravia I-III and Foyer Hall

**Lunches:** Moravia I-III and Foyer Hall

**Welcome Cocktail and Dinner:** Restaurace Obneci Dum located in the Municipal House Restaurant

**Gala Dinner:** Empire Hall at the Slovanský dům, Na Příkope 859/22, 110 00 Praha1 Nové Mest at 4 minutes' walk from the hotel

## DRESS CODE

Smart casual throughout the conference and evenings

## SUNDAY, JUNE 2, 2024

### REGISTRATION

You are invited to collect your badges at the ESTA welcome desk located in the reception area of the Prague Marriott Hotel. The welcome desk will be open from 15.00 until 19.00



For all registered delegates and partners:

### WELCOME COCKTAIL AND DINNER

**19:00 – 22.00**

Welcome Cocktail and Dinner: Restaurace Obneci Dum located in Municipal House Restaurant a 3 minutes' walk from the hotel.

Kindly sponsored by  Cennox

## MONDAY, JUNE 3

### MORNING SESSION

- 08.00-09.00** Registration in the Exhibition: Foyer Hall
- 
- 09:00 - 09:15** **President's Welcome by Guillaume Nonain**
- 
- 09:15 - 09:35** **Welcome address by the Czech National Bank**  
*Dr. Jan Mayer*, Deputy Executive Director of the Cash and Payments Department, CNB
- 
- 09:35 - 09:55** **European Commission update**  
*Dr. Rüdiger Voss*, Euro protection and euro cash, DG ECFIN, European Commission
- 
- 09:55 - 10:15** **European Central Bank update**  
*Cécile Bécuwe*, Principal Banknote Issuance Expert, European Central Bank
- 
- 10:15 - 10:35** **Update on ESTA's activities**  
*Thierry Lebeaux*, Secretary General of ESTA
- 
- 10:35 – 11:30** **COFFEE BREAK & EXHIBITION**
- 
- 11:30 - 11:55** **The increasing decline of ATMs and its Impact on Cash Management Strategies,**  
*Sofia Sadiq*, International Advocacy and Content Manager,  
The ATM Industry Association, ATMIA
- 
- 11:55 - 12:20** **Change Money - Access for Citizens and Merchants - and impact on cash acceptance and usage,**  
*Martina Horáková*, Managing Director, The International Mint Industry Association, IMIA
- 
- 12:20 - 12:40** **30 years of tarnishing cash, Hakon von Holst, Journalist**
- 
- 12:40 – 14:15** **LUNCH & EXHIBITION**
- 
- 14:15 - 14:50** **Leading the DNB to initiate a legislation on cash,**  
*Jeroen Crijns*, PWCs, Author of the report on the future of the cash cycle in the NL
- 
- 14:50 - 15:45** **Are CBDCs a subtle way to kill cash?**  
Debate *Mehul Desai* & *Brett Scott*  
Moderated by *Andrea Nitsche* (Ex CashMatters)
-

## MONDAY, JUNE 3

### AFTERNOON SESSION

**15:45 – 16:30** COFFEE BREAK & EXHIBITION

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**16:30 - 16:50** Coexisting with cash – how Mastercard is enabling choice  
*Anna Oshchepkova*, Acceptance team, Mastercard

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**16:50 - 17:30** Less cash vs cashless?  
Debate *Anna Oshchepkova* (Mastercard) & *Mario Valls* (Denaria)  
Moderated by *Thierry Lebeaux* (ESTA)

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**17:30** End of day one

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**17:45** ESTA Annual General Assembly (Effective members only)

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## MONDAY, JUNE 3, EVENING

### EVENING FOR ALL CONFERENCE PARTICIPANTS

### GALA DINER

**19:00** Departure by foot from the Prague Marriott Hotel a 4 minutes' walk

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**19:15** Gala cocktail in the Empire Hall at the Slovanský dům  
kindly sponsored by  Marsh  
followed by the Gala Dinner

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**22.30** Dinner end




All Monday coffee breaks are sponsored by **CashPilot**  
The Monday Lunch sponsored by **Gehrer**



## TUESDAY, JUNE 4

### MORNING SESSION

- 08.00-09.00** Registration in the Exhibition Foyer Hall
- 
- 09:00 - 9:30** The cash strategy of the UN High Commissioner for refugees –  
*Jean-Paul Cavaliéri*, former head of UNHCR in Libya.
- 
- 09:30 - 10:00** Cash situation in the Netherlands: the cash market side, **Bas Rodenberg**, Brink's
- 
- 10:00 - 10:45** **Panel: Proudly communicating on cash: lessons from other industries with perception issues**  
Moderator: **Warwick Smith**, Government relations and communications adviser
- The pharmaceutical industry, **David Earnshaw** (ex-MSD)
  - The Plastic Industry, **Joseph Tayefeh**, Secretary general, Plastalliance, author of "Plastique bashing"
  - The paper packaging industry **Matti Rantanen**, Director general European Paper Packaging Alliance
- 
- 10:45 – 11:20** COFFEE BREAK & EXHIBITION coffee break is sponsored by  **ALVARA**  
DIGITAL SOLUTIONS
- 
- 11:20** Cash situation in Sweden: what has worked best, legislation or war?  
*Jan Bertoft*, Swedish Consumers' Association
- 
- 12:00** 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
- 
- 12:50** President's concluding remarks, **Guillaume Nonain**
- 
- 13:00** LUNCH AND END OF CONFERENCE



ESTA is organising complementary coach transfers from the hotel to Prague airport (Vaclav Havel) on the Tuesday after conference end. Coaches are leaving at **13:30 and 15:30** on a first come, first served basis.



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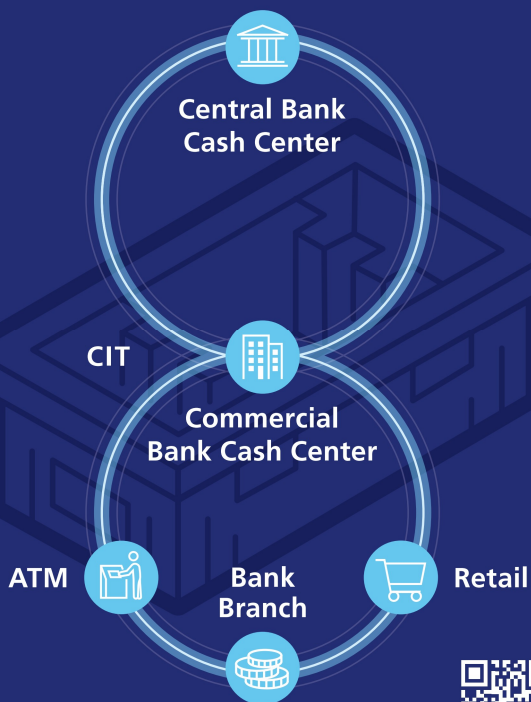
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# SPEAKERS

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 and appreciate that their combined efforts and valuable knowledge are what make the success of this 2024 ESTA Conference in Prague.



**Dr. Jan Mayer**, *Deputy Executive Director of the Cash and Payments Department*

Jan Mayer earned his Doctorate in Law from the Faculty of Law of the University of West

Bohemia in Plzeň. After completing his studies, he worked as trainee lawyer in the law firm of Dana Kořínková and as a member of the Board of Supervisors and the Board of Directors in CONGER, a.s. In 2010–2011 he worked at the CNB as principal business methodologist. Thereafter he worked as Deputy Director General of the Prison Service of the Czech Republic. In October 2012, he returned to the CNB as Director of the Business Division of the Administration Department. In 2021, the Bank Board appointed him Director of the Cash Circulation and Payment Media Protection Division of the Cash Department, a role he has maintained to the present.



**Rüdiger Voss**,  
*Head of section, 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.



**Cécile Bécuwe** is a Principal Banknote Issuance Expert at the European Central Bank since 2010. She is notably involved in monitoring the evolution of the CIT/CMC

sector and recently she contributed to the report on CIT/CMC concentration. She is otherwise involved in crisis management at the Banknote Committee level, in monitoring the implementation of the Guideline on the Eurosystem Production and Procurement System and ECB representative in the European Payments Council – Cash efficiency Working Group. From 2001 to 2010, Cécile held various positions at the Banque de France notably in the Cash Department.



**Sofia Sadiq** joined the ATMIA team in 2022 as the International Advocacy and Content Manager. She is responsible for working closely with ATMIA members in the Euro-

pean Chapter, regional chapters and at regional advisory board meetings and committees to understand how best to respond to key industry issues of the day. Sofia is an experienced communications and media professional with many years' experience of working in a diverse range of industries within both public and private sector organisations.



**Martina Horáková** is the managing director of the International Mint Industry Association (IMIA), cash and coin access and acceptance advocacy. She has over 15 years of

experience as central banking and regulatory specialist and previously worked at Central Banking Publications, before founding her consulting and research company, focusing on cash, digital payments and central bank digital currency. Martina studied economics at FU Berlin and holds an MSc in development economics from SOAS University of London.



**Hakon von Holst**, is the voice of the young generation for cash. Since 2019, he has been contributing to bringing the war on cash to light with meticulous research. In countless

publications, he clarifies the misinformation spread about cash and finds new words for the benefits of what is, in his words, the only established free payment system, in order to initiate a movement for the preservation of cash payments. Hakon lives in southern Germany. He is a journalist, writer and editor.



**Jeroen Crijns** is an advisor to executives for Strategy& based in Amsterdam with more than 16 years of strategy consulting experience. He is a Partner and leads Strategy&'s Financial Services practice in the Netherlands. Jeroen focuses on supporting clients across Europe with our strategy-through-execution value proposition and has extensive

experience in optimizing cash operations.



### MONDAY, JUNE 3 – MORNING SESSION

## DEBATE: ARE CBDCS A SUBTLE WAY TO KILL CASH?



**Mehul Desai** has over three decades of experience in FinTech, ICT and related new-economy applications worldwide, focusing on intellectual property, product development, business development, strategy, and international operations. He has done pioneering work in the field of secure personalized transactions, with focus on finance, retail, healthcare, and government services for mobile phone users, evolving the Digital Wallet, to a Mobile Wallet, to a Lifestyle Container. Mehul is co-founder of several companies and active on the board of numerous companies with focus on global financial services and the FinTech industry. He authored August of Money, The Quest for Cashless Society - which was published in August 2015. Mehul holds a B.S. in Telecommunication Engineering and a M.S. in Engineering Management.



**Brett Scott** is an author, journalist, economic anthropologist and former financial broker exploring the politics of money systems, finance and digital technology. He is the author of Cloudmoney: Cash, Cards, Crypto and the War for our Wallets and The Heretic's Guide to Global Finance: Hacking the Future of Money. He has written for publications like The Guardian, Business Insider, New Scientist, Huffington Post, Wired Magazine and CNN.com, covering the dynamics of cashless society, fintech, cryptocurrency, monetary reform, economic activism, alternative finance and the politics of technology. Brett obtained a degree in anthropology in South Africa and a Masters in international development at Cambridge University (UK).



**Andrea Nitsche** is formerly 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. Andrea was formerly Director Communications at G+D Currency Technology and lives in Munich.

### MONDAY, JUNE 3 – AFTERNOON SESSION

## DEBATE: LESS CASH VS CASHLESS?



**Anna Oshchepkova** is a Senior Vice President of In-Person Acceptance Product Organization within Global Acceptance Solutions. She is responsible for the strategy, commercialization and product development focused on In-Person Acceptance solutions like SoftPOS (incl. Tap on Phone and Cloud Commerce), Contactless and Cash Access. Prior to Mastercard, Anna had spent over 11 years in Financial Services Consulting as a Managing Director in KPMG Advisory focused on product development and digitization for Fortune 500 financial services companies. Anna holds a Master's Degree in Economics and Finance from Brandeis University International Business School in Waltham, Massachusetts.



**Mario Valls** holds a degree in Economics by the University of Alcalá de Henares and joined Loomis Spain in 1996 where he is currently Head of External Affairs. Extensive experience in the CIT industry, working in different roles within the company. Collaborate with Denaria Spain in the Cash defense in Spain. Previously he worked in the Spanish multi-service company Eulen as director of ancillary service.



**Jean Paul Cavaliéri** worked as a draftsman and Head of Section at the Appeal Commission for refugees in Paris from 1986 to 1991, and then joined the UNHCR in 1991 where he worked in Hungary, Bosnia-Herzegovina, Albania, the Russian Federation, Lebanon and Morocco. He was head of the UNHCR mission in Libya from 2019 until his retirement in 2022. He graduated from the College of Europe in 1986 after having completed a master in law from Aix-Marseille.



**Bas Rodenberg** holds a leadership position at Brink's, overseeing businesses in The Netherlands, Belgium, Ireland, and Romania. As a board member of the Nederlandse Veiligheidsbranche (Dutch Security Association), Bas chairs the Cash-in-Transit section, where he leverages his extensive knowledge to elevate industry standards and practices. Bas earned a Bachelor's degree in Marketing Management and a Master's degree in Business Administration from Vrije Universiteit Amsterdam.

## TUESDAY, JUNE 4 – MORNING SESSION

PANEL: PROUDLY COMMUNICATING ON CASH:  
LESSONS FROM OTHER INDUSTRIES WITH PERCEPTION ISSUES

**Warwick Smith**, Public affairs and Corporate communication consultant, has been a UK government official, trade association leader, and government relations and communications consultant. His practice as a consultant focuses on industries at the centre of political interest, public concern, and regulation, such as pharmaceuticals, financial services, transport, gambling, tobacco control, environmental issues, and competition policy. He has worked principally in the UK and EU.



**David Earnshaw** joined the global pharmaceutical company MSD in early 2016 as Associate Vice President, European Public Policy, MSD Europe. David is a public policy and communications professional. David has worked on European and national policy, legislative and political communications issues for over 30 years, including in the European Parliament (1987-1993) supporting the former chair of its Committee on Environment, Public Health and Food Safety, as head of the Brussels office of SmithKline Beecham (1995-2001) until its merger with Glaxo Wellcome, as head of the Brussels office of Oxfam International (2001-2002) and in various roles with global communications and public affairs agency Burson-Marsteller (now BCW) Brussels, (2002-2016) including as Senior Advisor, CEO, and Chairman. David has an MBA from Solvay Business School, Brussels. He fought the 1989 European elections as a Labour candidate in the UK. He was an expert health policy advisor to the European Parliament, 2005-2007. David has spoken and published widely on European Union policy issues. His co-authored book (with David Judge) *The European Parliament*, was published in 2003 – and the second edition was published in 2008.



**Joseph Tayefeh** is General Secretary of the pro-European trade union Plastalliance, which represents companies that manufacture or use plastics in their activities. Joseph is recognised as a great defender of the French plastics industry. He is the author of the book *'Plastique bashing: L'intox?'*, which presents a fresh vision, combats prejudice and sheds light on the future of plastics.



**Matti Rantanen** has worked in management positions in Brussels for the last decade and the past five years in the paper and packaging industry. He has served as Director-General of the European Paper Packaging Alliance (EPPA) since November 2022.

Before locating in Brussels, Matti worked as Secretary of International Affairs and Political Secretary for the Finnish EPP party and as Secretary General of the Conservative Party in the Nordic Council.



**Jan Bertoft** studied Social Science and Journalism at the University of Gothenburg. Working with consumer rights from late 80ies, at the Swedish Consumer Agency and as Editor of the test magazine *Råd & Rön*. From 2004 and until March this year Secretary General at the umbrella organisation Swedish Consumers' Association and from 2008 Member of BEUC Executive Board. Active in the national debate and lobbying to prevent the phasing out of cash.



## MONDAY, JUNE 3 – MORNING SESSION ATTACK AND LOSS REPORT



**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.

**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. Mark is a certified fraud examiner with over 30 years of experience administering risk management functions.



Presentations made at the conference will be available from the Member Area on [www.esta-cash.eu](http://www.esta-cash.eu)



### Conference Organizer

ESTA - European Security Transport Association  
NEW ADDRESS  
Chaussée de Charleroi 146-148/20, 1060 Brussels, Belgium  
[www.esta-cash.eu](http://www.esta-cash.eu), [contact@esta-cash.eu](mailto:contact@esta-cash.eu)

## THE ESTA BOARD MEMBERS

### BOARD AND EXECUTIVE COMMITTEE MEMBERS

President: Mr Guillaume Nonain, Brink's  
 Executive Vice President: Mr Gonzalo Suárez, Loomis  
 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 Jacques Templé, Brink's  
 Mr Antonios Kerastaris, Brink's  
 Mr Michel Tresch, Loomis  
 Mr Alejandro Corominas, Loomis  
 Mr Miguel Bandrés, Prosegur  
 Mr Paolo Spollon, Battistolli  
 Ms Lucie Králová, Brink's  
 Mr Stephan Kazes, 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 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.

## ESTA 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 2024

The Exhibition will be held in the Moravia I-III and Foyer Hall adjacent to the conference hall. It opens at 08.00 and is accessible throughout the conference. All coffee breaks and lunches are served in the exhibition halls.

**WE WOULD LIKE TO THANK OUR ADHERENT MEMBERS FOR THEIR PARTICIPATION IN THIS YEARS' EXHIBITION:**



**WE ALSO WISH TO THANK OUR GENEROUS SPONSORS:**



for the Tuesday  
coffee break



for the Monday  
coffee breaks



for the Sunday  
welcome dinner



for the  
Monday lunch



for the conference  
brochure and the  
gala dinner cocktail

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## PHOTOGRAPHER

Images are available post event

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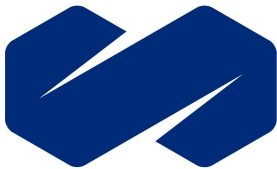
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