



Programme Book

EAST Financial Crime & Security Seminars

10 October 2018

Park Plaza, Victoria, London

Welcome

On behalf of the EAST Board and Executive Team I am delighted to welcome you to our EAST FCS Seminars. We first ran them last year as part of our FCS Forum and this year we have co-located them with RBR's *ATM & Cyber Security 2018* conference. Attendance at our regular Expert Group meetings is limited to invited experts and these FCS Seminars open the door to engagement with all interested parties.

This would not be possible without the support of the Chairs and members of the EAST Expert Group on ATM Fraud (EGAF) and the Expert Group on Physical Attacks (EGAP), and also the support of our Event Sponsors, which we gratefully acknowledge.



We hope that you will find the Seminar you attend both interactive and informative, and we look forward to hearing your views, both during the discussions and subsequently. We also hope that you enjoy the informal networking in the break.

Thank you for supporting our EAST FCS Seminars and for playing a part in the public-private sector cooperation that is an essential part of countering terminal fraud and ATM related crime.

A handwritten signature in black ink, appearing to be 'L. Gunn', written over a horizontal line.

Lachlan Gunn, EAST Executive Director

Seminar Sponsors

EAST would like to thank all of our generous sponsors for supporting the Financial Crime & Security Seminars in 2018. We appreciate your support and wish you an enjoyable and productive meeting.

Sponsor of the Terminal Fraud Seminar (EGAF)



NCR is a leader in omni-channel solutions, turning everyday interactions with businesses into exceptional experiences. With its software, hardware, and portfolio of services, NCR enables nearly 700 million transactions daily across financial, retail, hospitality, travel, telecom and technology industries. NCR solutions run the everyday transactions that make your life easier. NCR is headquartered in Atlanta, Ga., with about 30,000 employees and does business in 180 countries.

Sponsors of the ATM Physical Attacks Seminar (EGAP)



SMARTSTAIN, an innovative and unique approach that combines complete protection against physical and logical attacks to ATM's. Our IBNS system is field and lab proven against all known physical methods of aggressions, including explosion.

Smartstain patented logical protection technology protects against malware, black box or any other method of ATM jackpotting.



Lockpoint is the developer and manufacturer of the Gryphon ATM defence system – the only product designed to keep your cash safe against the full range of physical attacks. The Gryphon's sophisticated system of interlocking multi-layered steel doors defends against attacks by duress, brute force – including grinders and oxyacetylene cutters – and injected gas. Indeed, at the time of writing, no correctly fitted and operated Gryphon had been breached in a gas attack. With more 5,000 Gryphons in service across the UK, no other product can match its ability to keep your people, your cash and your reputation safe.

Lanyard Sponsor



Cennox specialises in security products for Banks, Retailers, Airports and other associated 'at risk' applications to protect the combined interests of the many institutions. Our portfolio of products, designed and built by our R&D Team in the United Kingdom, as well as others in the United States and Europe, have succeeded in delivering huge blows to the criminal community. With many of our financial products developed in partnership with Banks and already successfully eradicating ATM fraud from many of the worst hit machines, Cennox continues to lead the way in ATM Security products and their implementation.

Programme

AGENDA A: TERMINAL FRAUD SEMINAR – Expert Group on All Terminal Fraud (EGAF)	
Room: Victoria 1	
12:45 – 14:00	Networking Lunch & RBR Exhibitor Demos Open
14:00 – 14:10	EGAF Overview <i>EGAF Chair, Otto de Jong, ING Bank</i>
14:10 – 14:20	H1 2018 Fraud Statistics <i>EAST Executive Director, Lachlan Gunn</i>
14:20 – 14:55	The evolution of 'Cash-out'/Jack potting Attacks – Latest trends from Latin America <i>Juan Jesús León Cobos, GMV</i>
14:55 – 15:30	Guidance & Recommendations regarding Logical & Malware Attacks on ATMs <i>Tobias-Christian Wieloch, Europol</i>
15:30 – 16:15	Networking Break & RBR Exhibitor Demos Open
16:15 – 16:45	Card Shimming – the UK Experience <i>Forensic Experts Brian Underhill and Nick Webber</i>
16:45 – 17:15	Speaking the same Language? The Importance of Standardised Fraud Definitions <i>Ben Birtwistle, RBS, and Claire Shufflebotham, TMD Security</i>
17:15 – 17:30	Summary and Closing <i>EGAF Chair, Otto de Jong, ING Bank</i>

AGENDA B: ATM PHYSICAL ATTACKS SEMINAR – Expert Group on ATM & ATS Physical Attacks (EGAP)	
Room: Victoria 2	
12:45 – 14:00	Networking Lunch & RBR Exhibitor Demos Open
14:00 – 14:10	EGAP Overview <i>EGAP Chair, Graham Mott, LINK</i>
14:10 – 14:20	H1 2018 Physical Attack Statistics <i>EAST Development Director, Rui Carvalho</i>
14:20 – 14:30	European Overview – ATM Physical Attacks <i>Gertjan Kaijen, Europol</i>
14:30 – 15:30	National Threat Assessments <i>France – Gilles Weintz, Gendarmerie Nationale</i> <i>Spain – Daniel Zorzo Lopez, Guardia Civil</i> <i>Netherlands – Niels Uljee, Dutch Police</i> <i>Portugal – Bruno Sergio Nobre Viegas, Polícia de Segurança Pública</i> <i>UK – Neil Smyth, Metropolitan Police Service</i>
15:30 – 16:15	Networking Break & RBR Exhibitor Demos Open
16:15 – 16:45	How to counter ATM Explosive Attacks (Gas and Solid) – A National Experience <i>Marco Spoldi, MIB</i>
16:45 – 17:15	Physical Attack Types and Counter-Measures Town Hall Q & A Session <i>EGAP Chair, Graham Mott, LINK</i>
17:15 – 17:30	Summary and Closing <i>EGAP Chair, Graham Mott, LINK</i>

About the Financial Crime & Security Seminars

Terminal Fraud Seminar (organised by the EAST Expert Group on All Terminal Fraud – EGAF)

This interactive event focusses on two key outputs of EAST EGAF – guidelines regarding logical attacks on ATMs and standardised Fraud Definitions. An introduction to the Group will be followed by a presentation of the latest EAST Fraud Statistics (H1 2018). A session will then focus on the evolution of cash-out /jackpotting attacks, followed by a session highlighting Guidelines on how to counter them. A perspective on card shimming in the UK will then be given, followed by a session on the importance of standardising fraud definitions. Attendance at EAST EGAF meetings is limited due to the size of the Group and this event enables a wider participation and the opportunity for all attendees to engage with the Group and its organizers.



ATM Physical Attacks Seminar (organised by the EAST Expert Group on ATM & ATS Physical Attacks – EGAP)

This interactive event follows the basic structure of EAST EGAP Member meetings. An introduction to the Group will be followed by presentation of the latest EAST Physical Attack Statistics (H1 2018). Then two sessions will focus on the ATM physical attack situation in Europe – a high level overview from Europol, followed by Law Enforcement updates from five of the key European markets. A networking break will be followed by a session on the steps taken in Italy to counter ATM explosive attacks (gas and solid), and the event will conclude with a Q&A session on all attack types and counter-measures. Attendance at EAST EGAP meetings is limited, as it is a working group, and this event enables a wider participation and the opportunity for all attendees to engage with the Group and its organizers.



Speakers



BEN BIRTWISTLE

After joining RBS in 2002 as an operations manager in the credit card customer contact centre, Ben secured a Fraud Analysis role within the bank's ATM business. Since that move into the ATM industry, Ben has delivered a number of significant strategic programs centred on protection of customers, assets, and data, whilst forming strong bonds both on a domestic and global basis – including membership of EAST EGAF.

To ensure security and operations management are optimised, Ben has recently assumed the position of overall Service Delivery Lead for the bank's self service businesses.



RUI C CARVALHO

Rui C Carvalho is an independent Consultant in Risk and Fraud Management and a Development Director at EAST (European Association for Secure Transactions) where he also chairs the EAST Payment Task Force.

He holds a Master Degree in Electrical Engineering and has over 20 years of experience in detecting, preventing and investigating Electronic Payment and Telecommunications Fraud.

He has held positions within several companies in the telecommunications, IT, banking and processing institutions in Europe. He is currently dedicated to training and conference speaking and is involved in several innovative International projects in the Physical and Virtual Electronic Payment areas.



JUAN JESÚS LEÓN COBOS

An Aeronautical Engineer by education and a Certified Information Security Manager (CISM) by ISACA, Juan Jesús has 15 years of experience in cyber security and holds two patents in secure authentication. Juan Jesús is a regular writer and speaker on ATM cyber security, a topic in which he has specialised for the last ten years. He is a member of EAST's Expert Group on All Terminals Fraud and of the ATMIA Security Council, as well as a collaborator within the Europol experts' community.

OTTO DE JONG



Otto de Jong is working as an Operational Risk Manager at ING Domestic Bank the Netherlands within the Fraud and Security area.

ING's strengths include a well-known brand that is positively recognised in many markets, a strong financial position, our international network and omnichannel distribution strategy. Not to mention our efforts to contribute to a sustainable world. ING is among the leading banks in the Dow Jones Sustainability Index (Europe and World) and is included in the FTSE4Good index.

Over 51,000 employees offer bank services to 37,4 million customers in retail and wholesale banking services in over 40 countries.

Otto de Jong joined the Fraud Department of ING in 1977. He is nowadays working as an Operational Risk manager on the Fraud and Security area within ING Domestic Bank, The Netherlands. He has a long history working in the field of payment fraud prevention and continues to produce advice and best practice guidelines which are proven to reduce fraud and risks in banking and payments. He worked closely with national and international police departments on (Inter)national fraud cases. Over the years he has done investigations and fraud consultation on fraud cases on areas which vary from Payment fraud to Fraud detection. In the past he was involved in several Dutch Interbanking groups concerning Payment Fraud and Security in the Netherlands. His area of expertise is Payment fraud. And he is recognised for his fraud expertise on Cards and ATM. He is also involved in Physical Security and Event Security within ING.

Otto is one of the founding members of EAST (European Association of Secure Transaction) and remains an active participant, representing The Netherlands.

Otto was appointed by EAST to chair the EAST Expert Group on All terminal Fraud (EGAF) which consists of experts from the industry and law enforcement seeking to formulate and co-ordinate joint actions from stakeholders across the ATM and terminal industry, to share information and best practice with a view to detecting and preventing ATM and terminal related fraud. He is also an observer member of the Card Fraud Prevention Forum (CFPF) of the European Payment Council (EPC) .

Otto co-wrote several fraud-related industry documents, including the official EAST list of anti-skimming devices.

Otto drove the production of several EGAF guidelines including the Standardisation of Terminology for Locations of Card Data Compromise devices at ATMs and assisted Europol to produce Guidance & recommendations regarding logical attacks on ATMs. These documents have been translated into multiple languages for use by relevant authorities all across Europe.

In 2014 Otto was awarded EMEA Financial Crime Investigator of the Year by the International Association of Financial Crime Investigators (IAFCI) at its annual European Forum.

LACHLAN GUNN



Lachlan Gunn is co-founder and Executive Director of the European Association for Secure Transactions (EAST), a non-profit organisation. EAST has set up an international network in order to help improve public/private sector cross-border cooperation in the fight against organized cross-border crime. EAST has active representation from 35 Countries and maintains working relationships with Europol and INTERPOL.

Lachlan began his career in the British Armed Forces and has managed several commercial security companies. He has worked extensively in Europe and Asia-Pacific, where he founded Securicor Taiwan Ltd (now a G4S business).

GERTJAN KAIJEN



Gertjan is a police officer of the Netherlands Police and at this moment seconded to the Economic and property crime unit at Europol HQ in the Netherlands.

Main focus of his work at Europol is to map the ATM attacks in Europe. Before joining Europol, he was working at the National Intelligence Unit of the Netherlands Police, with a focus on international operating organised crime groups.

DANIEL ZORZO LÓPEZ



2nd lieutenant Daniel Zorzo López was born in Madrid in 1983. He joined the Guardia Civil on 2004. He has been working during 10 year as investigator in national and regional investigation units, mainly dealing with Organized Property Crimes and Money Laundering.

His current job is in the Central Criminal Intelligence Unit (UTPJ) in Madrid as analyst. He is the chief of the section involved in robberies and burglaries in banks, jewelleries and houses.

He has a University degree in Criminology and a Master's degree in Police Sciences.



GRAHAM MOTT

Graham joined LINK as Head of Strategy and External Relations in 2006. Graham's role includes strategic initiatives like interchange, as well as external relations, public affairs, fraud management, physical ATM crime and liaison with the 36 members.

External relations is a key element of Graham's role, leading LINK's liaison a wide range of organisations such as the Government, the Bank of England, Treasury as well as police, service suppliers, local authorities and regulators such as the Payments System Regulator (PSR) and consumer and charity groups. Graham also initiated and runs the innovative partnership between finance and academia with liaison and sponsorship of ATM crime research at Central St Martins College, University of London.

Graham was formerly Head of ATMs at Abbey and also worked for several years with cahoot, the on-line bank. He completed a MBA at Warwick University Business School, completing a dissertation on the future of financial services over the Internet.

He is married and lives in Buckinghamshire, England.



CLAIRE SHUFFLEBOTHAM

Claire has twenty five years' experience within the ATM industry. Prior to joining TMD Security in 2013, Claire worked with NCR in a variety of senior global marketing and product management roles including security, software and services. Claire represents TMD Security in the EAST ATM fraud working group, known as EGAF, and is a core member of the ATMIA's security council and the ASA's skimming and card compromise working group. Claire also works with TMD's sister company, TMS ATM Software – which specialises in multi-vendor ATM Management and Monitoring software. Claire holds an MBA and an MSc.



MARCO SPOLDI

Marco graduated in telecommunication engineering in Milan and has worked for 18 years focused in ATM Security Industry with MIB.

After a first period in quality management, since 2012 he is on the head of Business Development of physical security products for ATMs.

Marco represents MIB at Events and Security forums contributing with the company vision of security and prevention applied to ATM market such as the use of solutions for contrasting gas and explosive attacks and IBNS.



NIELS ULJEE

Niels is employed by The Dutch National Police (LE – A&O).

Currently he is working as a forensic-intelligence analyst on the subject of ATM-attacks for the LFCT in Zoetermeer.



BRIAN UNDERHILL

Brian Underhill is a former Director of CELT Limited based in the UK and is one of the leading European experts in the identification and examination of devices used to commit hi-tech payment card fraud. He has over 20 years' experience in the examination of skimmers and associated devices and regularly gives evidence in criminal courts.

He has assisted the majority of Police forces in the UK with over 1,000 investigations, as well as other European Police Forces and EuroPol.



BRUNO SÉRGIO NOBRE VIEGAS

Bruno joined Polícia de Segurança Pública on 06 October 1998 and is now Sergeant.

He has been working in the Criminal Investigation Department of Polícia de Segurança Pública since 2008, dealing mainly with intelligence, criminal analysis and investigations related with organized crime groups involved in property crimes. Currently he works as a criminal analyst and I am team leader in an analysis unit that supports ongoing investigations related with property crimes, such as houses and jewellery burglaries, pickpocketing and ATM related crimes.

Since 2010 he has been also involved as a trainer in the courses of criminal investigation and criminal analysis given by Polícia de Segurança Pública to their police officers.



NEIL SMYTH

Neil Smyth joined the Metropolitan Police Service as an Intelligence Analyst in 2004. He specialises in commercial robbery, burglary and offending linked to banks, cash in transit and ATMs. Since 2015 Neil has been working alongside Operation Vanguard which is the Metropolitan Police Service's intelligence support unit for the Flying Squad. As well as covering London, Neil is the South East and Eastern regions single point of contact for ATM, banks and CVIT offending.



NICK WEBBER

Nick Webber is a former Director of CELT Limited based in the UK and is one of the leading European experts in the identification and examination of devices used to commit hi-tech payment card fraud. He has over 20 years' experience in the examination of skimmers and associated devices and regularly gives evidence in criminal courts. He has assisted the majority of Police forces in the UK with over 1,000 investigations, as well as other European Police Forces and EuroPol.



GILLES WEINTZ

Gilles Weintz, lieutenant, is since 2015 the head of the mobile and transnational crime unit at the central office for fighting against mobile organised crime (OCLDI) of the French Gendarmerie Nationale in Arcueil (France).

He worked for 14 years at the Strasbourg crime squad (1999 – 2013). From 2004 to 2005, he worked for the UNITED NATIONS at the central intelligence unit in Pristina (Kosovo).

He is specialised in eastern European organised crime (Balkans and Caucas) and especially in Russian speaking mafia.



TOBIAS WIELOCH

Tobias Wieloch started to work for the German Federal Criminal Police (BKA) in 2002 and have been with the Cyber Intelligence Unit for several years. In 2015 he was given the opportunity to be part of the Joint Cybercrime Action Taskforce (J-CAT) at Europol under German leadership. The J-CAT's main objectives are to drive and coordinated action against key cybercrime threats and targets.

Tobias has a diploma in business management and a master's degree in security management. Since May 2018 he has been working as a Specialist in Europol's European Cybercrime Centre (EC3).

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