



Programme Book

EAST Financial Crime & Security Seminars

9 October 2019

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. This is the third time that we have run them, and the second time that they have been co-located with RBR's *ATM & Cyber Security* conference here in London.

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.

The Seminars would not be possible without the support of the Chairs, our guest speakers, and members of the EAST Expert Group on ATM Fraud (EGAF) and the Expert Group on ATM & ATS Physical Attacks (EGAP). The support of our Event Sponsors is also gratefully acknowledged, as is the attendance of all participants.

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 the events and for playing a part in the public-private sector cooperation that is an essential part of countering terminal fraud and ATM related crime.



Lachlan Gunn, EAST Executive Director





Seminar Sponsors

EAST would like to thank our generous sponsors for supporting the Financial Crime & Security Seminars in 2019. We appreciate your support and wish you an enjoyable and productive meeting.

Sponsors of the ATM Physical Attacks Seminar (EGAP)



Out of our 35 years' experience in ATM and banking security was born Smartstain – world's most advanced ATM's protection staining system (IBNS), well known to innovate and eliminate human operation errors, and providing unprecedented reliability with up to 8 years maintenance free operation. Smartstain, setting new industry standards in years to come.



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	Welcome and EGAF Overview <i>EGAF Chair, Otto de Jong - ING Bank</i>
14:10 - 14:20	H1 2019 Fraud Statistics <i>EAST Development Director, Rui Carvalho</i>
14:20 – 14:30	European Overview – Terminal Fraud <i>Tobias-Christian Wieloch - Europol</i>
14:30 – 15:30	Threat Assessments - Europe (Card compromise and logical/malware attacks) NORTH - Nordics - Arnt Olav Rottereng - Evry SOUTH - Italy – Veronica Borgogna – Bancomat SpA EAST - Russia – Nikolai Dosh - MCMA WEST - United Kingdom – Ben Birtwistle - NatWest Overall comments and discussion <i>Otto de Jong and participants</i>
15:30 – 16:15	Networking Break
16:15 – 16:45	Project Checkcard – Overview & Demo <i>Tobias Heckmann – University of Applied Sciences, Bingen</i>
16:45 – 17:15	Logical Security Update Black Box Attacks – EGAF Chair, Otto de Jong – ING Bank Malware Attacks – Terence Devereux – Diebold Nixdorf
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
14:00 – 14:10	Welcome and EGAP Overview <i>EAST Executive Director, Lachlan Gunn</i> <i>Sarah Staff – SaferCash</i>
14:10 – 14:20	H1 2019 Physical Attack Statistics & EAST Physical Attack Definitions Update <i>EAST Executive Director, Lachlan Gunn</i>
14:20 – 14:30	European Overview – ATM Physical Attacks <i>Miguel-Angel Villanueva-Guijarro - Europol</i>
14:30 – 15:30	National Threat Assessments (Ram raids/burglary – explosive attacks) France – Guillaume Bourez – OCLDI Netherlands – Marc Wösten – Dutch National Police Spain – Daniel Zorzo Lopez – Guardia Civil South Africa – Gregory Singh - SABRIC United Kingdom – Neil Smyth - Metropolitan Police Service
15:30 – 16:15	Networking Break
16:15 – 16:45	Banknote Infrared Recognition (requirement/standardised characteristics) <i>David Milner – EURICPA</i>
16:45 – 17:15	Physical Attack Types and Counter-Measures Town Hall Q & A Session <i>Chaired by Sarah Staff – SaferCash</i>
17:15 – 17:30	Summary and Closing <i>EAST Executive Director, Lachlan Gunn</i> <i>Sarah Staff - SaferCash</i>



About the Financial Crime & Security Seminars

Attendance at EAST Expert Group meetings is limited due to the size of the Groups and this event enables a wider participation and the opportunity for attendees to engage with the Groups and their organizers.



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

This interactive event follows the basic structure of EAST EGAF Member meetings. An introduction to the Group will be followed by a presentation of the latest EAST Fraud Statistics (H1 2019) and a high-level overview of the European situation by Europol. Then a session will focus on the terminal fraud situation in four countries/regions, followed by a short discussion. This will be followed by a practical demonstration of Project Checkcard, aimed at checking the validity of EMV cards, and the event will conclude with a logical security update covering black box and malware attacks.



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 2019) and recent attack definitions, and a high-level overview of the European situation by Europol. Then a session will focus on the ATM physical attack situation in five countries, which will be followed by a session on banknote infrared recognition. The event will conclude with a Q&A session on all attack types and counter-measures.

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.



VERONICA BORGOGNA

Under her responsibility there are the activities of monitoring and controlling the provision of services related to the use of the BANCOMAT® and PagoBANCOMAT® BANCOMAT Pay® brands, the riskiness of the processes and products of the entire scheme the activities of analysis, prevention and detection of the fraudulent phenomena in Italy.



GUILLAUME BOUREZ

Guillaume Bourez joined the Gendarmerie nationale in 2011 and has been working during 4 year as investigation team leader at the criminal investigation department in Besançon. He mainly dealt with organized property crimes and drugs trafficking. His current job is in the central office fighting against mobile organized crime (OCLDI) in Paris as international relations team leader. He has a Master's degree in public law.



RUI C CARVALHO

Rui Carvalho is currently a Development Director at EAST (European Association for Secure Transactions) and he chairs the EAST Payment Task Force. He is also a member of the Advisory Group on Financial Crime at Europol and is dedicated to investigating, training and consulting in several innovative projects in the Physical and Electronic Payment areas. He holds a Master Degree in Electrical Engineering and has over 20 years of experience in detecting, preventing and investigating Electronic Payment Fraud.



OTTO DE JONG

Otto is working as a Senior Consultant Fraude, Cybercrime & Security within Risk Management, ING DB Netherlands. He has a long history working in the field of payment fraud prevention. He worked closely with police departments on (Inter)national fraud cases.

In 2014 Otto was awarded EMEA Financial Crime Investigator of the Year by the International Association of Financial Crime Investigators (IAFCI). Otto is one of the founding members of EAST and was appointed by EAST to chair the EAST Expert Group on all Terminal Fraud. This expert group consists of experts across the Card & Terminal industry, to share information and best practice.

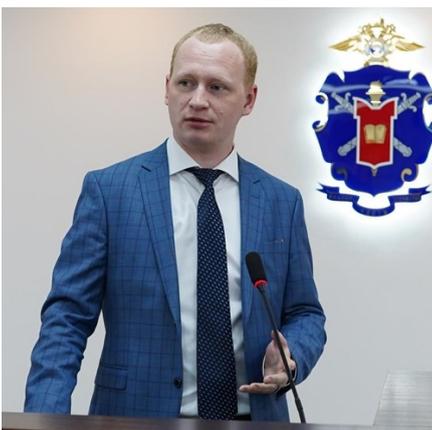
Otto drove the production of several EGAF guidelines including the Standardisation of Terminology for Locations of Card Data Compromise devices at ATMs and assisted Europol to produce Guidance & recommendations regarding logical attacks on ATMs.



TERENCE DEVEREUX

Having worked for various software houses throughout Europe, Terence joined Wincor Nixdorf as a Senior Product Manager – Software Architect for their middleware Payment portfolio. After performing this task for several years, Terence was invited to join the then newly formed software security business area delivering security solution and consulting services for financial and retail sectors. During this time Terence also spearheaded Wincor Nixdorf PCI PA – DSS compliancy programs together with all other software compliancy industry bodies.

Since the merger of Wincor Nixdorf and Diebold Inc. Terence has been working as Director Cross Industry Software Security focusing on consulting – advising financial institutes and retailer alike with regards to Cybersecurity and Fraud prevention – Detection.



NIKOLAI DOSH

Nikolai has been engaged in electronic payments security for more than 17 years in Russia. His service and extensive experience in the field of cyber security has helped the law enforcement to detain criminal individuals and groups of hackers, involving those with international outreach. Nikolai has been among the authors of the National anti-money laundering program and software solution developers who designed suspicious transactions monitoring – thanks to the monitoring the bank cards fraud risk has been significantly reduced for a number of Russian banks. He is actively engaged in dialogue with the international bank community and advised on identified risk, including new fraud schemes for issuers and acquirers. Since 2013, Nikolai has been administrator of the Mastercard Members Association Security Forum. Since 2016, he is a Chairman of the Security and Risk Management Committee, Chairman of ATM group.



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).



TOBIAS HECKMAN

Tobias Heckmann achieved a Master of Science in Information Technology at the University of Applied Sciences Bingen and has worked there since then.



DAVID MILNER

Vice Chairman of the European Intelligent Cash Protection Association EURICPA, member of the UK Export Council of the British Security Industry Association, David also sits on the European Advisory board for the ATM Industry Association.

Currently Director of Business Development at Spinnaker International, the largest manufacturer of Cash protection systems with ink. He has worked at Spinnaker for 23 years, consulting with government agencies, central and national banks and key influencers within the cash management sector in over 30 countries.

Previously David did military service, then worked in the security industry with Chubb and TYCO.

ARNT OLAV RØTTERENG

Worked with ATM security and ATM product development (software) over the past 15 years.





NEIL B 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 control room and support unit for the Flying Squad. As well as covering London, Neil is the South East and Eastern regions' SaferCash single point of contact for ATM, banks and CVIT offending. Neil is the EUROPOL SPOC for ATM crime in the UK and currently the acting National Analyst for SaferCash.



SARAH STAFF

Sarah served for 30 years with the Metropolitan Police, spending 18 years tackling serious and organised crime. Joining the Flying Squad, Sarah worked on complex operations as a surveillance firearms officer and investigation officer as a Detective Sergeant and then Detective Inspector, a Tactical Firearms Commander and Post Incident Manager dealing with Police shootings.

On becoming a Detective Chief Inspector Sarah ran covert proactive units investigating the importation and supply of firearms and controlled drugs into the UK. As well as the Organised Vehicle Crime Unit tackling organised vehicle crime in London. Sarah completed the final two years of her Police service as only the second female to be a DCI in the 100 years the Flying Squad has been operating.

After retiring in February 2018, Sarah was appointed as the Head of SaferCash which is part of the BSIA intelligence sharing security Initiative which aims to strengthen the collaborative working between UK Law Enforcement and industry by preventing and detecting the physical crime against Cash In Transit Companies, UK Finance Banking partners and Independent ATM Distributors.



MIGUEL - ANGEL VILLANUEVA - GUIJARRO

Miguel Villanueva started to work for the Spanish Guardia Civil in 2000 and at the moment is working as a Specialist in Europol's European Serious Organised Crime Centre.

TOBIAS - CHRISTIAN 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).

MARC WÖSTEN



Started his career in 1985 at the Royal Dutch Military Police and switched his career in 1993 to the National Police as a forensic investigator.

From 2002 he became a forensic police- expert regarding explosives and explosions and took part on different investigations in the Netherlands and abroad.

In 2013 he was asked to join the National Forensic Investigation Team regarding the ATM attacks. A national police investigation team, which gathers forensic and human information and gives direction on the investigation, based on all the forensic evidence found on the crime scenes.

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



European Association for Secure Transactions Ltd, 3 Walker Street, Edinburgh EH3 7JY, Scotland, UK
Tel: +44 (0)131 5100268 Email: info@eas-team.eu Website: www.association-secure-transactions.eu



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