

EAST FCS Forum 2015

EAST Financial Crime & Security Forum

Delegate Brochure





EAST Financial Crime & Security Forum 2015 brings together global stakeholders with the objective of sharing knowledge, the latest trends, innovations and modus operandi in the ATM Security field. The event will cover the impact of international financial crime and focus on practical and strategic measures to respond to ever-evolving threats.

EAST FCS 2015 will be a thought-provoking and informative event highlighting the latest tools and techniques for minimising risks and maximising profitability. Industry experts from around the globe will focus on the issues the industry is currently facing, as highlighted by our EAST Expert Groups.

- A unique opportunity to hear about the latest threats and countermeasures from industry experts
- An agenda set by deployers for deployers
- A unique opportunity to network with peers and share experiences
- Gain practical knowledge of what is being done to combat emerging threats
- Network with peers from banks, law enforcement and the world's top experts
- EAST FCS only happens every 2 years, don't miss this great opportunity!

About the Forum

The European ATM Security Team (EAST) has national members representing 29 countries, with a total deployment of 625,776 ATMs.

In its European ATM Crime Report, covering January to June 2014 inclusive, EAST reported overall ATM related fraud losses of €132 million. This was up 7% on the same period in 2013 when losses were reported at €124 million. The majority of losses (€129 million) were attributed to card skimming and the increase has been driven by a rise in international losses (fraud on domestic cards taking place outside of national borders). Such losses rose by 11% when compared with the first half of 2013 (up from €100 million to €111 million).

In 2011 EAST embarked on a long term strategic planning process designed to take the group to the next stage of its development. As threats evolve and continue to migrate EAST has made a strategic decision to reach out to additional stakeholders. The bi-annual EAST FCS Forum helps to further improve the sharing of relevant information to ensure a more coordinated and effective response to fraud globally. The first EAST FCS Forum was held in June 2013. For more information on the 2013 event please view LiquidNexus' website.

Why Attend?

- A unique opportunity to hear about the latest threats and countermeasures from industry experts
- An agenda set by deployers for deployers
- A unique opportunity to network with peers and share experiences
- Gain practical knowledge of what is being done to combat emerging threats

Who Should Attend?



Banks and ATM Deployers



Law Enforcement & Intelligence Services



ATM & security equipment manufacturers and vendors



Payment Service Providers, Transaction Processors, Card Brands



EAST National Members



EAST Associate Members



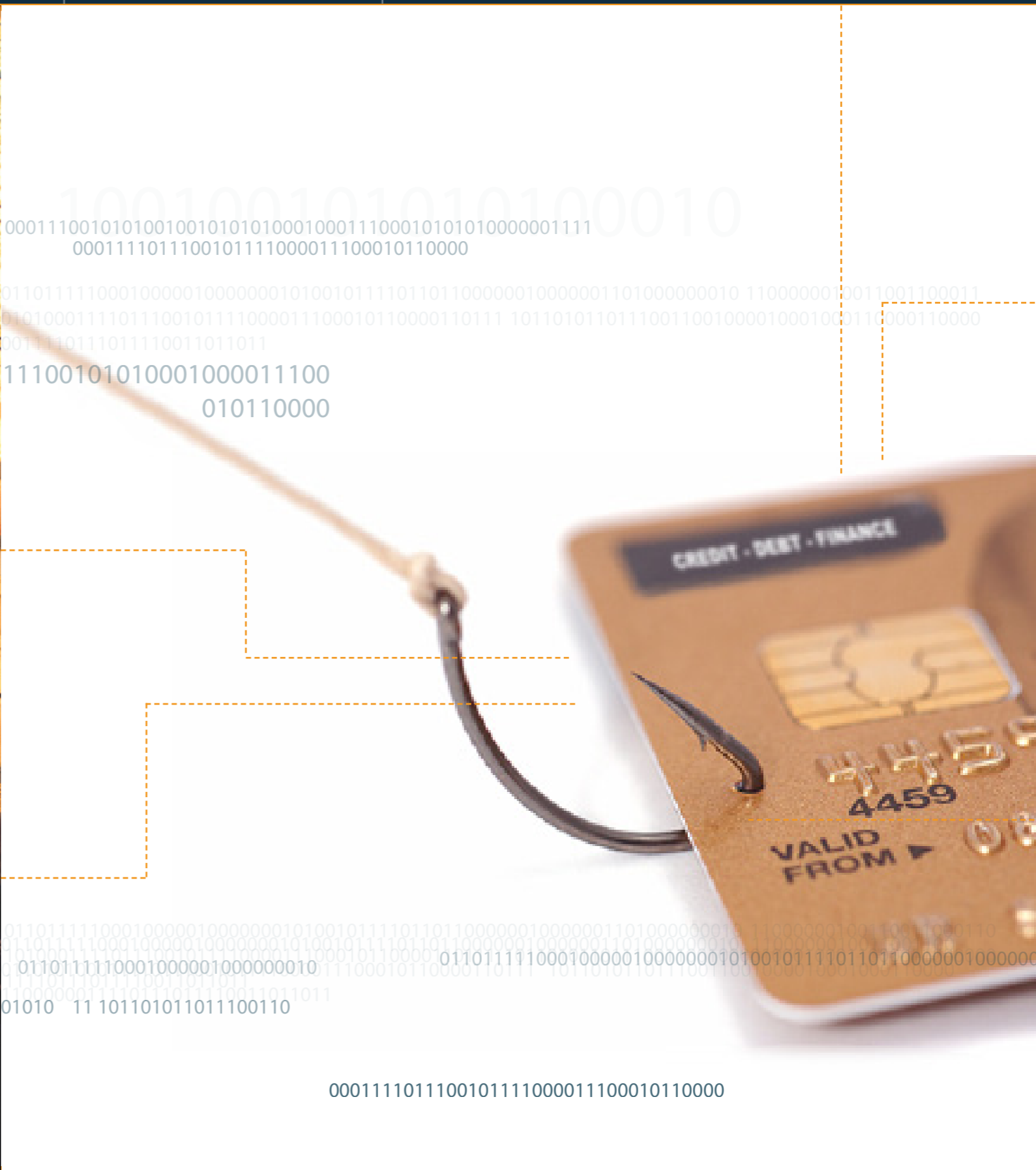
Other stakeholders

2013 Attendees Included:

Acketts Group Limited, Allied Irish Bank (AIB) Group, ATEFI, AtosWorldline NV/SA, Automatia, Banelco, Bankenes Standardiseringskontor (BSK), Bankomat AB, Banqtec, Banque Misr, Belgian Federal Police, BPost, CardProcess GmbH, CELT Limited, CSPtec, Damage Control, Diebold Netherlands B.V., Dutch National Skimmingpoint Police, EAST (European ATM Security Team), Equens SE, EURO Kartensysteme GmbH, Eurojust, Europol, Eurotechzam S.A., Evry, Federal Criminal Police Office - Bundeskriminalamt, FortConsult A/S, GIE Cartes Bancaires, GMV Innovating Solutions, Gunnebo Doetinchem BV, Hitachi Europe Ltd, HSBC UK, ING Global, Interac, Irish Banking Federation, Irish Payment Services Organisation (IPSO) Ltd., KAL, KBC Group NV, Keba, Komerční Banka, La Banque Postale, LINK Interchange Network Ltd, LiquidNexus, Mastercard Worldwide, NCR Netherlands, Pace University, PayLife Bank GmbH, Paywatch, Post Finance, Professional Witnesses Group, Redbank, Romanian Banking Association, Russian Europay Member's Association, SIBS, Sicur Gen Srl, SIX Payment Services AG, Smartstain, Spinnaker International Ltd., TMD Security NL, Transactis, UL Transaction Security, USSS - US Secret Service, Vocalink, VUB, Wincor Nixdorf International GmbH, Wincor Nixdorf SAS France, Wincor Nixdorf Sp. z o.o. Poland, Hitachi-Omron Terminal Solutions, Rabobank Group, s.a. De C.v., Towarzystwo Finansow Skok S.A.

2013 Supporting Organisations Included:

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Agenda

The EAST FCS Forum agenda includes renowned international subject matter experts.

Confirmed presentations include:

“Law Enforcement Agency Keynote Presentation”

Europol will open the event with a keynote presentation outlining the proven benefits of coordinated efforts to combat ATM fraud and organised crime.

Speaker: Paul Gillen, Head of Operations – European Cybercrime Centre, Europol

“Case Study: Private Sector & Law Enforcement Cooperation”

Based on a real case, this joint presentation from a major global bank and a specialised law enforcement unit explains how to effectively coordinate efforts to combat card fraud and ATM fraud through cooperation and information sharing.

Speaker: TBA

“Emerging Technologies Contactless Threats: combatting future and current ATM threats”

This presentation will focus on a major European bank’s efforts to combat threats. The bank will present an overview of an ATM contactless card pilot project and highlight security issues relating to new emerging technologies

Speaker: TBA

“Payment Fraud Trends in Ukraine 2014: new threats – Cyber Skimming and Jackpotting in ATMs”

This session will highlight issues identified in Ukraine and neighbouring countries, trends in skimming and recent developments in Jackpotting attacks.

Speaker: Olesya Danylchenko - Deputy Director, Head of Payment Instruments and Credits, Security Forum - Ukrainian Interbank Payment Systems Members Association “EMA”

“European ATM Crime Overview – the latest update from EAST”

EAST Executive Director Lachlan Gunn will give a short overview of EAST and the group’s activities, and present highlights from the latest European ATM Crime Report covering the full year 2014.

Speaker: Lachlan Gunn, Executive Director, EAST

“EAST Expert Group on ATM Fraud (EGAF) Briefing”

This session will detail findings, trends and guidelines identified by EAST Expert Group on ATM Fraud (EGAF). EGAF is the EAST specialist expert forum for discussion of ATM related fraud trends, fraud methodologies and counter-measures. EGAF formulates and co-ordinates joint actions from stakeholders from across the ATM industry in Europe (and from outside Europe as required) to share information and best practice, with a view to reducing the levels of ATM related fraud.

Speaker: Otto de Jong, Fraud & Security Consultant, ING Domestic Bank (Netherlands) - Chair of EGAF

“EAST Expert Group on ATM Physical Attacks (EGAP) Briefing”

This session will detail findings, trends and guidelines identified by EAST Expert Group on ATM Physical Attacks (EGAP). EGAP is the EAST specialist expert forum for discussion of ATM related physical attack trends, attack methodologies and counter-measures, threat protection, and for the provision of regularly updated lists of known counter-measures. EAST EGAP formulates and co-ordinates joint actions from stakeholders from across the ATM industry in Europe (and from outside Europe as required) to share information and best practice, with a view to reducing ATM related physical attacks.

Speaker: Graham Mott, Head of Development, LINK - Chair of EGAP

“Combatting Physical Attacks”

A major European bank will present and discuss the ever present threat from physical attacks, namely Gas Attacks on its ATMs as well as measures being taken to prevent attacks in the future.

Speaker: TBA

“Testing Anti-Skimming Technology LIVE”

There are many anti-skimming technologies available, operating on different principles, with differing degrees of effectiveness against various attacks. Financial institutions therefore require validation of their anti-skimming technology choices to ensure that they are sufficiently protected against known and emerging skimming techniques and to understand their residual risk. This 2-part session will demonstrate LIVE the process of reproducing a skimmer as well as showcase how 3D printing is being used as a tool to develop a process for reliable, reproducible, evidence-based validation of the effectiveness of anti-skimming technologies.

Speaker: Dave O’Reilly, Chief Technologist, FTR Solutions

“Case Study & Live Demo: Pen-testing, Current & Future Exploits in ATM Networks”

This case study involves a national ATM network and how ethical hacking experts conducted pen testing using innovative new techniques and exploits, the issues identified and the new strategy being implemented to combat emerging logical threats to ATM systems at a national level in a certain country.

The presentation will also include live demos of vulnerabilities in current ATM networks, physical vulnerabilities, operating systems weaknesses and threats in vendor application configurations as well as present new system hardening strategies including a ATM Security Checklist currently being employed in various countries to secure ATM systems.

Speakers: Alvaro Andrade, CEO, Krypto, ATM Systems, supported by Lucas Allen, CEO, LiquidNexus

Other presentations being considered include:

- In-depth ATM investigations and forensics presentations
- Social engineering (at both ATMs and POS)
- Case studies on bank, law enforcement and private sector information sharing units to combat fraud
- Payment card & ATM Fraud - trends and statistics
- Physical Security Threats, Trends and Solutions
- New emerging threats - Prepaid and AML, Virtual money platforms / Bitcoin / ripple
- Best Practice Guidelines - Selling Security to the Board
- Automating ATM fraud detection using fraud monitoring systems
- Authentication - Biometrics, Contactless, Mobile, Tokens, Face Recognition, and more technologies
- AND MORE!

Speakers

The EAST FCS is supported this year by internationally renowned speakers.

Alvaro Andrade, CEO, Krypto ATM Systems

Alvaro currently serves as CEO of Ethical Hacking Consultores which provides ethical hacking and security services to governments, financial institutions, telecommunications companies and law enforcement in several countries in Latin America. In 2014 he founded Krypto ATM Systems, a company dedicated to consulting services and ATM Security which services currently more than 70 international banks with advanced ATM Software and Hardware Security services and solutions. Alvaro has over 14 years experience in Computer Security and Forensic Computing and 10 years in the field of Information Law, as a consultant to several government and private organizations in Bolivia, Brazil, Ecuador, Mexico, Costa Rica, Puerto Rico and Panama. His experience as a trainer and speaker have seen him deliver training on Computer Forensics, Cyber Crime and Information Security. Currently Alvaro also is an associate advisor for LiquidNexus on ATM Security Training where he is the principal author of various new hands on practical courses on ATM Security Auditing. He is also an advisor and consultant in electronic commerce for the Ministry of Commerce and Industry of the Government of Panama since 2013.



Dave O'Reilly, Chief Technologist, FTR Solutions

Dave O'Reilly has been involved in the areas of information security, high tech crime and technology based financial crime for over fifteen years. He has provided over one hundred expert witness statements to an Garda Siochana (the Irish national police force) in various cyber and card fraud matters. His work has also included development of industry-wide cybercrime statistics, coordinated malware analysis and the development of coordinated incident response exercises for the Irish banking sector. Dave has worked in various capacities with organisations including Council of Europe and the Irish Data Protection Commissioner. Dave is passionate about reducing fraud at ATMs. In the recent past, this has included primarily focussing on skimming and ATM malware attacks.



Graham Mott, Head of Development, LINK

Graham joined LINK as Head of Development in 2006. The LINK ATM Scheme is the UK's national cash machine (ATM) scheme and is the busiest ATM transaction switch in the world. There are almost 65,000 ATMs and 110 million LINK cards in circulation and VoCaLink processes up to 225m transactions per month on the LINK Scheme's behalf. Graham's role includes fraud management, physical ATM crime, liaison with the 37 members, external relations, public affairs and technical developments. 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 with three children and lives in Buckinghamshire, England.



Lachlan Gunn, Coordinator/Director, European ATM Security Team Ltd

Lachlan Gunn is Coordinator and a Director of European ATM Security Team Ltd (EAST) which gathers and provides information for the European ATM industry and facilitates effective representation of ATM related security issues at relevant European central institutions. EAST was founded in 2004 and has active representation from 29 Countries.

Lachlan is also Director of BenAlpin Ltd which he founded in July 2000 as a UK based independent consultancy providing commercial security advice to businesses. He began his career in the British Armed Forces, has managed several commercial security companies and has a strong background in risk management, mainly relating to the transportation, storage and processing of cash. He has worked extensively in Europe and Asia-Pacific.



Lucas Allen, CEO/Founder, LiquidNexus

Lucas has been actively engaged with the ICT, security and payments industries for over 10 years in a variety of roles encompassing management, marketing, business development, and research. Since founding LiquidNexus in 2009 Lucas has presenter or facilitated events and training sessions in 5 continents to over 9000 delegates. He has worked tirelessly to position LiquidNexus as a global leader in payment systems, security, and risk training with ongoing partnerships with central banks, interbank settlement systems, banking associations, not-for-profit associations, ATM networks and solution providers. Lucas is currently focused on researching and expanding LiquidNexus portfolio of training in Payments, Risk, Compliance, Security, and Fraud Prevention.

Lucas holds a BsC (Hons) in Computing with Business Management, and is a Certified PCI Internal Security Assessor, and has recently qualified as Certified Payment Card Industry Training Network Trainer for PCI ISA, PCIP and PCIA.



Olesya Danylchenko - Deputy Director, Head of Payment Instruments and Credits, Security Forum - EMA

Olesya is currently Head of Payment Instruments and Credits Security Forum and administrator of Interbank anti-fraud Exchange-online system at the Ukrainian Interbank Payment Systems Member Association EMA. Prior to joining EMA, Olesya was Head of the Payment Cards Security Department of the Banking Security Department at PJSC UkrSotsbank (Member of Unicredit Group) for 10 years. She was a Software Engineer and fraud monitoring system manager at the Interbank Processing Center Topaz, National Bank of Ukraine. Olesya holds an MBA, specialising in Strategic Management from Kiev Business School, Organisational Management from Kiev Investment Management Institute and has a Social Information Science Degree from Kiev National Taras Shevchenko University.



Otto de Jong, Fraud & Security Consultant, ING Domestic Bank (Netherlands) - Chair of EGAF

Otto de Jong joined the Fraud Department of ING in 1977. In the first 15 years he has worked in the fraud analysis and investigation field of this department. 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 Card fraud to Fraud detection. In the past he was involved in several Dutch Interbanking groups concerning Payment Fraud and Security in the Netherlands. Nowadays he is working as a Fraud and security consultant within Operational Risk Management of ING Domestic bank The Netherlands. His area expertise is Debit and credit card Fraud and Fraud & Physical Security regarding ATM, Also he is one of the Dutch National members of the European ATM Security Team (EAST).



Paul Gillen, Head of Operations – European Cybercrime Centre, Europol

Paul began work at the new EC3 on the 1st of February 2013. He will take up as Head of Cybercrime Operations and Intelligence at the new EC3. His duties will include the coordination of serious hi-technology crime operations in partnership with the EU Member State Law Enforcement Agencies. Paul was the head of the Garda Síochána (Irish Police Service), Computer Crime Investigation Unit (CCIU), a specialised unit within the Garda Bureau of Fraud Investigation charged with investigating computer-related crime.



A member of An Garda Síochána since 1983, Paul has been working in the area of Computer crime investigations since 1996. Paul Gillen is the Chairperson of European Cybercrime Training and Education Group (ECTEG) at Europol. Paul is also the Vice Chair of the European Union Cybercrime Task Force (EUCTF) at Europol. Paul holds a Master of Science degree from the School of Computer science and Informatics from University College Dublin (UCD).

Paul was the project manager on a Falcone Project co funded by the EU Commission and the Irish Department of Justice and Law Reform, this project published three reports one of which outlined the requirement for the development of cybercrime training for specialist investigators within the EU. Paul was also the project manager on a further AGIS co-funded project in 2005/2006 which has developed and delivered academically accredited training for cybercrime investigators across the EU.

Paul is currently the project manager for the EU Commission ISEC project for the upgrade of the ECTEG Foundation Course in Forensic Computing and Network Investigation for law enforcement within the EU. Finally Paul was also recently selected as part of the Irish Centre of Excellence for Cybercrime under the EU funded 2CENTRE project. Paul is also the chairman of the academic advisory board for the MSc degree for law enforcement cybercrime investigators internationally at University College Dublin. Finally Paul is currently the project manager of an EU funded project to develop a harmonised foundation course in forensic computing and cybercrime investigation for EU LE this project will be finalised in April 2013.

Úna Dillon, Development Director, EAST

Úna is owner of Mill House Consulting (MHC) a payments operations advisory service, currently working with a number of clients based throughout Europe. In addition, she is a Board Director of EAST (the European ATM Security Team) responsible for providing advice and information to POS and ATM vendors, owners and operators, on detecting and preventing crime.



Prior to this, she was General Manager of Laser Card, the Irish national debit card scheme and at the same time spent 12 years as Head of IPSO Card Services, where she was responsible for driving the development of IPSO policy on major initiatives such as the SEPA Cards Framework, working with all of the retail banks in Ireland.

She was responsible for leading all of the security and anti-fraud activities relating to card payments as well as driving standards and security, self-regulatory issues, audit and risk management for Card Services. Her credibility with the national press in Ireland is widely known, as she became the go-to for TV, radio and print media journalists over the past decade, on all subjects relating to payments, financial crime and retail operations.

More speaker bios to be announced shortly.... for more information visit the website:
<http://www.liquid-nexus.com/en/schedule/next/east-fcs-forum-2015/>



About EAST (European ATM Security Team Ltd)

Founded in February 2004, EAST is a 'not-for-profit' organisation whose members are committed to gathering information from, and disseminating EAST outputs to, ATM deployers and networks within their countries/regions. While the main focus of EAST is on ATMs, the Group also focuses on all payment terminals that have a direct impact on crime perpetrated at ATM locations. Our mission is to gather and provide information to the European ATM industry and to facilitate effective representation of ATM related security issues at relevant European central institutions, through a pan-European co-ordination of ATM security resources. 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 National Members

Austria – Paylife Bank Gmbh
Belgium – Worldline Belgium
Bulgaria – United Bulgarian Bank
Czech Republic – Czech Bank Card Association
Cyprus – JCC Payment Systems Ltd
Denmark – Nets Denmark A/S
Finland – Automatia Ltd
France – Groupement Des Cartes Bancaires
Germany – EURO Kartensysteme GmbH
Greece – Hellenic Bank Association
Hungary – OTP Bank
Ireland – Banking & Payments Federation Ireland
Italy – Consorzio BANCOMAT
Liechtenstein – Six Payment Services Ltd
Luxembourg – Cetrel S.C.
Netherlands – Equens Nederland / ING Nederland
Norway – Bankenes Standardiseringskontor

Malta – Bank of Valletta p.l.c.
Poland – Bank Zachodni WBK S.A.
Portugal – Sociedade Interbancaria de Servicos S.A.
Romania – Romanian Banking Association
Slovakia – VUB, a.s.
Spain – Sistema 4 B, S.A
Sweden – Pan Nordic Card Association / Bankomat AB
Switzerland – Six Payment Services Ltd
United Kingdom – LINK ATM Scheme / HSBC

NON-SEPA

Canada – Interac
Russia – MasterCard Members Association
Ukraine – Ukrainian Interbank Payment Systems Member Association

Both the European Police Office (Europol) and the European Union's Judicial Cooperation Unit (Eurojust) have attendance rights at meetings of EAST National Members.

EAST Associate Members

There are currently over **105 EAST Associate Members** including Banks, Law Enforcement and other approved ATM Stakeholder organisations (i.e. ATM deployers, Vendors, Manufacturers, Suppliers to users, ATM networks, Card schemes, Card issuers) from the following countries; Australia, Belarus, Belgium, Canada, Cyprus, Czech Republic, Denmark, Egypt, Finland, France, Germany, Greece, Hong Kong, Hungary, Iceland, Israel, Italy, Japan, Luxembourg, Malta, Netherlands, New Zealand, Norway, Poland, Portugal, Russia, South Africa, Slovenia, Spain, Sweden, Switzerland, Singapore, Turkey, United Kingdom, United States.

Supporting Organisations & Sponsors

The EAST FCS is supported this year by the following organisations

CSPtec

CSPtec is a young and innovative company specialized in anti skimming solutions. Main focus is to secure and protect unmanned POS-terminals and ATMs. CSPtec offers several solutions, varying in security level. In this way a suitable solution can be found for your specific situation. CSPtec B.V.



GMV Innovating Solution

GMV is a privately owned technological business group with an international presence. Founded in 1984, GMV offers its solutions, services and products in very diverse sectors: aeronautics, banking and finance, space, defense, health, security, transportation, telecommunications and information technology, for public administration and large corporations. GMV is currently one of the world's leading suppliers of ICT security and fraud-prevention products for ATMs. Checker, GMV's benchmark product in this field, is the first integral security product specifically designed for ATMs.



Kryptó ATM Systems S.A.

KAS is a specialised ATM Security company, we provide pen testing services and bespoke ATM systems hardening services and solutions. The team has extensive knowledge of ATM system vulnerabilities coupled with experience in government, military, and banking security.



LiquidNexus (LNX)

(LNX) is the global leader in payment systems, compliance risk and security training and awareness. LiquidNexus delivers industry leading training services to a global audience of payment card and ATM industry organisations. We specialise in identifying and building relationships, researching regional, national and local needs; and delivering top class internal and external training & awareness sessions. Key specialisations include: ATM Security Training, ATM Security Auditor Training, ATM Forensics, PCI DSS Training, Card Fraud Training, eBanking & Alternative Channel Security and



More supporting organisations profiles to be announced shortly.... for more information visit the website:
<http://www.liquid-nexus.com/en/schedule/next/east-fcs-forum-2015/>

Venue

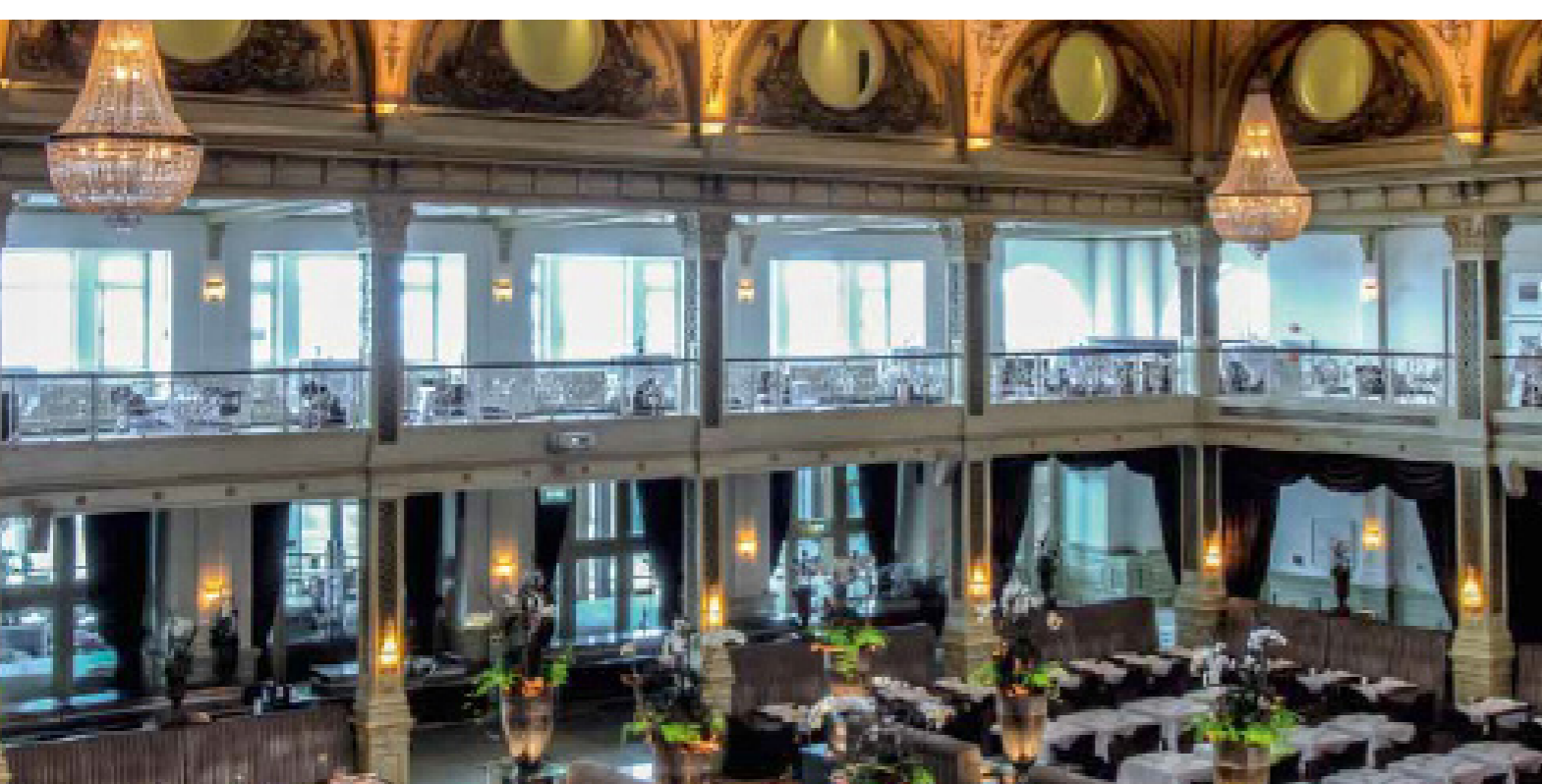
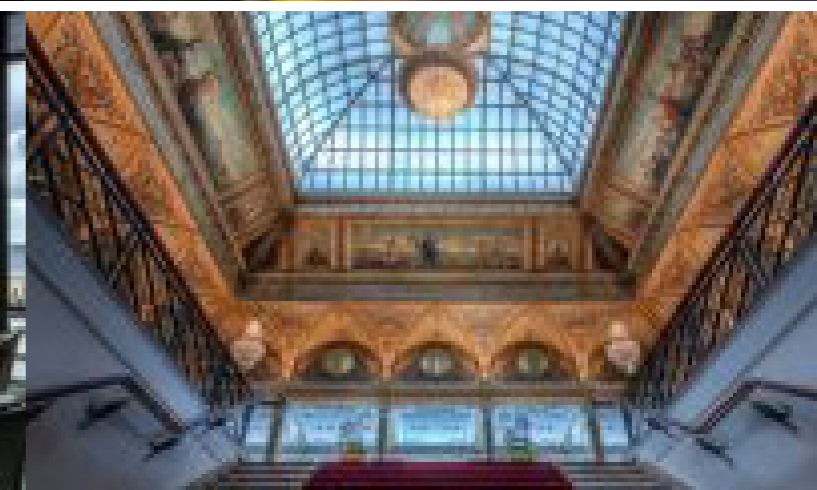
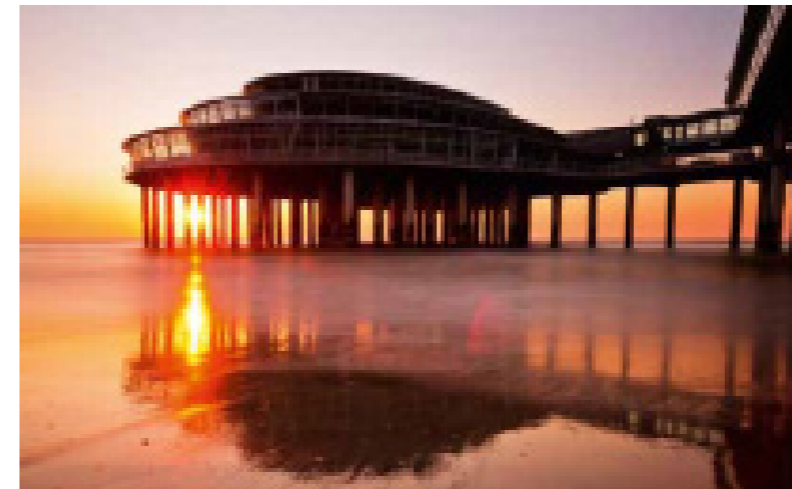
Grand Hotel Amrath Kurhaus

Due to rising demand for places, we've moved the event to the Grand Hotel Amrath Kurhaus Hotel which is suitable for a larger number of attendees. The Grand Hotel Amrath Kurhaus Hotel is located at the beating heart of The Hague.

The history of the Grand Hotel Amrath Kurhaus Hotel dates back almost 200 years, to the year 1818, when Jacob Pronk opened a bathing establishment. The modestly sized wooden building had four rooms, each fitted with a bad tub. These tubs were filled with cold or heated seawater, bathing in these tubs was said to have a healing effect. Those with a more adventurous spirit could also opt for a more direct treatment. Pronk owned two carriages that were used to drive guests into the breakers.

The bathing resort was so successful, that in 1826 it was replaced by a stone building, this bathing house was owned by the local government. Here guests could find hotel rooms, a library, a billiards room, dining rooms and bathing facilities. Their basic principles are to obtain the highest level of service and guest satisfaction by constantly monitoring their personal service, quality and cleanliness as well as exceeding their guests' expectations. Delighting and surprising their guests by understanding and responding in a competent, accurate and timely fashion to their evolving needs and requirements. Keeping abreast of innovation and continually improving and adapting products and services to meet their demands.

The Hague is the heart of a large and vibrant international community where people and opinions meet and decisions are made. No wonder The Hague attracts some of the most special and important conferences.



Registration

Delegate places for this conference are in high demand and only available on a first come first served basis, book early to avoid disappointment.

Standard Registration includes:

- Access to the full conference
- Coffee & Refreshments
- Buffet Lunch
- Conference Guide
- Copies of presentation slides (Approved for public distribution)
- Delegate List (Name, Job Title, Company)

Standard Cost per person: 950 € (*Concessions apply)

*Concessions:

- **Early Registration** Discount = -100 € (for registrations confirmed before 31st December 2014)
- **EAST Member** Discount = -€100 € (For both National and Associate Members)
- **Law Enforcement** Discount = -300 €
- **Group** discount = -50€ per delegate (for 3 or more delegates registered from one organisation)
- Various Discounts may apply (example total possible discount -250 € for group, early and members combined)

Enquiries

The conference is co-organised by EAST (European ATM Security Team) and LiquidNexus.

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