# UK FinTech exporter signs deal to make card payments safer in the US

With an increasing number of businesses moving to contactless payments worldwide, one UK company has secured a deal with a major US acquiring bank to implement and safely test payment methods, which is set to increase turnover by 35% over the next 5 years.

Founded in 1996 by husband and wife David and Wendy Maisey, ICC Solutions was created out of the need for businesses to securely test card payments and prevent fraud.

An early deal with VISA in 2000 saw the company gain the global credibility it needed, leading to a well-respected position in the Canadian market in 2007 and subsequent recognition in the US.

Today, ICC Solutions' exports account for 94% of its overall turnover. Its technology is used by banks and merchants to implement secure payments such as Chip & PIN, contactless and mobile phone in over 100 countries worldwide, with the business employing 45 full time staff and looking to grow this in the coming months.

The Department for International Trade (DIT) has been providing support and opening networks, enabling the company to generate significant international growth. As a DIT Export Champion ICC Solutions has also been supporting and mentoring other businesses in their exporting journeys.

#### Co-founder and Director of ICC Solutions Wendy Maisey OBE said:

We started ICC Solutions after noticing that there wasn't a way to safely test tools for card payments, this was a real gap in the payment industry. We then set out to design and create a software solution that took care of all the testing and certification, preventing fraud and saving large acquiring banks and businesses a great sum of money.

Exporting has a significant impact on revenue, it has given us resilience to get through a situation like this, and it makes it exciting for the team.

We are living in very uncertain times, so if you are considering expansion into different countries, speak to the Department of International Trade about doing so — their expertise is invaluable in understanding legislation when entering new markets.

The UK FinTech sector is estimated to be worth around £7 billion to the economy and employs around 60,000 people up and down the UK. In 2018, total trade between the UK and US was worth over £190 billion, with the financial

services industry representing the UK's largest service export to the US at £11.8 billion.

### Miles Celic, Chief Executive Officer, TheCityUK, said:

As a world-leading FinTech hub, the UK offers ambitious firms a competitive base for their global growth.

The US is one of the most important export destinations for our industry, which is why further strengthening our ties in future-focused areas like digital trade, FinTech and data is so important.

Deepening the UK's wider trade and investment relationship with the US will reinforce one of our most important trading relationships, and this has the potential to deliver wide economic benefits on both sides of the Atlantic.

#### Minister for Exports Graham Stuart said:

It is fantastic to see such an innovative company adapting to the challenges of coronavirus and thriving in new markets. Our new free trade agreements will have a strong modern and digital focus, allowing British technology to thrive across the world in the coming years.

The US is our largest trading partner and we will continue to champion free trade because we know that an agreement between our nations will provide UK exporters with a wealth of new opportunities.

The fourth round of UK-US Free Trade Agreement negotiations took place earlier this month, with the exchange of tariff offers between the two nations, highlighting a significant progress and a notable milestone achieved since launching negotiations in May 2020.

UN Human Rights Council 45:
Interactive Dialogue with Assistant
Secretary General — Ilze Brands Kehris

## on the Secretary-General's Report on Reprisals

Thank you, Madam President,

The United Kingdom welcomes the Secretary-General's report, and would like to thank both the Secretary General and Assistant Secretary-General for their efforts to counter and deter the instances of reprisals against those who choose to co-operate with the United Nations. I am also grateful to the HRC President for her focus on the issue.

The UK remains deeply concerned by the continued acts of reprisals outlined within the report. For example, the intimidation and reprisals described in Egypt, including the ongoing detention of human rights defenders such as Mohamed El-Baqer and Ebrahim Metwally Hegazy. And the worrying deterioration of the situation in Venezuela. We support the High Commissioner for Human Rights' recent statement urging the Maduro regime to stop all acts of intimidation, threats and reprisals by Venezuelan security forces. Similarly, we are also disturbed by the high number of cases relating to China, including reprisals against Li Yuhan, Chen Jiangfang, Xu Yan, and Qin Yongming.

Madam President,

Has the ASG seen a change in the explanations, or excuses given by States as a result of Covid-19, when faced with alegations of reprisals?

Thank you.

## <u>Tackling COVID-19 together through the ACT-Accelerator</u>

I'm delighted to be speaking here today from Vietnam to co-host this event with UN Secretary-General, Dr Tedros, South-African Health Minister Zweli Lawrence Mkhize, and we feel that the issue of equitable access to COVID-19 vaccines, treatments and tests is absolutely vital and urgent. As Secretary of State for the new Foreign, Commonwealth & Development Office, we bring together both our diplomatic reach and expertise with our development, aid and experience to this vital agenda.

Scientific cooperation has made breakthroughs at frankly record-breaking pace. With our enhanced collective knowledge, I think we're in a much better position to tackle this terrible, invisible virus. In the UK, we are proud to

play our part, supporting lifesaving treatments and backing up vaccine research with funding and investment.

But new products will only have the influence that we need them to have, the impact on the pandemic, if they reach people who need them. So collaboration under the ACT-Accelerator is our best hope to bring the pandemic under control, and the UK is proud to support this initiative to drive equitable access and global impact through our funding. As my Prime Minister Boris Johnson has said, the health of every country depends on the whole world having access to safe and effective vaccines, wherever and whenever that breakthrough may occur. And the UK will do everything we can within our power to bring that about.

We have actively engaged in the collaborative design of the COVAX facility, which is an unprecedented alliance of countries and partners pooling resources to accelerate vaccine development. We want to be able to ensure large-scale manufacturing, rapid delivery of the future vaccines globally and on an equitable basis. I'm very proud that the Prime Minister has announced the UK's participation in the COVAX facility, which demonstrates our commitment to multilateral solutions to the global challenges that we all face.

The pandemic is really an acid test of our international resolve to work together on the issue of the day, on the issue facing our generation, in order to save lives and rebuild our economies. We don't just think it's a moral responsibility, we see the direct national interest that we have and others have in protecting not just our citizens through vaccinating them, but preventing and isolating ourselves from a second global wave that would threaten us all. So we need to work together, we need others to join in that endeavour, and the UK has made a minimum commitment of £250 million and we will add an extra £1 for every \$4 committed by others, up to an additional £250 million.

Statements are important, but real collaboration is vital and we've got to back our aspirations with the resources necessary. The UK is living up to the responsibility we feel to ensure vaccines, treatments and tests are truly available to all and I call on the international community to step up so we can rise to this ground-breaking challenge together.

Thank you very much. I think we've seen from the various different contributions today the importance of the multilateral approaches to ensuring global access to new vaccines, treatments and testing. Collaboration is our best hope to bring the pandemic under control and our best hope to keep our economies and our societies open, which can ensure a genuinely collective economic recovery.

I welcome the renewed commitments that have been made today. I welcome the discussions that we've had and all of the contributions that our participants have made. And I think as we look ahead to what will be a very busy autumn, we must use the commitments here today as the moment and the impetus for all

of us to rise to the challenge and deliver the leadership and the investment that's required to make a success of this enormous and daunting challenge. It's only by working together that we can bring an end to the pandemic for everyone, everywhere.

Thank you very much again.

## Arrests in international small boat people smuggling investigation

At approximately 6 am on Tuesday (29 September) officers from Immigration Enforcement's Criminal and Financial Investigation (CFI) team executed warrants at three addresses in Streatham, Greenhithe and Enfield.

A 36-year-old Iranian man was arrested at an address in Streatham, a 40-year-old British woman was arrested at an address in Greenhithe and a 33-year-old British man was arrested at an address in Enfield. All three were arrested on suspicion of assisting unlawful immigration to the UK.

Officers also seized approximately £40,000 in cash and four cars.

As part of the same operation, warrants were executed at addresses in France and the Netherlands. The French authorities made seven arrests and the Dutch two. A number of vessels and related equipment was seized by the European investigators.

It is suspected that those arrested are members of an organised crime group responsible for smuggling hundreds of migrants into the UK across the Channel via small boat. They are believed to be responsible for purchasing rigid hulled inflatable boats (RHIBs), lifejackets and outboard motors and to charge an average of £3,000 per person for the crossing.

Home Secretary Priti Patel, said:

I will not tolerate the illegally facilitated, dangerous crossings of the Channel. I want these arrests to send a clear message to the gangs engaged in people smuggling — we are coming for you.

Law enforcement and judicial partners here and abroad are working together to pursue, catch and prosecute the criminal networks involved in illegal immigration. My commitment to solving this problem is absolute.

Europol's Robert Crepinko, the head of the European Migrant Smuggling Centre, said:

No danger can stop ruthless criminals from risking migrants' lives for profit. During the COVID-19 crisis we have seen a big increase in life-threatening smuggling that has become their risky business of choice. This successful operation shows how joint efforts of law enforcement authorities are crucial in dismantling these criminal networks and stopping them from harming people further.

Samantha Shallow, National Member for the UK at Eurojust, said:

The coordinated action day across multiple jurisdictions was made possible as a result of a Joint Investigation Team (JIT) involving prosecutors, judges and law enforcement from Belgium, France, the Netherlands and the UK. The JIT was negotiated with the assistance of the respective National Desks at Eurojust and is the first JIT involving the four countries around the North Sea to tackle the criminal phenomenon of using small boats to smuggle migrants across the Channel to the UK.

The investigation continues.

This year, more than 50 suspected criminal gang members have been arrested by Immigration Enforcement in relation to small boat crossings and only last week a facilitator was jailed for two years and seven months. Evidence gathered by aerial surveillance was crucial in securing the conviction.

# ASEAN Chairman's statement of the open-ended Troika virtual meeting between ASEAN Foreign Ministers and the Foreign Secretary

1. The Open-ended Troika Virtual Meeting between ASEAN Foreign Ministers and the Foreign Secretary of the United Kingdom on COVID-19 was held on 30 September 2020 in Hanoi, Viet Nam. The Meeting was chaired by H.E. Pham Binh Minh, Deputy Prime Minister, Minister of Foreign Affairs of Viet Nam, in his capacity as the Chair of ASEAN 2020, and attended by The Honourable Dato Erywan Pehin Yusof, Minister of Foreign Affairs II of Brunei Darussalam, as the incoming ASEAN Chair, H.E. Dato Lim Jock Hoi, Secretary-General of ASEAN, and the Right Honourable Dominic Raab MP, First Secretary of State, Secretary of State for Foreign, Commonwealth and Development Affairs of the United Kingdom (UK). Other Foreign Ministers and high representatives of ASEAN Member States also attended the Meeting through video conference.

- 2. The Meeting expressed concerns regarding the continued spread and severity of COVID-19, which the World Health Organization (WHO) declared as a pandemic on 11 March 2020, and its adverse impacts on livelihoods and socio-economic development around the world.
- 3. The Meeting expressed deep condolences on the loss of lives, extended sympathies to those suffering from or threatened by COVID-19. The Meeting extended their heartfelt gratitude and support to medical professionals, healthcare workers, and other frontline personnel working tirelessly in the battle against the outbreak. The Meeting recognized the importance of prioritizing the safety, well-being and welfare of all frontline personnel in the fight against COVID-19, including ASEAN medical professionals, healthcare workers, and other frontline personnel working in the United Kingdom.
- 4. The Meeting affirmed the need for stronger collaboration to build back better with a greener and more resilient and sustainable global economy as envisaged in the UN 2030 Agenda for Sustainable Development and the Paris Agreement and looked forward to in-depth discussions on this matter at the 26th session of the Conference of the Parties (COP 26) of the United Nations Framework Convention on Climate Summit, to be held in the UK in November 2021. In this regard, the Meeting welcomed the commitment of the UK to support ASEAN with science-based clean recovery assistance to develop green financial systems, sustainable infrastructure and energy efficiency across the region through ASEAN Low Carbon Energy Programme and global Green Recovery Challenge Fund.
- 5. The UK welcomed the successful Special ASEAN Summit on COVID-19 on 14 April 2020 and the adoption of the ASEAN Leaders' Vision Statement on a Cohesive and Responsive ASEAN: Rising above Challenges and Sustaining Growth at the 36th ASEAN Summit on 26 June 2020, which demonstrated ASEAN's collective determination and shared commitment to strengthen solidarity, enhance cooperation with external partners, including the United Nations and the UK, in the fight against COVID-19, as well as mitigate multi-faceted the impact of the pandemic.
- 6. The Meeting underlined the need for close collaboration and coordinated efforts to strengthen multilateral frameworks in ensuring a strong global response to the COVID-19 pandemic, particularly on vaccine production. The Meeting welcomed coordinated research efforts, especially those between the UK and ASEAN Member States, to facilitate the rapid and safe development, manufacture and distribution of treatments, vaccines and tests, which are available to all, recognizing the role of extensive immunization against COVID-19 as a global public goods, adhering to the objectives of efficiency, safety, fair and equal accessibility and affordability. The Meeting committed to strengthening close cooperation between ASEAN Members States and the UK to strengthen multilateral efforts around development, production and equitable access to vaccines, therapeutics and diagnostics. In this regard, the Meeting welcomed USD 8.8 billion raised at the Global Vaccine Summit hosted by the UK on 4 June 2020, which will help the Global Alliance for Vaccines and

Immunisation (GAVI Alliance) to strengthen health systems around the world.

- 7. The Meeting welcomed the UK's support for ASEAN's efforts to achieve a comprehensive and sustainable recovery from the COVID-19 pandemic. The Meeting agreed to enhance cooperation on public health emergencies and ensure the region was better prepared for future pandemics and health challenges. In this regard, ASEAN Member States welcomed the UK's confirmation that they have refocused £50 million of UK funding within ASEAN specifically to tackle the COVID-19, which includes new cooperation: (i) its intention to contribute £1 million to the COVID-19 ASEAN Response Fund to support ASEAN's response to the health impacts of COVID-19; (ii) its contribution of £0.5 million for strategic support to the ASEAN Secretariat to provide technical support to ASEAN on policies to mitigate the economic impacts of COVID-19. In addition, ASEAN Member States welcomed the UK's contribution of £0.2 million to continue cooperation with the ASEAN Coordinating Centre for Humanitarian Assistance on Disaster Management (AHA Centre). In this regard, the Meeting also welcomed the UK's commitment to contribute £4.8 million towards strengthening national health systems to prevent, detect and control the threat of COVID-19, working with governments and institutions in Cambodia, Laos, Myanmar and Viet Nam. ASEAN Member States further encouraged the UK to support and contribute to the ASEAN Regional Reserve of Medical Supplies to enable rapid response to emergency medical supply needs. The Ministers also encouraged the UK to explore cooperation to tackle COVID-19 through the ASEAN Smart Cities Network (ASCN).
- 8. The Meeting acknowledged the UK as the region's 13th largest trading partner and the region's 6th largest FDI sources in 2019. The Meeting reaffirmed the importance of maintaining global supply chains, supporting the global economy through open trade, facilitating sustainable and inclusive global economic growth by working closely with all relevant international and regional organisations and financial institutions, restoring business confidence in the region, and supporting regional connectivity.
- 9. The Ministers welcomed the outcomes of the ASEAN Economic Ministers (AEM) Troika Open-Ended Dialogue with the UK Secretary of State for International Trade, held via videoconference on 26 August 2020, which further emphasized the need for the UK to deepen its digital partnership with ASEAN through its Digital Trade Network and by funding a new UK-ASEAN Digital Business Challenge, and exploring how tech Micro, Small and Medium Enterprises (MSMEs) can deliver solutions to tough business challenges.
- 10. The Meeting expressed its appreciation to the UK for looking after and providing the necessary consular assistance to ASEAN nationals, especially students during the initial outbreak of the pandemic and emphasised their readiness to continue to provide the necessary and appropriate support and assistance to nationals in each other's countries who are affected by the pandemic, including working together to enable their safe return, as appropriate.

- 11. The Meeting noted that COVID-19 is posing risks to regional stability and emphasized the importance of promoting trust, confidence, dialogue and cooperation to maintain peace, security, stability and the rule of law in the region. The Meeting recognised the enduring contribution of the Treaty of Amity and Cooperation in Southeast Asia (TAC), to which the UK became a High Contracting Party in 2012. ASEAN Member States appreciated the UK's support for the ASEAN Centrality and the ASEAN Outlook on the Indo-Pacific.
- 12. The Meeting looked forward to concerted efforts and close cooperation between the ASEAN Member States and the UK in order to emerge from the unprecedented global challenge posed by COVID-19 stronger and more resilient.