

# ARMED HOLD-UPS AND **CASH HANDLING**

A GUIDE TO PROTECTING PEOPLE AND PROFITS FROM ARMED HOLD-UPS

**GUIDE** 2003

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## Introduction

This guide outlines a range of work practices and principles of workplace design that, when used in combination can significantly reduce the incidence and severity of armed robbery.

The guide also covers the type and scope of training needed by staff to cope with violence and the procedures for minimising posttraumatic stress.

The guide is for managers and employees in businesses where cash is handled, including:

- **Chemists**
- **Petrol stations**
- **Newsagents**
- **Clubs**
- **Fast food outlets**
- **Post offices**
- **Supermarkets**
- **Hotels**
- **Restaurants**
- **Video shops**
- **Entertainment venues**

The private homes of business people can also be a target for robbers.

Many of the procedures outlined here are based upon the security measures used by banks and other financial institutions.

## Duty of care

Under Occupational Health and Safety legislation in each of Australia's states and territories, employers have a duty of care to provide a place of work that is safe and without risk to health. This duty of care extends to taking all reasonable steps to minimise the likelihood of armed hold-up and any trauma that results from a holdup.

## Targets

Due to improved security measures introduced by banks in recent years, robbers have turned their attention to small high volume retail businesses, in particular:

- **Service stations**
- **Chemists**
- **Liquor stores**

## The robber and the crime

**The majority of robbers are males on the lookout for premises that are isolated, easy to enter and leave, and where the cashier will offer the least resistance.**

**Keep an eye out for suspicious behaviour.**

Lone, junior cashiers are particularly at risk. The perfect target is a solitary liquor shop or service station located on a main road, open late at night and staffed by a single worker.

Robbers are likely to be unbalanced and desperate, intoxicated by drugs or alcohol and in a state of heightened excitement.

Although a hold-up takes less than 90 seconds on average, the robber will usually take the time to check out the exterior and interior of a premises prior to the crime.

Be aware of people coming into the shop and browsing at length and then purchasing a cheap and obvious item from the counter. Also look out for a car driving slowly past more than once. In small premises it is important that the view of the footpath and road in front of the shop is not obstructed by signs and shelves.

If you believe that a hold-up might be about to take place, advise your manager so that the police can be notified immediately .

## Business layout

**Each business has its own set of design considerations for minimising the risk of armed hold-up.**

Below are some basic principles for making your business more secure. It is advisable, however, to employ the services of a reputable security firm to provide a set of specific security recommendations for your premises.

If the business is large enough, having more than one staff member on duty at any time is a deterrent. A supervisor should be positioned so that they have a clear view of the cash register area and attendant and so that they can be seen by any potential robber. A glass fronted and sealed-off office that can be seen by customers is ideal.

Position the cash register away from the front door. Counters should be wide with a raised floor for staff, to maximise the space between staff and customers. Robbers will choose to hold-up a premises where it is easy to rush in and reach over the counter into the cash register and then out again.

Always keep the back door in the shop locked. An open back door is an invitation to having goods and money stolen from the backroom/store room and offers a back entrance and exit for a hold-up. Make sure that all other potential access points are secure.

## Security devices

Electronic sensors that emit a sound whenever a customer enters or leaves the premises are an aid for keeping tabs on how many customers are in the shop at any one time.

Security cameras can positively identify a robber and in some cases act as a deterrent. Prominently advertise the use of security cameras with signs.

Use signs to advertise all security measures in use. For example: “No Cash Kept On Premises”, “Time Delay Safe In Use”, “Closed Circuit Security Surveillance Cameras In Use” and so on.

## Lighting

Robbers do not want to be seen. Use strong exterior lighting so that all approaches to your business are brightly lit. This will enable the staff on duty to notice the approach of a potential robber and to take note of the get-away vehicle details.

Strong interior lighting used in combination with an open glass front that allows clear visibility into the premises from outside is also a deterrent. Robbers do not want to be seen from the street during the robbery.

## Cash minimisation

**Do not allow a cash register to fill with cash.**

**Keep cash level low**

**Time delay safe: Robbers do not have time to wait.**

Clear excess cash frequently and randomly from cash registers to a safe. There should be no more cash in cash registers than is needed for trading from that register.

Equally there should be no more cash held on the premises in a safe or strongroom than is needed for trading.

An effective deterrent is to put excess cash into a cash drop safe with a time delay or a two key system. Post signs prominently in the window or to the counter that say that a time delay safe is in use.

Time delay safes can only be opened at a certain preset time. Robbers may force workers to open a single key operated safe but are less likely to wait around for a time delay safe to be ready for opening.

## Cash transfer

**The movement of cash from a business to a bank is the last stage in the business cycle.**

It represents the profitability of a business. It is also a time of particular vulnerability to the crime of robbery. Ask the local beat police or a local security service to accompany you to the bank, if you believe your movements are being watched by a potential offender. A visible police presence in a community is major deterrent to robbers.

Managers of small businesses that do not use a security firm pick-up should monitor the amount of cash held and make frequent, random bank deposits through the day. Do not invite robbery by taking large amounts of cash to the bank in the same bag at the same time each day. Use a bank close to your premises to deposit takings.

Constantly change the procedures for cash transfer including changing routes, times, schedules, the amounts transferred and the vehicle used for the transfer.

Count cash in a secure room. Do not leave money out of the safe to investigate a disruption in the shop. Make sure that the premises is locked and that you are out of sight from those passing by when counting money.

Do not take cash home. Many small business people have been robbed after driving home at night with the day's takings in a car with the company name printed on the side. This is asking for trouble.

It is advisable to use a security transport company where large amounts of cash are involved.

Money for banking should be stored in a safe if cash is held overnight. Check with your insurance company that your safe is rated for amount of cash usually held.

## Staff

When selecting new staff ask for references and check to make sure that they are telling the truth. When staff leave make sure that you get all the keys back. If any keys are not returned or if a staff member leaves in strained circumstances it may be wise to change the locks, safe combinations and cash handling procedures.

## Staff training

**The emphasis of training must be on self protection. An employee's life and safety is worth more than any amount of money.**

An armed hold-up is a very stressful situation that can produce a range of responses from staff. All staff need training in how to behave during a hold-up.

Training staff in what to expect from, and how to act during a hold-up can significantly reduce the effects of post traumatic stress.

Staff should be made aware of the risks involved in cash handling and trained in:

- **Cash handling procedures.**
- **Emergency procedures and operation of security devices.**
- **Confidentiality about procedures and security devices.**
- **Staff support services during an armed hold-up.**
- **How to identify robbers.**
- **How to identify suspicious behaviour.**
- **How to behave during an armed hold-up.**

## **Armed hold-up survival rules**

**Survival is the first rule during an armed hold-up. Protect yourself, not money or goods (One U.S. study found that robbery victims who resist were 49 times more likely to be killed than those who cooperate\*.)**

*Set Your Sights on Preventing Retail Violence, W. J. Crow, R. J. Erickson and L. Scott.*

Follow the steps listed below during an armed hold-up.

### **STAND STILL**

Identify the situation. Keep your hands where they can be seen and do not make any sudden or quick moves. Stand slightly side on to the robber. (A submissive position). The telephone or PA must not be used.

### **OBEY THE ROBBER'S INSTRUCTIONS**

Do exactly what you are told. Allow the robber(s) to leave. The sooner they leave the safer.

### **REMAIN CALM AND QUIET**

Speak only when spoken to. Avoid shouting or provoking the robber(s). Be submissive and avoid drawing attention to yourself. Avoid staring at the robber(s) and/ or making direct eye contact.

### **OBSERVE, IF YOU CAN, SAFELY**

Make a mental note of the robber's appearance including, hair colour, height, weight, clothing, race, age and type of weapon (Assess height markings on the doorway). Look for identifying characteristics including scars, tattoos and speech patterns. If it is safe to do so, write down the license number and the make, model, colour and year of the get-away car.

### **STAY OUT OF THE DANGER AREA**

The robber(s) is in control - Do not try to outsmart them. During the holdup, do not investigate out of curiosity or bravado.

### **STAY WHERE YOU ARE. DO NOT CHASE**

Leave this to the police. Observe the direction of departure and getaway car details only if safe to do so.

## **CALL THE POLICE**

When it is safe call the police. Ring 000. Make a full report to the police before discussing the hold-up with other staff.

## **SEAL OFF THE HOLD-UP AREA**

Evidence must not be touched. Any interference may destroy vital clues.

## **ASK WITNESSES TO REMAIN**

The person in charge should ask all witnesses to remain until the police arrive.

## **Identifying robbers**

**The police will want to interview all witnesses to an armed hold-up to try and establish the identity of the robber(s) as quickly as possible.**

During the robbery observe the following details about the robber(s) only if you can while doing exactly as directed:

- **Height**
- **Weight**
- **Clothing – including unusual marks, stains and tears.**
- **Age**
- **Hair colour**
- **Eye colour**
- **Identifying marks - scars, tattoos etc.**
- **Prominent or unusual features**
- **Speech patterns, impediments**
- **Type of weapon**

Use the Offender Identification Form in the back of this booklet to help police with their investigations. It can help to estimate height by marking a door near to the cash handling area with height marks.

Do not follow robbers when they leave the premises. Observe the following details about the get-away car only if safe to do so.

- **License number**
- **Make**
- **Year**
- **Colour**
- **Direction of travel**



### ***Height?***

***Observe height, weight and identifying features only if you can safely***

## Post hold-up procedures

Following a hold-up it is important to have procedures in place so that first aid can be administered, psychologically traumatised persons can be treated quickly and appropriately, and the relevant authorities contacted.

Below are a set of standard post hold-up procedures:

1. As soon as it is safe to do so, the most senior available staff member should ring the police and if necessary ambulance on the emergency number 000.
2. Injured and/or traumatised employees and members of the public should be given first aid and comforted.
3. Evidence must be left undisturbed. Cordon off the crime area until the police have arrived. Evidence is anything that the robber(s) has come into contact with.
4. Ask all those who witnessed the crime to remain at the scene until the police arrive. If any witnesses want to leave the scene take down their names and phone numbers.
5. Ask staff to note down a description of the robber(s) and the words used in the crime as soon as practicable. First impressions are vital. Use the robbery I.D. form in the back of this booklet.
6. Allow staff to contact their families to advise them of the situation.
7. Assist members of the public with contacting their families or help them to their vehicles, or arrange transport for them.
8. Where required, provide a professional post trauma counselling service. Make sure that all staff who were present for the hold-up have access to this service. Allow them to take the option of seeing their own doctor or psychologist.
9. Inform all staff about what has occurred and update this as necessary.
10. Return the business to normal operation as soon as possible.

## In the longer term:

1. If required assist staff with making workers compensation claims. Inform workers of their rights to compensation, for any illness, injury or stress resulting from the hold-up.
2. Make sure staff have the opportunity to receive follow-up post trauma counselling.
3. Encourage staff to resume normal duties as soon as possible. Seek professional guidance to counsel staff who are reluctant to return to work. It is up to a doctor, psychiatrist or psychologist in conjunction with the staff member to make a decision about returning to work.
4. If any staff member takes time off in the days following the hold-up, make contact to ensure that they are receiving appropriate medical/psychological help. Inform them about the range of local medical / psychological services available.
5. Offer staff the opportunity to return to work in another role or at another branch if they are too traumatised to resume their previous role.
6. Provide staff with support and guidance through the judicial system. Staff may have to attend court as a witness, seek compensation through the crime victim's tribunal system or make a workers compensation claim.

## Post traumatic stress

**The short and long term psychological effects of being confronted with violence can be severe and in many cases debilitating.**

Each person will react differently to a violent incident but the range of symptoms that characterise post traumatic stress include:

- **Increased heart rate**
- **Insomnia and hypersensitivity**
- **Muscle tension**
- **Frightening dreams**
- **Startle reactions**
- **Disturbed sleep patterns**
- **Fear of returning to work**
- **Phobias**
- **Re-experiencing the violent event through**
- **hallucinations**
- **Anxiety**
- **Depression**
- **Grief**
- **Guilt**

These symptoms can develop following a threat of physical violence and in some cases by working in an environment where there is a likelihood of violence. Post traumatic stress symptoms can also be experienced by any members of the public who witness an armed hold-up.

Post traumatic stress symptoms can continue for a long time past the violent event and if not treated can become worse.

It is important not to pass judgement or criticise a person's behaviour during a hold-up and not to trivialise the event or behave in an unsympathetic manner. Criticism or perceived criticism by the organisation can be one of the major factors in causing on-going emotional problems after an incident.

If the symptoms persist for more than a month past the event then the condition, post traumatic stress disorder, may be diagnosed. Victims are often left with a view that the world is threatening, irrational and unjust and that they are worthless and vulnerable.

It is important to act promptly following a hold-up to provide either in-house or external post traumatic stress counselling from psychiatrists or psychologists who are experienced in post trauma debriefing and counselling.

## Assessment –

### How safe is your business from armed hold-up?

Robbery is a crime of choice made by a criminal, based on several factors.

To make a business less vulnerable, work to create an aura of psychological deterrence through environmental design.

Put yourself in the place of the potential robber. Stand away from your business, and try to objectively assess how a potential robber would see it. Are the exterior, access, and parking areas adequately lit? Is your interior lighting sufficient so that major points of vulnerability are clearly visible from the outside? Do you have signs placed toward the lower portion of your door which say: “No Cash Kept On Premises”?

Using the security check list below, identify areas of your business vulnerable to the crime of armed robbery.

	YES	NO
Is your business isolated from other businesses?	<input type="checkbox"/>	<input type="checkbox"/>
Does your business operate late at night?	<input type="checkbox"/>	<input type="checkbox"/>
Do you keep substantial cash on hand?	<input type="checkbox"/>	<input type="checkbox"/>
Is cash transferred according to a set routine?	<input type="checkbox"/>	<input type="checkbox"/>
Is your bank further than walking distance from your premises?	<input type="checkbox"/>	<input type="checkbox"/>
Is your business obviously operated by a single cashier?	<input type="checkbox"/>	<input type="checkbox"/>
Is the cash register within reach of customers?	<input type="checkbox"/>	<input type="checkbox"/>
Is there only a single courier for cash transfer?	<input type="checkbox"/>	<input type="checkbox"/>
Do posters and/or displays block employees' view of outside?	<input type="checkbox"/>	<input type="checkbox"/>
Is the light level much higher inside than outside?	<input type="checkbox"/>	<input type="checkbox"/>
Is the safe or cash container easy to open?	<input type="checkbox"/>	<input type="checkbox"/>
Do you keep more cash than needed as a 'float' in the cash register?	<input type="checkbox"/>	<input type="checkbox"/>
Have you failed to establish standard procedures for reporting crime to the police?	<input type="checkbox"/>	<input type="checkbox"/>
Have you neglected to provide training for staff in:	<input type="checkbox"/>	<input type="checkbox"/>
• <b>observing/identifying features of robbers and their get-away vehicle?</b>		
• <b>post hold-up procedures?</b>		

If any answer to any of the above questions is “Yes”, check:

**Alarms**

**Exterior lighting**

**Interior lighting**

**Visibility**

**Money handling routines**

**Cameras**

**Safes**

**Cashier enclosure/area**

**Entrances/exits**

**Staff training**

## **References**

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*New South Wales Recorded Crime Statistics 1991*, NSW Bureau of Crime Statistics and Research.

*Robbery, An Analysis of Robbery in New South Wales*, NSW Bureau of Crime Statistics and Research.

*Set Your Sights on Preventing Retail Violence*, W.J. Crow, R.J. Erickson, L.Scott.

## Offender Identification Form

Fill out this form to assist the police with their investigation. First impressions are important.

Fill out the form alone. **Do not** discuss the offence with anyone else first.

Local Police No. \_\_\_\_\_

## Witness Details

Surname \_\_\_\_\_

Given names \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ Post code \_\_\_\_\_

Tel(work) \_\_\_\_\_ (home) \_\_\_\_\_

## Business Details

Company name \_\_\_\_\_

Branch / location \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ Post code \_\_\_\_\_

Tel \_\_\_\_\_

## Details of Offence (Include every detail of the offence from start to finish.)

Date \_\_\_\_\_ Time \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Description of Offender

### Physical

Height \_\_\_\_\_ Age \_\_\_\_\_

Weight \_\_\_\_\_

Hair \_\_\_\_\_

Eyes \_\_\_\_\_

Race \_\_\_\_\_

Skin \_\_\_\_\_

Scars/Tattoos \_\_\_\_\_

Speech \_\_\_\_\_

### Clothing

Upperbody \_\_\_\_\_

Lower body \_\_\_\_\_

Shoes \_\_\_\_\_

Glasses \_\_\_\_\_

Weapon \_\_\_\_\_

Other \_\_\_\_\_

## Vehicle Description

Make \_\_\_\_\_ Licence No. \_\_\_\_\_ Year \_\_\_\_\_

Colour \_\_\_\_\_ Direction of travel \_\_\_\_\_



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Website **[www.workcover.nsw.gov.au](http://www.workcover.nsw.gov.au)**

ISBN 0 7310 2927 5 ©Copyright WorkCover NSW 2001. Production and printing by Salmat – 02 9743 8777