ARMED HOLD-UP and CASH HANDLING PROCEDURE

Scope

This procedure outlines the work practices and principles with a combination of reducing any incidents of armed robbery and cash handling.

Procedure

1. Duty of Care

Under Occupational Health and Safety Act 2004, employers have a duty of care to provide a workplace that as far as practicable, is safe and without risk to health. This duty of care extends to taking all reasonable steps to minimise the likelihood of armed hold-ups and to minimise any trauma that results from a hold-up.

Under Section 20 (1) (a) (b), the Act states that “to eliminate risks to health and safety so far as practicable; and “if it is not reasonably practicable to eliminate risks to health and safety, to reduce those risks so far as is reasonably practicable.

Three basic steps should be taken to ensure a safe and healthy workplace. They are based on the concept that a workplace should be modified to suit people, not vice versa. The three steps are:

- identify the hazards – involves recognising things which may cause injury or harm to the health of person, for instance armed robbery;
- assessing the risk – involves looking at the possibility of injury or harm occuring to a person if exposed to a hazard; and
- controlling the risk – by introducing measures which will eliminate or reduce the risk of a person being exposed to a hazard.

It is important to regularly review the steps, especially if there are changes in the work environment, new technology is introduce, or standards are changed.

Employers should consult with health and safety representative (if any) and employees during the steps.

Under their duty of care, employers must take all practicable steps to reduce the risk of violence at work, as for any other hazard. Employees also have a duty to take reasonable care of the safety and health of themselves and others, so-operate with their employers and comply with safety and health instructions.

2. Target

Due to improved security measures introduce by banks in recent years, robbers have turned their attention to small high volume retail businesses in particular; Service Stations, Chemists, Liquor outlets, video shops, hotels and gaming venues.

3. The robber and the crime

The majority of robberies occur in premises that are isolated, easy to enter and leave, and where the cashier will offer the least resistance.

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 may be unbalance 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 premises prior to crime.

Be aware of people coming in the club and browsing for a length of time and purchase a drink from the bar or change money at the cashier for gaming. Also check the camera in the car park for any
slow moving vehicle.

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

4. Club layout

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

Below are some basic principles for making the club secure. It is advisable to secure the services of a reputable security company to provide a set of specific recommendations for the venue. Advice can also be sought from the local Police Crime Prevention Officer.

Two staff members must be present at all times that the venue is open. At all times a staff member must be positioned so that they have a clear view of the cash registers and the cashier draw and that they have a clear view of any potential robber. A glassed barrier around the cashier is required.

Position the cash register as far from the bar as practicable. The cashier draw to be locked at all times. Robbers will hold-up a business where it is easy to rush in, reach over the counter into the cash register or cashier draw and run off.

Always keep the back roller doors closed and locked at all times. An open door is an invitation for entry to the venue. Make sure all their excess points are secure.

5. Security

Personal and fixed duress alarms, that are monitored by a security company, are fitted in the bar area and the office. They can be used to summons timely assistance after a robbery.

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

For late night service, where customer numbers are low, consideration be given to electronic doors being opened by staff as a customer approaches, this can be used to prevent access by masked persons or those carrying weapons.

Use signs to advertise all security measures in use. E.g "No Cash Kept on Premises" “Time Delay Safe in Use” “Closed Circuit Security Surveillance Cameras in Use” etc. etc.

6. Lighting

Robbers do not want to be seen. Use strong exterior lighting so that all approaches to the venue are brightly lit. This will enable 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 and open glass front 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.

7. Cash minimisation

Do not allow a cash register or cashier drawer to fill with cash.

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

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

An effective deterrent is a cash drop safe with a time delay or two key system. Time delay safes can only be opened at a certain preset time. Robbers may force workers to open
ARMED HOLD-UP and CASH HANDLING PROCEDURE

a single key operated safe, but are less likely to wait around for a time delay safe to be ready to
open.

8. Cash transfer

Cash transfer from a business to a bank, is a particularly vulnerability to the crime of a robbery.

Managers of a small business that do not use a security pick-up, must ensure that cash is banked
regularly. Do not invite robbery by taking large amounts of cash to the bank in the same bag and at
the same time each day. Use the closest bank to the premises as far as possible.

Constantly change the procedure, times, routes and vehicles for depositing cash.

Count cash in a secure room. Do not leave money out of the safe to investigate a disturbance.
Make sure that the office is locked an you are out of sight while counting money.

Money for banking should be stored in the safe overnight.

Check insurance policy for amount of cash held on the premises.

9. Staff

Staff references to be check to make sure the applicant is honest. When staff leave make sure that
all keys are returned to the safe.

A key register to kept for all keys issued to staff.

In the event that keys are not returned then consideration be given to changing the locks to the
premises and combinations to the safes be changed.

10. 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 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 be trained in 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 and CASH HANDLING PROCEDURE

11. Armed Hold up Rules

Survival is the first rule during an armed hold-up. Protect yourself, not money or goods.

Follow the following 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 you are.

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 DO SO SAFELY

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

STAY OUT OF THE DANGER AREA

- The robber(s) are in control – do not try to outsmart them.
- During the hold-up, do not display curiosity or bravado.

STAY WHERE YOU ARE, DO NOT CHASE

- Leave this to the Police
- Observe the direction of departure and get-away car details only if safe to do so.

CALL THE POLICE

- Activate any duress/hold up alarms.
- 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.
ARMED HOLD-UP and CASH HANDLING PROCEDURE

12. Identify robbers

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

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

Use the “Offender Identification Form” attached, to help police with their investigation. It can help to estimate height and marking a door near to the cash handling area with height marks.

Do not follow robber(s) 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

13. Post hold-up procedure

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

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

a) As soon as it is safe to do so, the most senior staff member available should ring the police and if necessary the ambulance on the emergency number 000.

b) Injured and/or traumatised employees and members of the public should be given first aid and comforted.

c) Evidence must be left undisturbed. Cordon off the crime area until police have arrived. Evidence is anything that the robber(s) has come in contact with.

d) Ask all those who witnessed the crime to remain at the scene until police arrive. If any witnesses want to leave the scene take down their names and telephone numbers.

e) 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 robber ID form attached.

f) Allow staff to contact their families to advise of the situation.

g) Assist members of the public with contacting their families or help them to their vehicles, or arrange transport for them.

h) 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.

i) Inform all staff about what has occurred and update this as necessary.

j) Return the business to normal operation as soon as possible.

14. In the longer term

If required, assist staff with making a worker’s compensation claim. Inform workers of their right to compensation, for any illness, injury or stress resulting from the hold-up.
ARMED HOLD-UP and CASH HANDLING PROCEDURE

Make sure staff have the opportunity to receive follow-up post trauma counselling.

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.

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.

If possible, offer staff the opportunity to return to work in another role, if they are too traumatised to resume their previous role, if there is another role available.

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 workers’ compensation claim.

15. Post traumatic stress

The short and long term psychological effects of being confronted with voilence can be sever 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 hypertension
- Muscle tension
- Frightening dreams
- Startle reactions
- Disturbed sleep patterns
- Fear of returning to work
- Phobias
- Re-experiencing the violent through hallucinations
- Anxiety
- Depression
- Grief
- Guilt

These symptoms can develop following a threat of physical voilence and in some cases by working in an environment where there is a likelihood of volience. 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 voilent 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. Critism or perceived criticism by the organisation can be one of the major factors in causing ongoing 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, irrtional 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 traumatic debriefing and counselling.
ARMED HOLD-UP and CASH HANDLING PROCEDURE

Assessment

How safe is your business from armed hold-ups?

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 a 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 towards the lower portion of your door which say: “No Cash Kept on Premises”?

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

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Is your business isolated from other businesses?</td>
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<tr>
<td>Does your business operate late at night?</td>
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<td>Do you keep substantial cash on hand?</td>
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<td>Is cash transferred according to a set routine?</td>
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<tr>
<td>Is your bank further than walking distance from the premises?</td>
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<tr>
<td>Is your business obviously operated by a cashier?</td>
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<tr>
<td>Is the cash register within reach of customers?</td>
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<tr>
<td>Is there as single courier for cash transfer?</td>
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<tr>
<td>Do posters and/or display block employees’ view of outside?</td>
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<tr>
<td>Is the light level much higher inside than outside?</td>
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<tr>
<td>Is the safe or cash container easy to open?</td>
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<tr>
<td>Do you keep more cash than needed as a “float” in the cash register?</td>
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<tr>
<td>Have you failed to establish standard procedures for reporting crime to the police?</td>
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<tr>
<td>Have you neglected to provide training to staff in: Observing/identifying features of robbers and their getaway car?</td>
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<tr>
<td>Post hold-up procedures.</td>
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</tbody>
</table>

If any answers to any of the above question is “yes” check:

- Alarms
- Exterior lighting
- Interior lighting
- Visibility
- Cameras
- Safes
- Cashier enclosure/area
- Entrances/exits
- Staff training
OFFENDER IDENTIFICATION FORM

Witness Details:

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.

Surname: ________________________________
Given Names: ________________________________
Address: ___________________________________
________________________ Postcode:__________

Venue Details:

Company name:______________________________
Address: ___________________________________
________________________ Postcode:__________

Local Police No: 9403-0200 (Northcote Police)

Date of Offence: (Include every detail of the offence from start to finish)

Date: ____________________________ Time: ________________
Details: ……………………………………………………………………………………………………………
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Description of Offender:

<table>
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<tr>
<th>Physical</th>
<th>Clothing</th>
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<tbody>
<tr>
<td>Height</td>
<td>Age</td>
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<tr>
<td>Weight</td>
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<tr>
<td>Hair</td>
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<tr>
<td>Eyes</td>
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<tr>
<td>Race</td>
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<tr>
<td>Skin</td>
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<tr>
<td>Scars/Tattoos</td>
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<tr>
<td>Speech</td>
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</tbody>
</table>

Vehicle Description:

Make: ________________ Licence No: ________________ Year: ________________
Colour: ________________ Direction of Travel: ________________

Procedures/Armed Hold Ups and Cash Handling Procedure 16/6/2011