

# 10. Carrying cash

Commercial and  
General (Page 1)

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## What you need to know

One of the biggest increases in crime has been violent and vicious attacks on people carrying cash. As an employer, you have a duty to assess the risks to the safety of your employees. This means explaining to them the risks involved when handling or carrying cash and thoroughly training them with regard to correct procedures.

### The following check list will assist you in this training.

1. Basically there are three methods of carrying cash to and from the bank.

- a professional cash carrying company
- in a private vehicle
- on foot

If you use a cash in transit (CIT) company you should have few, if any, problems.

2. If you use a private vehicle to carry the cash or go on foot, the first consideration is that the right staff are chosen for this very responsible job. New employees should not be used to transport cash until their references have been thoroughly checked. In no circumstances should casual or temporary staff be used.
3. Correct security procedures begin before you actually leave the premises. Before putting cash into the cash carrying case you should record the serial numbers of some of the high denomination notes. This may provide the police with excellent evidence against a suspect. Before you leave your premises check outside to see if anyone is behaving in a way which to you seems out of the ordinary. Look out for vehicles parked close by which might contain people lying in wait for your departure. If you are using your own car leave the premises without the cash and check your vehicle. Criminals have been known to let down a tyre, loosen a wheel, put chewing gum in your door lock or block your car in, assuming you will have the cash with you.

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4. The vehicle should be a closed vehicle and should be regularly maintained. The vehicle should be fitted with additional door locks, preferably sliding bolts, an immobiliser, a distinctive alarm and an extra internal mirror for the passenger who will be responsible for carrying the cash. If possible a mobile phone should be fitted.
5. Only authorised drivers should be allowed to use the vehicle, even at times when cash is not being carried, in case any of the security devices are tampered with. Drivers should be trained specifically for the occasions when cash is being transported. For instance, they should never, for any reason, stop to pick up unauthorised people.
6. Drivers should never get out of a vehicle unless they are at a police station or in a protected area. If asked to get out of the car by a uniformed police officer, they should offer to drive to the nearest police station. That 'policeman' could be a thief in disguise. Similarly drivers must never stop at what appears to be an accident; it could be an ambush.
7. On arrival at the bank the person responsible for the money takes the cash into the building. The driver should remain in the vehicle with the doors and windows locked and bolted with the engine running. In fact whenever the vehicle is stationary and the driver is inside, the security bolts must be in the closed position.
8. On arrival at the bank the courier must have precise instructions and procedures as to how the money is banked. It has been known in the past for criminals to give the impression that they work in the bank and have taken cash from couriers. Similarly, if you are collecting money from the bank you must have procedures. Again criminals have collected cash on behalf of companies with forged identification. It is imperative that you set up correct procedures with your bank.
9. If an alternative vehicle has to be used should there be a loss of security, hired taxis or public transport, even on a temporary basis, cannot be recommended. Sub-contracting of cash carrying duties should not be permitted without the authority of top management, bearing in mind the Health & Safety at Work Act 1992. Cash carrying duties must not be delegated to junior employees etc. just because the responsible people are unavailable.

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- 10.** Routes to and from the bank should be varied whenever possible. If there is a particularly large amount of cash to be moved it would be a good idea to make a survey of the route in case there are unforeseen hazards. Also where a large amount of cash or valuables are to be carried it is a good idea to inform the local police. They can advise you on additional security measures or provide an escort if they think this is warranted. The essence of security is secrecy. Details of times, routes etc. should be kept as confidential as possible. The less people know the less can be divulged either on purpose or inadvertently.
- 11.** When carrying cash on foot - again, the right staff should be chosen for this responsible job. There should be a minimum of two people. Again routes, delivery and collection times must be varied. A busy route is far better than a quiet one. Courier and escort must not make the same journey to the same bank by the same route at the same time every week.
- 12.** Courier and escort should walk facing oncoming traffic which will reduce the risk of a surprise attack from behind. The escort should walk behind the courier and should be equipped with the means of raising the alarm. They must be alert and trained to look out for suspicious people and vehicles. For example, a person standing near the bank entrance with several cigarette butts by their feet, people loitering, perhaps gazing into a shop window, wearing bulky clothing. For example, an overcoat on a fine day, or a raincoat when it is not raining.

These must be viewed with suspicion as they could conceal weapons. If in doubt, the courier and escort should pass the bank and return to base by a different route. It must be stressed that staff should not become involved in confrontation. Heroes tend to get hurt, sometimes seriously and sometimes fatally. Staff should be trained what to do in certain circumstances; for example the Volumatic cash carrying case has been designed to be thrown at the attacker. It might be an instinctive reaction to keep a tight grip on the case, but this is when the carrier will get injured as the thief tries to take the case from him. By throwing the case at the attacker, the wrist chain will break and the security devices inside will be activated.

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- 13.** Having safely collected the cash from the bank and transported it to your premises - have you got a secure place to keep it? Is the cash office as secure as it possible can be? Do you have the right type of locks? Are they fitted with door chains? Do the appropriate doors have a viewer lens so you can see who is at the door? If the door is opening into the room and is stopped by the door chain, make sure it is hung so that anyone poking a gun through the door does not fire into the room, but perhaps fires at a wall. Do you have good key security? Is cash that is awaiting banking kept locked in the safe? Do cashiers collecting cash from the sales floor have escorts?

Do the cashiers have a method of summoning assistance, for example - a police whistle, an attack alarm? Do your staff know what to do if there is a theft from the tills? Have you examined the design of tills or the arrangements of cash so that notes of the higher denomination are difficult to reach? Have you considered fitting a tillguard to cover the cash when the till drawer is open?

**Acknowledgements : Mr Frank Pegg, Vice Chairman,  
Volumatic Ltd. [www.volumatic.com](http://www.volumatic.com)**