

# RISK MANAGEMENT PROGRAMME FOR CASH HANDLING

Cash is highly attractive to potential thieves and suitable precautions need to be implemented to protect both cash and staff from robbery, theft or hold up. In assessing cash handling risks various factors should be considered, including the construction of the business premises, the location and accessibility, the value of the cash retained and the existing security protections, and the personal safety of staff/employees. (No reference has been made to Automated Teller Machines (ATMs), which may need to be subject to separate security provisions or risk assessment).

The following information is provided for guidance purposes only

## 1) RISK ASSESSMENT

A risk assessment to be undertaken to assess the risks and adequacy of existing precautions. The following to be considered:

- a) can cash handling be reduced or avoided?
- b) when and where cash is handled?
- c) who handles or has access to cash?
- d) is staff training adequate?
- e) what is likelihood and nature of potential risk?

Generally, the less cash on the premises, the less attractive it is as a target. Reducing the amount held or transferring the risk to a cash carrying company will mitigate the extent of protection required. The remaining risks to be managed by implementing suitable security precautions.

## 2) REDUCING THE RISK

- a) Cash handling to be avoided where possible, e.g. payment of wages by cheque or credit transfer rather than cash
- b) Reduce the amount of cash e.g. minimising cash held in tills by regular removal in excess of a set limit to a more secure area
- c) More frequent banking or collection will reduce both the amount held at any time and the period when it is exposed to possible loss
- d) Display suitable signs stating cash is kept to a minimum, or not at all, on the premises.

## 3) CASH HANDLING PROCEDURES

To limit the potential theft of cash, formal cash handling procedures to be established for all staff. The following to be incorporated:

- a) cash tills – a designated maximum till limit to be adopted so whenever a pre-determined amount (preferably £250) is reached, cash is removed from the till and deposited into a safe. Proprietary cash storage and transportation devices (e.g. Counter Cache) to be used for temporary storage and transfer of cash from the till area to a safe or strongroom. Consider the use of proprietary

till guards to restrict the potential for “snatch” or “grab” losses

- b) cash collation – counting/collation of cash to be undertaken in an internal, secured area within the premises (e.g. a locked room or cashiers office – see below for security recommendations for cashiers office), or preferably on an upper floor area. Only designated and trained members of staff to be involved in counting/collation
- c) staff actions – establish clear security and emergency procedures, in which staff are trained. Employees should not put themselves at risk. New employees to be suitably vetted and references fully checked.

## 4) CASH IN TRANSIT

Whenever cash is transported by staff, the following procedures are recommended

- a) minimum of two fit and able-bodied staff required to transport cash
- b) handling of cash in transit is to be in accordance with any insurance policy terms and warranty conditions (e.g. number of escorts required for amount in transit)
- c) both the timing and route of the transportation of cash to be varied as far as is reasonably practical persons carrying cash to be able to summon emergency assistance (provision of panic alarm or mobile telephone as examples).

Whenever large amounts of cash are carried, it should be undertaken by a specialist cash carrying company who are members of the National Security Inspectorate (NSI) [www.nsi.org.uk](http://www.nsi.org.uk) and only designated staff to undertake the hand over of cash.



**NFU Mutual**  
Risk Management Services

[nfumutual.co.uk/rms](http://nfumutual.co.uk/rms)

## 5) CASH OFFICE

To provide the necessary level of security when significant amounts of cash are held on the premises, a secure cash office facility to be constructed, ideally in an area in full view of other occupied areas of the premises. This to include:

- a) cash office walls – to be of either solid concrete block or brick walls to the underside of the building roof and avoiding the presence of lightweight suspended ceiling materials or roof voids that would allow unauthorised access into the office
- b) cash office door – preference for a single access door into the cash office, purpose designed outward opening achieving a level of security conforming to a minimum recognised standard such as LPCB LPS 1175 – SR3 (Security Rating 3 Medium Risk situations) and having both automatic closure and suitable provision for identifying callers without the door being opened
- c) security locking – door to be secured with a lock conforming to either BS3621 or EN1303: 2005 – security grades 4 – 6, with additional fitted security locking plate. The area immediately around the cash office door to be kept clear of any goods, stock or materials that may restrict/reduce visibility. For High Risk cash situations, to include double entry door systems conforming to LPS 1175 – SR5 or SR6
- d) cash office glazing – preference to be that no glazing is installed within the cash office, but if unavoidable, the glazing to meet the appropriate security levels outlined in BS EN 356: 2000 (glazing to resist Manual Attack) as a minimum, ideally to comply with BS EN 1063 BR4/SG2 NS (High Risk Ballistic resistance glazing)
- e) alarm protection – intruder alarm protection (see below), to be extended into the cash office by the installation of suitable and approved alarm detection. To enable staff to activate the intruder alarm in an emergency, hold up/panic alarm buttons to be located in strategic position(s) within the cash office and at the cashiers tills – installation of such devices to comply with the BSIA/ACPO Ten Point Plan as specified in Appendix T of ACPO Policy on Police Response to Security Systems (April 2006).

## 6) PROVISION OF SAFES

- a) It is recommended that cash held on the premises is kept within suitable freestanding safe(s) (any safe weighing less than one tonne to be base anchored in accordance with the manufacturer's specifications)
- b) Safes to comply with European test standard EN1143-1. The amount of cash required to be held will determine the grade of safe required
- c) Guidance on suitable cash limits for each safe grade can be obtained from insurance companies
- d) To prevent unauthorised access to the safe and to comply with insurance policy conditions, all safe keys to be removed from the premises when unoccupied out of business hours or the safe combination number (where applicable) not to be left on the premises. Other than when requiring access for deposit/withdrawal of cash, the safe to be kept locked at all times
- e) To provide improved security, any intruder alarm installed in the premises to be extended to include specific protection to the safe (use of a safe limpet device fitted over the safe lock as example)
- f) Where appropriate, for the amount of cash involved, the safe to be fitted with a suitable time-delay locking mechanism. Whenever such time-delay lock is used an appropriate warning notice to be prominently displayed. (Staff to be trained to ensure they are clear about time-delay locking procedure, and not put themselves at risk).

## 7) INTRUDER ALARMS

- a) Consider installation of, or upgrading existing system to, an intruder alarm system complying with BS4737 or BS EN 50131-1 and the Association of Chief Police Officers (ACPO) Security Systems Policy
- b) The supply, installation and maintenance of the system to be undertaken by a UKAS accredited installer and approved by an independent inspection body, such as NSI or SSAIB
- c) Hold up/panic alarm buttons to be included on the alarm system
- d) The alarm to connect to an NSI approved alarm receiving centre preferably by dual path signalling. Alternatively signal to a permanently manned security station or gate-house at the premises

- e) Alarm system to use “sequential alarm” detection for confirmation, enabling the alarm receiving centre to filter alarm signals and avoid unnecessary police attendance following false alarms
- f) To provide additional security, consider extending the intruder alarm system to include added security fogging device by use of a dedicated alarm sensor, with the fogging device to only activate once the dedicated sensor has activated. Installation of any security fogging device to be undertaken in accordance with BS7939:1999 by a competent installer and consultation with the alarm installer is recommended).

## 8) CLOSE CIRCUIT TELEVISION (CCTV)

It is recommended that CCTV coverage of internal/external areas of the premises is provided for higher risks. The supply, installation and maintenance of the CCTV system to be undertaken by a reputable and experienced installer, preferably an approved body such as NSI.

To be fully effective the system to be activated, out of business hours, by detectors within the perimeter security of the premises and be connected to an NSI approved alarm receiving centre which can arrange an appropriate response (comply with British Standard BS8418 or European Standard BS EN 50132).



**NFU Mutual**

### IMPORTANT NOTE

The information contained herein is designed for guidance only and NFU Mutual cannot accept responsibility for any errors or omissions arising from its use.

NFU Mutual Risk Management Services Limited (No. 3350057). Registered in England. Registered Office: Tiddington Road, Stratford upon Avon, Warwickshire CV37 7BJ. A member of the NFU Mutual group of companies.

For security and training purposes telephone calls may be recorded and monitored.

RM Data Sheet Cash Handling/0215

[nfumutual.co.uk](http://nfumutual.co.uk)