

RISK MANAGEMENT PROGRAMME FOR CASH HANDLING



This document is designed to assist NFU Mutual customers in managing security risks associated with cash handling



NFU Mutual
RISK MANAGEMENT SERVICES

INTRODUCTION

Cash is highly attractive to thieves and suitable precautions must be implemented to protect both cash and staff from robbery, e.g. hold up, or theft whilst the cash is unattended. In assessing cash handling various risks factors should be considered, including: the construction of the business premises, the location and accessibility, the value of the cash retained, the existing security protections, and the personal safety of staff/employees.

RISK ASSESSMENT

A risk assessment to be undertaken to assess the risks and adequacy of existing precautions taken.

In considering the risks it is necessary to consider if the cash handling can be reduced or, if possible, avoided altogether. If it is not possible to avoid the use of cash and when and where the cash is to be handled: what are the likelihood and nature of the potential risks and who handles or has access to cash?

Staff involved in the handling, storage or transportation of cash to receive adequate training on the safe handling of cash and action to be taken in the event of an incident.

Generally, the less cash held on the premises, the less attractive to thieves. Higher levels of cash generally attract the attention of more organised criminals/criminal gangs who are better organised and equipped. Reducing the amount held, or transferring the risk to a cash carrying company, can help mitigate the risk and extent of protection required.

In assessing the risks it is important to decide what action needs to be taken under each of the following headings, to provide an integrated and layered programme of security protections:

Deter

Consider deterrents to minimise the risks of theft attack. Deterrents may include: measures such as signage of security measures, good

levels of physical security, visible electronic surveillance systems or guard presence but can also take the form of covert measures such as the potential presence of security systems and undercover guards.

Detection

Should your deterrent measures be compromised, the early detection of criminal activity during the initial stages of a robbery can reduce the extent of the theft damage and are typically provided by way of site personnel, security guards or electronic systems such as intruder alarms or CCTV surveillance.

Delay

Incorporating security protections designed to delay thieves, such as physical barriers to entry points, the provision of cash rooms, the use of safes etc. may prevent intruders reaching the theft target and can assist in the prevention or reduction of the loss.

Defence

How you respond to a notification of a security breach, such as via attending an intruder alarm or CCTV activation can determine whether a theft attack is successful.

REMOVING/REDUCING THE RISK

As stated above, cash handling to be avoided, where possible, e.g. payment of wages by cheque or credit transfer and the use of collection by debit/credit card or contactless payment rather than cash.

Where the handling of cash cannot be excluded, the amount of cash in vulnerable areas to be reduced, e.g. minimising cash held

in tills by regular removal in excess of a set limit to a more secure area, or, more frequent banking or cash collection as this will reduce both the amount held at any one time and the period when it is exposed to a potential loss.

Display suitable signs stating cash is kept to a minimum, or not at all, on the premises to deter potential criminals.

CASH HANDLING PROCEDURES ON THE PREMISES

Formal cash counting/handling procedures to be established, including:

1. 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.

2. 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.

Some Cash and Valuables in Transit (CViT) services now offer a facility to deposit cash within their safe, undertake collation and take responsibility for the cash as soon as it is deposited within the safe.

3. Staff actions

Establish clear security and emergency procedures, in which staff are trained.

Employees must not put themselves at risk. New employees to be suitably vetted and references fully checked where access to cash is present.

CASH IN TRANSIT

Whenever cash is transported by staff, e.g. for banking purposes, a minimum of two fit and able-bodied staff required to transport cash in accordance with any insurance policy terms and warranty conditions (e.g. number of escorts required for amount in transit). Refer to your insurance policy for details.

Both the timing and route of the transportation of cash to be varied as far as is reasonably practical and 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, this should be undertaken by a specialist cash carrying company who are compliant with **BS 7872: Manned security services – Cash and Valuables in Transit Services (Collection and Delivery) – Code of practice**, and members of the National Security Inspectorate (NSI) www.nsi.org.uk and only designated staff to undertake the handover of cash.

CASH OFFICE

To provide the necessary level of security when significant amounts of cash are held on the premises, a secure cash office facility is required, ideally in an area in full view of other occupied areas of the premises.

The cash office security measures to include:

1. 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 unauthorized access into the office.

2. Cash office door

Preference for a single access door into the cash office, purpose designed to be outwardly opening and achieving a level of security conforming to a minimum recognised standard such as **LPS 1175 - Requirements and Testing Procedures for the LPCB Approval and Listing of Intruder Resistant Building Components, Strongpoints, Security Enclosures and Free-Standing Barriers**, category C5 (commercial risks) and having both automatic closure and suitable provision for identifying callers without the door being opened, e.g. Door viewer/spy

hole meeting **BS EN 1063 Glass in building. Security glazing. Testing and classification of resistance against bullet attack** or external CCTV system with internal monitor.

3. Security locking

Door to be secured with a lock conforming to either:

i. **BS3621: Thief resistant lock assembly. Key egress**

ii. **BS8621: Lock assemblies operated by key from the outside of the door and by handle or thumb turn from the inside of the door**

iii. **PAS3621: Multipoint locking assemblies. Keyed egress. Performance requirements and test methods or**

iv. **PAS8621: Multipoint locking assemblies. Keyless egress. Performance requirements and test methods**

Additional security locking plate to be fitted. 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 – Category E10 or F10**, as a minimum.

4. 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: Glass in building. Security glazing. Testing and classification of resistance against manual attack with glazing to resist manual attack as a minimum, and where possible to also comply with **BS EN 1063: Glass in building. Security glazing. Testing and classification of resistance against bullet attack BR4/SG2 NS** (High Risk Ballistic resistance glazing).

5. 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 National Police Chiefs' Council (NPCC) Police Requirements & Response to Security Systems policy.

PROVISION OF SAFES

Cash held on the premises to be kept within suitable freestanding safe(s) (any safe weighing less than one tonne to be base anchored in accordance with the manufacturer's specifications). Safes to comply with European test standard **EN1143-1: Secure storage units. Requirements, classification and methods of test for resistance to burglary. Safes, ATM safes, strongroom doors and strongrooms**. The amount of cash required to be held will determine the grade of safe required (Grades 0 to VII). Guidance on suitable cash limits for each safe grade can be obtained from your insurance company.

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.

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).

Should high levels of cash be held on occasion, 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.

To avoid the need for unauthorized staff to have access to the safe contents but be able to deposit cash into the safe during or at the end of business hours, the use of a deposit trap facility on the safe may be advisable.

INTRUDER ALARMS

Consider installation of, or upgrading existing system to, an intruder alarm system complying with **BS EN 50131-1: Alarm systems. Intrusion and hold-up systems. System requirements** and the National Police Chiefs' Council (NPCC) policy.

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 National Security Inspectorate (NSI) or Security Systems and Alarms Inspection Board (SSAIB).

Hold-up/panic alarm buttons to be included on the alarm system (important note – from April 2008 NPCC Policy requires call intervention to be implemented to regain police response should this be withdrawn following false alarm activations).

The alarm to connect to an NSI approved alarm receiving centre complying with **BS EN 50518:2019 Monitoring and Alarm Receiving**

Centre preferably by dual path signalling performance standard 3 or 4. Alternatively signal to a permanently manned security station or gate-house at the premises.

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.

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 operate once the dedicated sensor has activated. Installation of any security fogging device to be undertaken in accordance with **BS EN 50131- 8: Alarm systems. Intrusion and hold-up systems. Security Fog Devices** by a competent installer (consultation with the alarm installer is recommended).

CLOSED CIRCUIT TELEVISION (CCTV)

It is recommended that CCTV coverage of internal/external areas of the premises is provided in accordance with **BS EN 50132 CCTV surveillance systems for use in security applications**.

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.

Where high levels of cash are present consider having the CCTV connect to an NSI approved alarm receiving centre, complying with **BS EN 50518:2019 Monitoring and Alarm Receiving Centre**, particularly on activation of the hold-up/panic attach devices. Alternatively signal to a permanently manned security station or gate-house at the premises.

FURTHER GUIDANCE

RISC Authority are a funded research scheme supported by a significant group of UK insurers and conducts research in support of the developments and dissemination of best practice on the protection of property and business. A number of free security guides

are available, covering intrusion and hold up alarm systems, physical security, fogging protection, ATM protection and cash risks are available at <https://www.riscauthority.co.uk/free-document-library/>

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