

Tips to improving store security

New York has recently experienced a rash of robberies, with 22 incidents occurring in the past four to five months. In response, FSCNY has offered a \$15,000 reward for information leading to the arrest and conviction of individuals committing these crimes. However, just as important as arresting those responsible for past crimes is preventing them from occurring in the future. At the same time, the association wants to remind members of the steps they can take to maximize store security.

How can operators reduce or eliminate losses? The answer is controlling risk exposures through the use of sound security procedures, good security equipment and strong cash management. Check cashers are subject to various types of crime exposures, the most common being: Robberies, Safe Burglaries and employee thefts.

Robberies

“Push-ins” during store openings or closings are the source of a large percentage of robbery losses. One can never forget that the store will always be a target for the criminal element. The store should be opened by two individuals standing apart. One individual should be positioned far enough away from the other to prevent a perpetrator from “getting the drop” on both. One person in a vehicle and one on the sidewalk is an even better approach.

For added security, equip these individuals with hand-held holdup buttons connected to the store's alarm system or with cell phones to enable them to keep in constant contact with another employee or a third party when opening or closing a store.

A remote relocking device, a simple mechanism that allows the front door of the check cashing store to be locked and unlocked from behind the cage, is also a necessity. This device prevents someone from compromising the check casher in the lobby.

Closing the store provides perpetrators with another robbery opportunity. In an effort to eliminate closing push-ins, some owners take store keys away from employees so once they exit the cage or store, they cannot re-enter either. Several owners employ independent guards whose primary duty is to open and close the store each day. Other owners have specific employees whose sole purpose is to meet the employee in the morning to open the store and in the evening to close it. The employees never have possession of the keys.

Another security measure for inhibiting opening and closing robberies is the installation of time locks on safes. By installing this type of locking mechanism, the safe can only be opened at a set time.

The most dangerous time during a check casher's workday is when he or his employees are outside of the check-cashing cage. This is the time when most robberies occur. The check casher and his employees need to be highly alert and more aware of their surroundings at this time. It is important to make a concerted effort to be continually aware of any individuals around the store every time it is opened (or closed) and every time employees enter and exit the check-cashing cage. Housekeeping should be done with caution. A surprising number of losses have occurred while employees were performing housekeeping duties. A proper use of the remote locking device will help reduce this robbery potential.

Over the years, perpetrators have used ingenious methods to gain entry into the check-cashing cage. Some of these methods included posing as: a firefighter, police officer, meter reader, telephone repairman an armored car employee, city fire inspector, deliveryman, etc. Employees should not accept packages, etc. without first requesting a photo ID, a work order, etc. Packages should be placed within the double-doors and before removing them, be sure the outer door of the entry system is closed and locked before opening the interior door. No one except employees should be permitted behind the cage.

For operators who have installed ATMs in their lobby, if there is a problem with the ATM, they should instruct their employees not to leave the cage to repair it. There have been instances where the malfunction has been intentional.

Burglaries

Burglaries differ from robberies in that they occur when the business is closed and the perpetrators need to use force to enter the premise. Subsequently, the last line of defense is the safe, so it is important to have quality safes in all the stores. The safe classifications recommended by Marshall & Sterling are approved by Underwriters Laboratory's Burglary Department. To help prevent easy outside access, safes should be placed on an interior wall of the check-cashing cage.

The store alarm system is another important part of burglary defense. At minimum, the alarm system should consist of UL-approved commercial components and installed according to UL standards. This is important aspect of the system even if the alarm installation company is not UL approved.

Employee Theft

The one type of loss that is the most devastating to owners is employee theft. An estimated 95% of all businesses in the United States have suffered from this type of loss. In addition to "cooking the books" employees can fake push-ins at opening or closing of the store, fake hold ups when going to or from the bank or another location, knowingly cash stolen checks, fake a kidnap scenario, etc. Marshall & Sterling estimates that dishonest employees may generate 55% of all robbery losses!

Conducting extensive background checks is the first step to preventing this from occurring. In addition, a number of day-to-day security procedures can help minimize employee thefts. Frequent, unannounced spot cash audits by individuals who do not work in the store that is being audited are an excellent deterrent. Video cameras and dual control is also very effective. Have a minimum of two employees in the store at all times and split the safe combination between two employees. All reconciliation procedures should be conducted by two employees, no teller should be allowed to remove money from the safe alone. Make sure that tellers work out of individual drawers and that teller drawers are locked when unattended. Balance each teller drawer before closing or after shift changes. The use of CCTV systems tied into a point of sale machine is also effective.

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