

# Robbery Prevention

Many robberies occur because the businesses make it convenient for the robber. Poor cash handling, housekeeping and a general lack of planning can make you an easy target. Crime: burglary, robbery, vandalism, shoplifting, employee theft and fraud costs businesses billions of dollars each year. Crime can be particularly devastating to small businesses, which lose both customers and employees when crime and fear claim a neighbourhood.

## Educate Your Employees

Educate your employees on shoplifting, credit card fraud, cheque fraud, and employee theft. Have a manual outlining your rules and regulations for employees to refer to on procedures. This manual should include the following:

## Laying a Foundation for Crime Prevention

Take a hard look at your business — its physical layout, employees, hiring practices and overall security. Assess its vulnerability to all kinds of crime, from burglary to embezzlement. Some basic prevention principles include:

- Provide training for all employees, including cleaning staff so they are familiar with security procedures and know your expectations.
- Use good locks, (dead bolts) safes and alarm systems. Store back-up copies of your business of the premises. If you are ever victimized, you can assess losses more easily and provide useful information for law enforcement investigations.
- Establish and enforce clear policies about employee theft, substance abuse, crime reporting, opening and closing the business and other security procedures.
- Keep the interior, front and rear entrances of your business well lighted.
- Always keep alternative doors of the business locked.
- Have your alarm systems maintained regularly.
- Only open your business at designated hours. Otherwise keep your doors locked.
- Remove all expensive items from window displays at night and make sure you can see easily into your business after closing. Keep your cash register in plain view from the outside of your business, so it can be monitored by police during the day or at night. Leave it open and empty after closing.
- Make sure your address is visible so emergency vehicles can easily find your business.

## Making Bank Deposits

If you have large deposit, make deposit frequently and during business hours. Don't establish a pattern, take different routes. If you feel threatened, call law enforcement.

- Vary the times you take your deposits to the bank.
- Make deposits during daylight hours.
- Go directly to the bank.
- Conceal the bank deposit as best as possible; do not leave deposits or withdrawals unattended in a car.
- Do not go to the bank alone.

## Robbery

### Prevention:

- If you must work alone, turn on a TV or radio in a back room so it sounds like someone else is with you
- Vary the times you make bank deposits and keep minimal cash in your till to minimize your loss
- Put up signs that a second key is needed for the safe and it is not on the premises
- Install a security alarm, and consider getting a panic button — put up stickers stating you have an alarm and ensure your staff know how and when to use the panic button

### During a robbery:

- If someone threatens you with a weapon and demands money, give it to them — you may be risking your life if you refuse
- Push a silent alarm if you have one and the robber won't be aware — otherwise, wait until the robber has left
- Try to get a good look at the suspect, so you can give a description to police officers

### After a robbery:

- **Call 9-1-1** and immediately write down everything you can remember and a description of the robber, including their height, weight, hair and eye colour, clothing, scars or tattoos, and type of weapon
- Keep everyone away from surfaces or objects the robber may have touched

### Co-operate with the robber!

- Let the robber know you want to do what you are ordered to do.
- The robber may even be more nervous than you are.
- Respond only when spoken to by the robber.
- Keep the conversation as brief as possible.
- Use "yes" responses rather than "no", and shake your head up and down indicating you understand the robber's commands.
- Inform the robber ahead of time of any possible surprises such as if someone is expected to come in or there is someone in the back room or elsewhere on the premises.
- Help the robber leave as smoothly and quickly as possible  
Robbers seldom hurt people who cooperate with them.

When the robber leaves the premises, immediately call law enforcement. Protect the scene of the crime, do not touch any articles that may have been touched or left by the robber. Lock all the doors and do not let anyone in or out until the police arrive. Do not trust your memory; write all the events down immediately and encourage anybody who was at the scene to do the same thing. Law enforcement will want to know such things as:

- Height of suspect. A measuring tape at the entrance door frame is very useful.
- Try to notice abnormalities such as scars or speech problems.
- Note the clothing the robber is wearing.
- Take notice of the build of the robber and estimated weight, whether they are male or female, and approximate age.
- Note if they have long or short hair, a moustache, glasses.
- In the event that the robber has a weapon, be able to describe the size and colour to law enforcement.

## Prevent break-ins

- The best protection against break-ins is well-lit and open spaces
- When closing, leave your cash drawer empty and open, and visible from outside
- Use deadbolts with a minimum 1-inch bolt and a saw-resistant insert on all exterior doors
- If you are considering installing or upgrading an alarm system, consider a monitored alarm, with a panic button in case of robbery

## We've had a break-in – now what?

- If it has just happened, **call 9-1-1** — if there is a time delay, **call (204) 986-6222**
- Do not go inside, as there is a chance the thief might still be there and evidence could be accidentally destroyed

## What to watch for:

- A new customer ordering an unusually large amount of merchandise on credit
- A customer's business references can't be verified.
- A sudden change in a customer's management staff without notice
- A customer's payments start to lag behind
- A company suddenly increasing its orders for no apparent reason

## Prevention:

- Get to know the new management of the company
- Do a thorough credit check
- Make sure that new orders are not filled until the credit check is complete

## Credit card fraud

Preventing credit fraud is an essential element in doing business. Below are a few helpful tips:

- When taking orders over the phone, or over the internet, ask for the expiration date. An invalid or missing expiration date can be an indicator that the person on the other end does not have the actual card.
- Always compare the signature to the signature on the back of the credit card plus ask for additional ID.
- Watch out for customers who purchase a lot of merchandise without regard to size, style, price or colour or try to distract or rush you during the sale. This could be an indication of card fraud.
- Protect your systems and data from viruses, and update your software frequently.

## Signs a credit card may be stolen:

- The card has been altered
- The card is expired or not yet valid
- The signature on the back of the card does not match the one on the sales slip

## Suspect a card may be stolen?

Call the credit card company for authorization and indicate your suspicions.

## What to do if the card is stolen?

Tell the customer there is a problem getting authorization and you have to keep the card. If they become abusive, call police.

## **Cybercrime**

Email scams and malware are becoming more complex, increasing the risk for both business and their clients. Prevention is key to keeping your business safe and secure.

How to safeguard your business from cyber-attacks:

- Report all cyber-attacks to police
- Hire an IT professional or cyber-security contractor to look at your network and respond if you have a cyber-event
- Connect with the [Canadian Cyber Incident Response Centre](#) for advice on preparing for and handling cyber-events

Visit [Get Cyber Safe](#), a Canadian government website, for more information on how you can protect your business from cybercrime.

## **Employee Theft**

Employee theft accounts for a large amount of business losses. It is advisable to follow strict hiring practices. Take the time to verify information on resumé s and contact all the references.

- Have a manual that outlines your expectations of responsibilities and the standards of honesty, security procedures and consequences for following, and not following, your procedures.
- Ensure the potential employee reads the manual, understands it, and signs it as a condition of employment.
- Keep accurate records on cash flow, inventory, equipment and supplies. Check it regularly.
- Limit access to keys, your safe and computerized records.
- Have "Do Not Duplicate" engraved on keys that are handed out.
- Change locks and access codes when an employee is terminated.
- Take action quickly if you should discovery internal theft, sending a message to other employees that theft is not acceptable.
- Reward your staff for discovering security problems and for doing a good job.

## **Internal theft**

A business could lose more to employee theft, than to shoplifting, burglary, and robbery combined.

Prevention:

- Have strict hiring practices, and contact all references and former employers
- Have clear and strict policies on theft and accepting bribes
- Set a good example — don't take supplies or equipment for personal use, or without paying for it
- Maintain a high level of morale — employees who are happy to work in your business, and who are treated fairly, will take pride in the business, and will be much less likely to steal from you
- Get to know your staff and ask them for suggestions on how to improve their work environment
- Keep your salaries competitive, and consider a profit sharing-program

## **Embezzlement and theft**

Possible warning signs:

- Records rewritten so that they "look neater"
- An increase in stock shortages
- Staff who refuse a vacation or promotion
- A change in business patterns when a certain employee is away
- Errors in monthly statements, and complaints by customers
- A decrease in profits
- Employees who seem overly sensitive to routine questions about procedures

Possible methods:

- A cashier may ring in a lower price to conceal their theft from the till, or they may overcharge a customer and keep the difference
- An employee purposely damages stock so that they can buy the item at a reduced price
- Staff may hide merchandise in trash bins and collect it later
- An employee may save discarded customer receipts to pretend that they have paid for their stolen goods

Prevention:

- Have thorough inventory control and conduct unexpected checks
- Limit employee access to stock and inventory records
- Periodically check trash bins and infrequently used rooms — trash removal should be done at specified times, by a designated employee

### **Refund fraud**

- Make your refund policy clear to customers by putting up a sign by the cash register
- Issue cash refunds only if they have the original receipt
- Consider offering an exchange-only policy

### **Shoplifting**

Behaviour to watch:

When honest customers shop, they generally look at items, checking for price and size. Shoplifters tend to look around the store for cameras and clerks — some even wear sunglasses to hide the fact they are not looking at merchandise.

Shoplifters may hide items in their sleeves, boots, or socks. They may be fidgeting with their cuffs, bending down to tie shoes laces more than once, hitching up their pants or rearranging their clothing. They tend to wear bulky or out-of-season clothing.

Groups of children or teenagers often loiter in front of a store, looking for security measures and how attentive the staff are.

Shoplifting is a serious crime.

- Keep your place of business neat and orderly. This way it will be easier to detect if merchandise is missing.
- Use mirrors to eliminate blind spots.
- Merchandise should be kept away from store exits to prevent grab and run situations.
- Keep expensive merchandise in locked cases.
- Dressing rooms and rest rooms should be watched at all times.

### **Shoplifter Techniques**

- **Padding items:** hiding extra items inside boxed or bagged merchandise they intend to purchase
- **Using children:** hiding items in their infant's stroller or diaper bag, or using small children to conceal merchandise or carry it out of the store
- **Wearing it out:** after trying something on and wearing it around the store for several minutes, they simply walk out — often they first remove the price tags, or tuck them out of site
- **Hiding in plain sight:** generally used for large or heavy items, thieves hold an old receipt in one hand and walk out of the store as if the item has been paid for; they may also bring an empty bag in a pocket or even bag with merchandise into the store and start filling them with new items; it's common for someone to just walk in to a store and walk out with merchandise in under a minute and not even get noticed
- **Grab and run:** shoplifter walks into the store, grabs what they can, and runs out to a waiting car driven by an accomplice

## Prevention

- Train your employees to spot shoplifters
- Keep your store and display shelves neat and organized, so staff can see the customers and notice if something is missing
- Consider anti-theft tags for merchandise
- Keep items away from exits — design your layout so that anyone entering or leaving the store must pass by security personnel or staff
- Keep expensive items in locked cases, and limit the number that employees can remove at any one time
- Fitting rooms and bathrooms should be watched at all times — limit the number of items taken into a fitting room, and don't allow unpaid merchandise in restrooms
- Keep the cash register inaccessible to customers and monitored at all times