

# **GUIDE FOR HANDLING AND TRANSPORTING CASH**

MAY 2013



Safe Work Australia is an Australian Government statutory agency established in 2009. Safe Work Australia consists of representatives of the Commonwealth, state and territory governments, the Australian Council of Trade Unions, the Australian Chamber of Commerce and Industry and the Australian Industry Group.

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# 1. INTRODUCTION

## 1.1 Who should use this Guide?

This Guide provides practical guidance for persons conducting a business or undertaking about managing health and safety risks associated with handling and transporting cash. This includes managing the risk of robbery and armed hold-ups.

It is directed at businesses handling or transporting cash 'in-house', for example where a worker or business owner transports cash from the workplace to a bank, rather than engaging a security provider for these services. This can include:

- retailers
- chemists
- clubs
- service stations
- entertainment venues
- restaurants, and
- hotels.

The Guide is also useful for workers and helps to ensure the health and safety of other people who may be affected by these activities, including members of the public.

Further guidance for businesses that use a security provider to transport cash is in the Code of Practice: *Managing cash-in-transit security risks*. The Code is directed at businesses and workers involved in armoured or non-armoured vehicle operations.

## 1.2 Who has health and safety duties?

People who carry out activities involving handling or transporting cash as part of their business or undertaking have duties under the work health and safety (WHS) laws.

**Table 1** Duties in relation to handling and transporting cash

Who	Duties	Provisions
A person who conducts a business or undertaking	Ensure, so far as is reasonably practicable, workers, including volunteers, and other people are not exposed to health and safety risks arising from the business or undertaking. This duty requires the person to manage health and safety risks by eliminating them so far as is reasonably practicable, and if this is not reasonably practicable, by minimising those risks so far as is reasonably practicable.  There are more specific requirements to manage risks in the WHS Regulations including those associated with remote and isolated work and manual tasks.	WHS Act s 19  WHS Regulations Chapters 3 and 4

Who	Duties	Provisions
Designers, manufactures, importers, suppliers or installers of plant, substances or structures	Must ensure, so far as is reasonably practicable, the plant, substance or structure they design, manufacture, import, supply or install is without risks to health and safety.	WHS Act s 22-26
Officers such as company directors	Must exercise due diligence to ensure the business or undertaking complies with the WHS Act and Regulations. This includes taking reasonable steps to ensure the business or undertaking has and uses appropriate resources and processes to eliminate or minimise risks to health and safety.	WHS Act s 27
Workers	Must take reasonable care for their own health and safety and not adversely affect the health and safety of other people. Workers must comply with reasonable instruction and co-operate with any reasonable policy or procedure relating to health and safety at the workplace.	WHS Act s 28
Other persons at the workplace	Must take reasonable care for their own health and safety and take reasonable care not to adversely affect other people's health and safety. Other persons at the workplace must comply, so far as they are reasonably able, with reasonable instructions.	WHS Act s 29

### 1.3 What is involved in managing risks?

Health and safety hazards associated with handling and transporting cash can arise from manual tasks, worker fatigue, remote or isolated work and violence from robberies and armed hold-ups.

Small and medium sized businesses are often the target of robberies because they usually have less security in place compared to banks. Service stations, chemists and liquor stores are often targeted but people walking retail takings to the bank and even schools are also at risk.

Workers can be killed or suffer serious injuries from weapons or physical assault. They may also suffer stress-related injuries.

The risk of cash-related incidents increases:

- when there are inadequate barriers or security to prevent unlawful access to cash
- when a person is working alone e.g. in a service station or walking to the bank
- when the worker handling cash is not visible to people outside the workplace e.g. windows are blocked with posters or shelves

- when the worker handling cash cannot see other people in the workplace
- when a person can enter the workplace undetected
- during opening and closing times, and
- when it is dark.

You should manage the risks associated with handling and transporting cash by following a systematic process of:

- identifying hazards - find out what could cause harm when handling or transporting cash
- assessing risks if necessary - understand the nature of the harm that could be caused by the hazard, how serious the harm could be and the likelihood of it happening
- controlling risks - implement the most effective control measures that are reasonably practicable in the circumstances, and
- reviewing control measures to ensure they are working as planned

Eliminating the risk—that is, eliminating cash handling at the workplace or workers transporting cash—must be your first consideration. This could be achieved by only accepting electronic funds transfer at point of sale (EFTPOS) or credit cards or by engaging a professional security service to transport cash.

If eliminating the risk is not reasonably practicable you should consider using other control measures to minimise the risk, so far as is reasonably practicable. Further information on minimising risks is in Chapters 2 and 3 of this Guide.

A checklist to help identify hazards is at Appendix A.

Further guidance on the risk management process is in the Code of Practice: *How to manage work health and safety risks*.

### 1.4 What training should be provided to workers?

Workers should be trained in the procedures to manage cash established specifically for your workplace.

Workers should be aware of the risks associated with handling and transporting cash and should be trained in:

- the work health and safety duties of everyone involved in cash handling and transporting activities
- the nature and extent of hazards and risks identified in the work carried out, and
- safe work procedures and control measures implemented to minimise risks including:
  - operating security devices and alarms
  - communication systems
  - staffing levels
  - cash limits
  - planning transport routes and times to minimise predictability
  - confidentiality about procedures and security devices

- situational awareness and how to identify suspicious behaviour
- emergency plans and procedures including how to respond during and after a robbery or violent incident
- support after an incident
- hazard and incident reporting systems
- worker fatigue and managing stress, and
- how to access health and safety information.

Work health and safety training, procedures and culture should focus on protecting people rather than protecting cash.

Information on armed hold-up procedures is in Chapter 4 of this Guide.

### 1.5 Consultation

Consultation involves sharing information, giving workers a reasonable opportunity to express views and taking those views into account before making decisions about health and safety matters.

Consultation with workers and their health and safety representatives is required at each step of the risk management process. By drawing on the experience, knowledge and ideas of your workers you are more likely to identify all hazards and choose effective control measures.

You should encourage your workers to report hazards and health and safety problems immediately so the risks can be managed before an incident occurs.

#### **Consulting, co-operating and co-ordinating activities with other duty holders**

There may be more than one business or undertaking involved in cash handling or transportation activities, for example a retailer engaging a security transport company to transport cash from the business to the bank. In these situations the duty holders should share information about the hazards and risks and work together in a co-operative and co-ordinated way to eliminate or minimise the risks so far as is reasonably practicable.

Further guidance on consultation is in the Code of Practice: *Work health and safety consultation, co-operation and co-ordination*.

## 2. HANDLING CASH

You should consider whether it is possible to eliminate the risks associated with handling cash at your workplace, for example by only accepting EFTPOS or credit cards. If this is not reasonably practicable the risks must be minimised, so far as is reasonably practicable.

Security focussed cash handling procedures aim to make cash less visible and less accessible during handling and storage.

Some factors which can increase the risk of robbery and armed hold-ups include:

- large amounts of cash stored in the cash registers
- a safe which is visible to the public, and
- the business being located in an area with a high crime rate.

**Table 2** Control measures to minimise cash handling risks

Hazard	Control measures to minimise risks
<b>Use of cash</b>	<ul style="list-style-type: none"> <li>■ Keep cash levels low.</li> <li>■ Use and encourage cashless purchasing e.g. credit cards and EFTPOS.</li> <li>■ Pay workers by cheque or direct credit.</li> </ul>
<b>Cash register or drawer</b>	<ul style="list-style-type: none"> <li>■ Position the cash register away from the front door.</li> <li>■ Open the cash drawer only when in use e.g. when a customer is paying for merchandise.</li> <li>■ Close the cash drawer before merchandise is packaged.</li> <li>■ Lock the cash drawer and remove the key when not in use.</li> <li>■ Use an audible device which indicates the opening of the drawer.</li> <li>■ Clear excess cash from the register often and randomly and not in front of customers.</li> <li>■ Encourage workers to deposit larger notes immediately into drop safes or time-release safes but out of the view of customers.</li> <li>■ Leave the register empty and open overnight.</li> </ul>
<b>Safe</b>	<ul style="list-style-type: none"> <li>■ If a safe is used put excess cash in the safe regularly.</li> <li>■ Lock the safe at all times when in use.</li> <li>■ Change the combination to the safe often and after staff changes.</li> <li>■ Use a time delay safe.</li> </ul>



Hazard	Control measures to minimise risks
<b>Moving and counting cash</b>	<ul style="list-style-type: none"> <li>■ Use a strong cash box and if possible have two workers present when manually collecting cash from registers—one can act as a lookout.</li> <li>■ Move cash from a register during low risk times.</li> <li>■ Count cash in a secure room—try to locate the main cash handling area as far as possible from public areas.</li> </ul>
<b>Business layout</b>	<ul style="list-style-type: none"> <li>■ Employ the services of a reputable security firm to provide a set of specific security recommendations for your premises.</li> <li>■ Position the point of sale area away from entrances and exits.</li> <li>■ Secure entrances and windows with good quality locks, solid doors and window bars.</li> <li>■ Assess the area around the premises to identify areas where an offender could hide e.g. bins or shrubs.</li> <li>■ Use bright exterior lighting so approaches to your business are well lit.</li> <li>■ Use bright interior lighting in combination with an open glass front so there is a clear view into the premises from outside.</li> <li>■ Designate safe areas and escape routes for you and your workers.</li> </ul>
<b>Security devices</b>	<ul style="list-style-type: none"> <li>■ Install a silent alarm system and personal duress alarms.</li> <li>■ Use electronic sensors that emit a sound whenever a customer enters or leaves the premises to be aware of when customers are in the premises.</li> <li>■ Use physical barriers at point of sale areas e.g. security glazing, rising screens or wide, high counters.</li> <li>■ Install visible closed circuit television to monitor entry and movement within the premises.</li> <li>■ Prominently advertise the use of security cameras with signs like 'Premises under constant video surveillance'.</li> <li>■ Use mirrors so workers can monitor obscured floor space.</li> <li>■ Use signs to advertise all security measures in use like "No Cash Kept On Premises" and "Time Delay Safe In Use".</li> </ul>

## 2. THE MEANING OF REASONABLY PRACTICABLE

Hazard	Control measures to minimise risks
<p><b>Opening and closing for business</b></p>	<p>Ensure more than one worker opens and closes the business.</p> <p>Train workers in opening and closing procedures and using devices like personal alarms.</p> <p>Before entering the workplace look for anyone loitering around and check for any signs of attempted entry.</p> <p>At the end of the working day before cashing up and securing the premises, check everywhere for potential offenders including toilets, store rooms, domestic areas and other concealed areas where a person could hide.</p> <p>Before leaving the workplace take note of anyone loitering. If suspicions are aroused use panic assistance systems or inform the police.</p>
<p><b>Working during hours of darkness or working alone</b></p>	<ul style="list-style-type: none"> <li>■ Petrol stations should consider using a 'pay at the pump' system.</li> <li>■ Serve customers through bullet proof windows.</li> <li>■ Engage a security service to do random patrols and to escort workers to vehicles.</li> <li>■ Ensure more than one worker is at the workplace.</li> <li>■ Provide workers with access to a safe retreat or secure location in the event of an incident.</li> <li>■ Establish procedures like workers leaving the workplace in groups and moving vehicles close to the workplace.</li> <li>■ Use devices like personal duress alarms.</li> </ul>

## 3. TRANSPORTING CASH

### 3.1 Using a professional security service

The most effective way to eliminate or minimise risks so far as is reasonably practicable to you and your workers is to engage a professional security company to transport cash. You should consider this option first. Consider using a security transport company when:

- cash needs to be transported often
- large amounts of cash are involved
- cash is transported long distances, and
- the area where the cash is transported has a high crime rate.

If you use a security transport company you should work closely with the security company to assess risks and implement suitable control measures.

Consider varying cash collection times and introducing a system to confirm the identity of the security guard. Their identification card should be presented and checked. Advise workers the guards should be in the uniform of the security company. If they are suspicious of the guard they should not directly confront the guard but alert the police and your security company as soon as possible.

Further information on managing risks from transporting cash is in the Code of Practice: *Managing cash-in-transit security risks*. The Code is directed at the cash-in-transit industry and the people who use a security provider to transport cash.

### 3.2 Transporting cash in-house

Moving cash from a workplace to a bank exposes workers to the risk of robbery.

Where it is not reasonably practicable to use a security service to transport cash, use a bank close to the business to deposit takings. Change the procedures for transferring cash often including routes, times, schedules, the amounts transferred and the vehicle used for the transfer. Avoid banking alone and rotate the task so it is not always the same person visiting the bank.

Cash should not be taken home. Many small business people have been robbed after driving home at night with the day's takings in a car with the company name printed on the side.

**Table 3** Control measures to minimise transporting cash risks

Hazard	Control measures to minimise risks
<b>Walking routes</b>	<ul style="list-style-type: none"> <li>■ Vary the route and time of day when the person goes to the bank so movements cannot be predicted.</li> <li>■ Avoid using quiet streets and alleyways.</li> <li>■ Only make the journey when other people will be around.</li> <li>■ Use a busy route and walk in the centre of the pavement facing oncoming traffic.</li> <li>■ Establish vulnerable spots en route and maintain extra vigilance in those areas.</li> <li>■ Check the area outside the premises and any transport before leaving the premises or bank. Be aware of people around the workplace and suspicious vehicles.</li> </ul>
<b>Mode of transport</b>	<ul style="list-style-type: none"> <li>■ Where possible travel by vehicle rather than on foot or public transport.</li> <li>■ Drive passenger vehicles with no distinguishing features. Try not to use the same car each time.</li> </ul>
<b>Appearance</b>	<ul style="list-style-type: none"> <li>■ Wear plain clothing rather than a uniform to be less conspicuous.</li> <li>■ Do not take large amounts of cash to the bank in the same bag at the same time every day.</li> <li>■ Use secure security bags - unmarked bags or containers to carry cash - and do not draw attention to them.</li> <li>■ Use cash-carrying waistcoats so it does not look like cash is being carried.</li> </ul>
<b>Communication and training</b>	<ul style="list-style-type: none"> <li>■ Ensure workers are trained and understand what precautions they should take when they are transporting cash.</li> <li>■ Tell the bank the expected arrival time and another person the expected return time.</li> </ul>

## 4. ARMED HOLD-UPS

An armed hold-up can have a significant impact on the health and safety of your workers and other people at the workplace. The emergency plan for your workplace should include procedures for:

- what to do during a robbery or armed hold-up, and
- what to do after a robbery or armed hold-up.

Further guidance on emergency plans is in the *Emergency Plans Fact Sheet* and the Code of Practice: *Managing the work environment and facilities*.

### 4.1 Minimising the risk of a hold-up

Most people who carry out armed hold-ups look for premises that are isolated, easy to enter and leave and where the worker will offer little resistance, for example lone or less experienced workers. Workplaces particularly at risk are solitary liquor stores or service stations located on a main road, open late at night and staffed by a single worker.

Be aware of people coming into the shop, browsing at length and then leaving or purchasing a cheap and obvious item from the counter. Also be aware of cars driving past slowly more than once.

Guidance on control measures to help minimise the risk so far as is reasonably practicable of armed hold-ups is in Chapters 2 and 3 of this Guide.

Suspicious activities and people should be reported to police immediately.

### 4.2 Procedures during an armed hold-up

An armed hold-up is a very stressful situation that can produce a range of responses from workers. Training workers in what to expect from and how to act during an armed hold-up can significantly reduce the effects of anxiety and post-traumatic stress.

The procedures outlined in Table 4 should be included in the emergency plan for the workplace. Workers should be trained to respond in this way and practice the response regularly so they can act effectively and safely. The most important outcome from an armed hold-up is for workers and others to stay alive and safe.

Table 4 Armed hold-up procedures for workers

Action	Procedure
<b>Stand still</b>	Keep your hands where they can be seen and do not make any sudden or quick moves. Stand slightly side on to the offender – a submissive position. Only activate alarms if it is safe to do so.
<b>Obey the offender's instructions</b>	Do exactly what you are told. Speak only when spoken to and do not provoke the offender. Explain in advance any movements you are going to make e.g. 'I am going to open the cash register now'.
<b>Remain calm and quiet</b>	Try to stay calm. Be submissive and avoid drawing attention to yourself. Avoid staring or making eye contact.
<b>Observe, if you can, safely</b>	Make a mental note of the offender's appearance, age and type of weapon. Try to remember identifying characteristics.
<b>Stay out of the danger area</b>	Keep your distance from the offender. When asked to hand over cash place it on the counter and take a step back. Allow the offender to leave. The sooner they leave the safer you will be.
<b>Stay where you are Do not chase</b>	If safe to do so, after the offender leaves activate the alarm system. Note which way the offender left and write down the details of the getaway car.
<b>Call emergency services</b>	When it is safe call emergency services on 000. Do not disturb evidence (see section 39 of the WHS Act).
<b>Notify the regulator</b>	A person conducting a business or undertaking must report a death, serious injury or illness as soon as they are aware of it to the regulator (see section 48 of the WHS Act and the <i>Incident Notification Fact Sheet</i> ).

### 4.3 Post hold-up procedures

An armed hold up or other violent incident is dangerous and frightening for workers. Post hold-up procedures should be set out in your emergency plan and include:

- calling emergency services – as soon as it is safe to do so ring the police and if necessary an ambulance using the emergency number 000
- providing first aid – injured or traumatised workers and members of the public should be given first aid
- assisting the police – workers should be given guidance on what they can expect from contact with police after the incident e.g. leaving evidence undisturbed and reporting what and who they saw
- contacting victims' families and other workers
- providing and encouraging counselling for workers involved and workers affected by the incident e.g. colleagues of the victims

- providing debriefings to workers to share information about the incident, and
- reviewing risk assessments and control measures.

It may also be necessary to notify the regulator following a robbery or armed hold-up if a death, serious injury or illness occurs. Section 48 of the WHS Act has details on what incidents must be notified. Section 39 of the WHS Act includes requirements for leaving evidence undisturbed. Further information is in the *Incident Notification Fact Sheet*.

### **Support for workers**

The short and long term psychological effects of being confronted with violence can be severe and debilitating. It is important not to judge or criticise a person's behaviour during a hold-up and not to trivialise the event or be unsympathetic.

Workers should be given the opportunity to receive follow-up post trauma counselling and other suitable support. Consider providing in-house or external post-traumatic stress counselling from psychiatrists or psychologists who are experienced in post trauma debriefing and counselling.

Contact workers who take time off after an incident to check they are receiving suitable medical and psychological help.

Consider offering workers the opportunity to return to work in another role or at another site if they are too traumatised to resume their previous role.

# APPENDIX A – HAZARD IDENTIFICATION CHECKLIST

This checklist will help you address the hazards associated with handling and transporting cash to minimise the risk, so far as is reasonably practicable, of incidents or injuries. You should involve your workers in filling out the checklist.

If you tick NO on the checklist you should take action to make your workplace safer.

<b>Date checklist completed:</b>		
<b>Name of person who completed checklist:</b>		
<b>Position Title:</b>	<b>Company / Workplace:</b>	
<b>HANDLING CASH</b>		
<b>Working with cash</b>	<b>YES</b>	<b>NO</b>
Is there a safe process for counting, storing, handling and transferring cash?		
Are registers cleared often to maintain a small amount of cash?		
Are credit card and EFTPOS facilities offered to reduce the amount of cash taken?		
Are all workers trained in cash handling procedures?		
Are all workers trained in what to do in the event of a robbery or armed hold-up?		
<b>Working during high risk times and working alone</b>	<b>YES</b>	<b>NO</b>
Are safe processes in place for opening and closing times (and working at night)?		
Are rosters arranged so more than one person is working if possible?		
Is public access to your business restricted if workers are working alone?		
Are special safety procedures in place if workers are working alone?		
Do workers always have a way of quickly and easily contacting management?		
Are all workers trained in working alone procedures?		
<b>Systems</b>	<b>YES</b>	<b>NO</b>
Do you have a surveillance or security system?		
Do you have an electronic sensor system to alert workers to customers in the premises?		
Do workers have access to personal duress alarms or panic buttons?		
Have you publicised the safety and security procedures and systems you have in place?		
<b>Design</b>	<b>YES</b>	<b>NO</b>
Do you have bright internal and external lighting?		
Do workers have a safe area they can retreat to if a robbery or other threat occurs?		
Are counters and floor spaces designed to reduce the risk of physical violence?		
Have other design issues been considered e.g. solid exterior doors, internal mirrors, window bars or grills, secured rear access?		



**APPENDIX A – HAZARD IDENTIFICATION CHECKLIST**

<b>TRANSPORTING CASH</b>		
<b>Procedures and training</b>	<b>YES</b>	<b>NO</b>
Is banking done by more than one person and at different times?		
Are safety procedures in place if workers are working alone?		
Is the bank close to your premises?		
Is the route varied?		
Do workers have access to personal duress alarms?		
Are all workers trained in the procedures to carry cash safely?		
Are all workers trained in what to do during a robbery or armed hold-up?		
Have you publicised the safety and security procedures and systems you have in place?		

