

# Retail Crime Risk Assessment

Independent Retail businesses are often the target for retail crime in which the perpetrator's motive is for money, cigarettes etc. Effective barriers, both physical and psychological, can reduce the likelihood of these threats. The following guidelines will help you analyse your retail business or perhaps suggest measures to reduce your target potential. Since most crimes are directed toward individuals or independent retailers, it is important to be aware of your present measures and possible weak points. We would recommend that you carry out the following assessment of your business and its procedures on a quarterly basis:

Assessment	Current Situation	Action Required
<p><b>What is your potential target for retail crime within your business?</b></p> <ol style="list-style-type: none"> <li>1. Pilferage (internal/external)</li> <li>2. Armed robbery</li> <li>3. Cyber security</li> <li>4. Fraud</li> </ol> <p><b>Does your staff understand the potential risk of retail crime affecting the business in terms of each of the above areas?</b></p> <p><b>Have you briefed your staff on the how to deal with these incidents as and when they arise?</b></p>		
<p><b>What security systems do you have in place should there be a retail crime attack in your business</b></p>		
<p><b>Emergency Response Plan</b></p> <p><b>What is your emergency response plan in the event of an armed robbery? ie:</b></p> <ul style="list-style-type: none"> <li>• Security and protection of staff</li> <li>• Protection of customers</li> <li>• Emergency contact numbers</li> <li>• Evacuation plan</li> <li>• Closing the shop for business</li> <li>• How quickly someone can be at the building if staff are working alone</li> <li>• Is the First Aid box prominent?</li> <li>• Are Fire extinguishers tested monthly (by appointed H&amp;S) and serviced annually?</li> <li>• Do you have a recovery plan?</li> <li>• Do you have a Health and Safety Risk Procedure and carry out H &amp; S risk assessments regularly (see NFRN Legal Plus and NFRN Retail Insight Modules)?</li> </ul> <p><b>Use this space to add your own requirements:</b></p>		

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<p><b>Reporting Crime</b></p> <p>Do you report every incident of crime to the police?</p>		
<p><b>STAFF</b></p> <p><b>Staff Working Alone</b></p> <p>Have you carried out risk assessments for staff working alone, especially in the event of criminal activity?</p> <ul style="list-style-type: none"> <li>• What is your procedure for:           <ul style="list-style-type: none"> <li>» Staff dealing with a perpetrator wanting the contents of the till?</li> <li>» The perpetrator insisting there is more money to which the staff member doesn't have access?</li> <li>» What is your staff's general behaviour towards retail crime, eg have they ever reported suspicious activity in store?</li> <li>» Build on staff's awareness of customers acting strangely or in dealing with difficult customers. (Refer to the Customer Service Retail Insight Module for more guidance).</li> <li>» Ensure staff are aware of the possibilities of members of the public being curious as to how the business operates.</li> <li>» Explain that it could be innocent curiosity but there have been occasions where it was used as intelligence gathering for future retail crime.</li> </ul> </li> </ul> <p>Do you have sufficient staff during busy trading periods?</p> <ul style="list-style-type: none"> <li>• Is there sufficient staff available that have the confidence/experience to deal with an emergency issue?</li> <li>• Has your staff been trained in how to deal with emergency issues, so they can expect the unexpected and know how to respond?</li> <li>• Have you carried out a practise drill in order that staff understand how to react should an emergency arise?</li> </ul> <p><b>Panic buttons</b></p> <ul style="list-style-type: none"> <li>• Do you have one?</li> <li>• Have all members of staff been briefed on when it should be activated?</li> <li>• What is the procedure they should follow?</li> </ul> <p><b>Staff procedures for security of their personal belongings</b></p> <ul style="list-style-type: none"> <li>• Where do staff put their personal belongings?</li> <li>• It is a bad practice for staff to have personal belongings behind the till area.</li> <li>• If staff have money within their personal belongings – is it safe whilst on the premises?</li> </ul>		

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<p><b>Personnel Procedures</b></p> <ul style="list-style-type: none"> <li>• Have you carried out full background checks on your employees eg Home Office check for employees on visas?</li> </ul> <p>(The Home Office has produced a guide for employers on preventing illegal working in the UK and this is available on their website: <a href="https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/304793/full-guide-illegal-working.pdf">https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/304793/full-guide-illegal-working.pdf</a>)</p> <ul style="list-style-type: none"> <li>• Do you ask to see the original documents of new staff?:               <ul style="list-style-type: none"> <li>• British Citizens - passport, driving licence, proof of residence?</li> <li>• EEA Nationals - full EEA passport or National Identity Card.</li> <li>• Other Nationals - full passport and a home office document confirming the individual's UK immigration status and permission to work in the UK.</li> </ul> </li> <li>• Do you have an employee handbook in order that staff understand your business code of conduct (see NFRN Legal Plus to produce your Employee Handbook).</li> <li>• Does staff understand the importance of financial fraud in terms of dealing with customers and supply deliveries?</li> </ul>		
<p><b>Till/safe procedures:</b></p> <ul style="list-style-type: none"> <li>• What is the largest amount of money that remains in the till during trading?</li> <li>• How is the money transferred to the safe?</li> <li>• Is there a procedure for staff transferring money from the till to the safe?</li> <li>• Do you have or are you considering a drop safe box?</li> <li>• Do you count money in a secure area?</li> <li>• What security procedures do you follow with respect to putting money into the till?</li> <li>• What is your banking pattern eg day, time, route?</li> <li>• Are all your banking details safe to prevent fraud happening?</li> </ul> <p>Use this space to detail your own risk assessment questions:</p>		

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<p><b>Credit/debit card facilities (pdq machines)</b></p> <p>(Also see the NFRN Fact Sheet on Credit Card Fraud Prevention).</p> <ul style="list-style-type: none"> <li>• Do you have PCI DSS coverage?</li> <li>• Do you and your staff recognise that repetitive and multiple contactless transactions of the same item by the same customer or customers through the period of a day/s could be an usual practice for your shop in terms of sales of the store?</li> <li>• Do you and your staff revert to chip and pin code should they detect unreasonable activity with contactless transactions?</li> <li>• Are staff cyber security aware in terms of internal procedures?</li> </ul>		
<p><b>Pass codes for the safe:</b></p> <ul style="list-style-type: none"> <li>• How many people know the codes?</li> <li>• How often are they changed?</li> <li>• Are they changed if an employee leaves?</li> <li>• Do staff log when they access the safe?</li> <li>• What procedures should they follow when using the safe?</li> </ul>		
<p><b>Passwords for store areas</b></p> <ul style="list-style-type: none"> <li>• Do you have any in place?</li> <li>• How many people know the codes?</li> <li>• How often are they changed?</li> <li>• Are they changed if an employee leaves?</li> </ul>		
<p><b>How secure are deliveries made to your store in terms of:</b></p> <ul style="list-style-type: none"> <li>• Checking the delivery verses product.</li> <li>• Double-checked by two personnel, if possible.</li> <li>• Is the product uploaded immediately into the EPOS system for stock control purposes?</li> <li>• Does your company make due diligence checks on the suppliers to ensure they are bona fide and reliable?</li> </ul>		

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<p><b>Pilferage</b></p> <ul style="list-style-type: none"> <li>• What are your procedures for dealing with customer and staff pilferage?</li> </ul>		
<p><b>CCTV</b></p> <p>Is your CCTV - Registered for Data Protection –?</p> <ul style="list-style-type: none"> <li>• It costs £35 a year to have your business registered for Data Protection, which could be a good investment should you need to monitor specific pilferage by a person/ people within your store. The evidence you might obtain and present to the police will be credible in court if accompanied by your Data Protection registration and a management system to control CCTV activity. For further information contact the ICO (Information Commissioner’s Office).</li> </ul> <p><b>Business use of CCTV</b></p> <ul style="list-style-type: none"> <li>• Are there adequate cameras at the most prominent areas of the store?</li> <li>• Does it cover all the blind spots within the store?</li> <li>• Does it record for 30 days?</li> <li>• Do you save the recordings?</li> <li>• Do you watch the recordings for your business’s profitability understanding?</li> </ul>		
<p><b>First Aid Box</b></p> <ul style="list-style-type: none"> <li>• Do you have one in store?</li> <li>• Who is responsible for keeping it stocked?</li> <li>• Does everyone know its location?</li> <li>• Do you have an appointed First Aider?</li> <li>• Do you keep a training record?</li> </ul>		
<p><b>Fire Extinguishers</b></p> <ul style="list-style-type: none"> <li>• Are all fire extinguishers tested regularly?</li> <li>• Are all staff aware of their location?</li> <li>• Has everyone been given training in how to operate them?</li> <li>• Do you keep a training record?</li> </ul>		

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<p><b>Insurance cover</b></p> <ul style="list-style-type: none"> <li>• Do you have Employer’s Liability (EL) &amp; Public Liability (PL) cover within your policy?</li> <li>• Are you covered for Assault?</li> <li>• Does the premises have an effective operating alarm system?</li> <li>• Is the premises fully secured with doors and windows linked to an alarm system?</li> <li>• Are checks made daily to ensure the building is fully secured against criminal activity?</li> <li>• Is the building fully checked to ensure the premises are empty before locking?</li> <li>• Does the building have adequate lighting outside for CCTV to pick up unusual activity?</li> </ul>		
<p><b>Do you have torch and batteries accessible if required?</b></p> <ul style="list-style-type: none"> <li>• Does your staff know where they are located?</li> </ul>		
<p><b>Recovery Plan</b></p> <ul style="list-style-type: none"> <li>• If you have previously experienced retail crime, what procedures have you put in place as a result of the incident?</li> <li>• What are your procedures for dealing with trauma after retail crime has happened? <ul style="list-style-type: none"> <li>» Do you offer staff counselling to help them understand the emotions of the incident?</li> <li>» Do you offer them time off?</li> <li>» Are they offered support in getting back to normal business?</li> </ul> </li> </ul>		
<p><b>Vigilance at all times</b></p> <p>Has your business experienced:</p> <ul style="list-style-type: none"> <li>• Customers videoing the shop floor on their mobile?</li> <li>• People observing the business over a period of time – especially during delivery of products to the store.</li> <li>• Does your staff know what telephone numbers to contact: <ul style="list-style-type: none"> <li>• when they suspect a high risk of retail crime?</li> <li>• after the crime has happened?</li> </ul> </li> </ul>		

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<p><b>Dealing with Difficult members of the public</b></p> <ul style="list-style-type: none"><li>• Does your staff know how to deal with difficult people? ie<ol style="list-style-type: none"><li>1. Customer Service day to day?</li><li>2. An aggressive, threatening, armed person?</li></ol></li></ul>		
<p><b>Risk Assessments</b></p> <ul style="list-style-type: none"><li>• Do you carry them out at 6-monthly intervals?</li><li>• Are they carried out when new personnel are employed?</li><li>• Do you keep a register of when they are carried out and with whom?</li></ul>		

Employee Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Employer Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Date next assessment to be carried out: \_\_\_\_\_