

# Carrying cash to and from the bank

## Why do I need to consider this topic?

If yours is a business that has either regular cash receipts, or makes significant withdrawals of cash from the bank, e.g. to pay wages or for business expenses, there is a risk of robbery from the time you first receive the cash to the last moment you are in possession of it. This technical guidance note deals with the considerations relating to the carrying of cash whilst away from your premises, typically whilst carrying it to and from a bank.

Carrying money will always be hazardous; however, the risk almost certainly increases in proportion to the amount of cash being carried. Perhaps more important than the potential for loss of the actual cash is the risk of violence or even death to employees (and others present) during a robbery.

If you are an employer, you have a legal obligation to carry out health and safety risk assessments, and this means, as far as is reasonably practicable, eliminate (where possible) or reduce the significant risks to your employees. One of the hazards you need to consider, as part of these risk assessments, is that of violence to your employees.

## What aspects do I need to consider?

- Consider your money-carrying activities separately in terms of carrying cash receipts, e.g. between different locations you operate from and/or to the bank, and carrying cash you have withdrawn from the bank. If you are a retail business, you will have little or no choice but to receive and handle cash. For employers who have cash takings carried to the bank by employees (or do so themselves), there are alternatives that may be considered to enable you to determine if there is a need for safety and security improvements - see below.

With the second activity, where, for example, cash withdrawals are made to pay wages, there are again alternatives (e.g. paying wages by cheque or bank transfer) you can consider, which will eliminate much of the need to carry large amounts of cash.

- Care also needs to be taken in who you select to carry cash, how cash transfers to those individuals (or organisations) are recorded, and the security procedures that relate to such events. The more predictable they are, the greater the risk. Other factors may also increase the risk, e.g. a person on their own, on foot in a secluded area, as opposed to several persons in a car (varied) in a busy area covered by CCTV.

## What key actions do I need to take?

- If you pay your employees in cash and have to make weekly (or monthly) visits to a bank to withdraw the wages, consider changing to a payment system that either pays them via credit transfer into their bank account, or at least payment by cheque.
- If your business has cash receipts that need paying into a bank, and this is done either by you or a trusted member of staff, consider changing to a system whereby a Security Industry Authority (SIA)-licensed cash collection company calls at your premises and deposits the money into the bank on your behalf. Note: Whichever system you use, you will need to ensure that the security you provide at your premises is commensurate with the amount of cash involved, i.e. because the cash collection service will not itself reduce risk of a hold-up at your actual premises - see our separate technical guidance note advice on security precautions for hold-up risks.
- If, for whatever reason (and after completing the necessary health and safety risk assessment), you decide not to use the services of a licensed cash collection company (which is recommended), you will need to ensure that suitable and sufficient security precautions are taken to reduce the risk to the persons involved to a reasonable level. A checklist to help you with this has been included with this technical guidance note

Note: There will always be a risk of robbery and violence to persons who carry cash. However, it is reasonable to assume that the risk will increase in proportion to the amount. If you are an employer, there will be a level at which it will NOT be reasonable for you to consider your employees as being safe if asked to carry cash whilst away from your premises, however many of them are involved. This level will obviously vary according to the factors involved and should be part of your health and safety risk assessments.

- Make sure that you keep your insurance broker up-to-date with details of the money (in its various forms, including cash) handled by your business, both at and away from your premises. Ensure that you are aware of any insurance conditions that are relevant to this. Advise your broker of any changes you are thinking of making to the way money (including cash) is carried whilst away from your premises.

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