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NSW Police Force

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BUSINESS SECURITY

If you as a retailer address security issues relating to your business now, hopefully this will reduce the possible risk of you and your employees becoming victims of crime.

This brochure will provide some important information, however, additional advice should be sought if a major security upgrade is deemed necessary. This advice can be sought from security professionals.

THE MAIN AIM OF BUSINESS SECURITY IS TO:

- › Increase the risk of the offender being caught or identified.
- › Increase the effort it would take to access the premises and goods.
- › Reduce the rewards.

THE FOLLOWING ARE SOME BASIC SECURITY TIPS FOR YOU TO CONSIDER:

- › Ensure laneways and other external areas are well lit.
- › Ensure lighting is regularly inspected and is in good working order.
- › Prune all trees and shrubs to enable clear visibility.
- › All boundary gates and fences should be well built, maintained and adequately secured.
- › Clear all fences and building perimeters of rubbish and potential climbing aids.
- › Fully secure all external doors and windows with good

YOUR LEVEL OF SECURITY SHOULD DEPEND ON:

- › The type of business or trade.
- › The nature of the business or stock.
- › The period of time that the premises are not occupied.
- › The location of the premises.
- › The history of offences on the premises / business.

quality locking devices. Make sure these are regularly maintained. All doors should be of solid construction and should be properly installed.

- › Steel door jamb strengtheners should be fixed to door frames.
- › If padlocks are required, ensure that they are of an appropriate and recommended standard.
- › Consider installing bollards, heavy planters or large rocks to act as a barrier to ram raids.

- › Consider installing a monitored alarm system.
- › Prominently display any signs indicating the presence of a security system, the continual surveillance of your premises and any other security measures present.
- › Install electronic sensors to advise employees when customers are entering and leaving your store.
- › Install a surveillance camera which will act as a deterrent and can greatly assist the Police in identifying offenders.
- › Posters and curtains on store windows should be minimised (where possible) to ensure that visibility to and from the street is maintained.
- › Ensure safes are securely fixed to a solid object.
- › All property of value should be secured and a register maintained including details of make, model, serial number, description etc.
- › All property should be clearly and permanently marked with the name of your store or your Australian Business Number (ABN).
- › There should be a strict control of all keys. When not in use, keys should be kept in a lockable steel cabinet.
- › Maintain a key register and retrieve keys and access cards from leaving / ex-employees.
- › Never leave large amounts of cash on premises overnight. Banking should be conducted during working hours. Where this is not practical, ensure cash is placed in a secure safe and not taken home.
- › Make sure all employees obey lock-up procedures.
- › Police and security should be made aware of emergency after hours contacts.



PERSONAL SAFETY

Under Occupational Health and Safety legislation, all people have the right to work in a safe environment in which risk to their health and safety is minimised. Employers have an obligation to provide a safe working environment.

It is not always possible to be completely protected from harm, but we can take reasonable steps to reduce the risks.

- › Keep doors and windows locked if you are working late.
- › Illuminate store interior whether working from the front or rear of the store.
- › Advise someone when you are leaving.
- › Loading docks and the rear of the store should be well lit, as these are usually hidden from general view.
- › Do not block out visibility from the street into your store. Clear the front window of excessive promotional material.
- › Illuminate the store interior to an appropriate level. Well lit stores will deter robbery.
- › When designing the store, ensure clear visibility between aisles from the store counter.
- › Ensure there is no stock or rubbish on the floors between the aisles during business hours.
- › Ensure all rear access points are safely locked and secure.
- › Move your car closer to your place of work during daylight hours and have someone watch or escort you to your car after dark.
- › Pre-program important numbers such as 000 into your telephone.
- › Ensure all employees are familiar with emergency procedures and policies on how to deal with aggressive people, armed robberies, shoplifters, cash handling etc.
- › Restrict access to employee areas.
- › Secure the back rooms and employee only areas, and make sure that valuables such as personal possessions belonging to employees remain locked away at all time.

- › Install audible door announcers to identify customers entering the store.
- › Early morning employees, if working alone, should have their place of work alarmed.

ON THE STREET

- › When leaving your premises, advise someone of your movements and expected time of return.
- › Avoid walking alone at night unless absolutely necessary.
- › Wear comfortable clothes that allow freedom of movement.
- › Avoid taking shortcuts through dark, isolated areas.
- › Walk purposefully and know where you are going.
- › Walk on the footpath facing the oncoming traffic.
- › If you feel threatened, cross the road, locate a telephone, or enter a store or place of business even if you have just left it.

- › When using a public telephone, stand with your back to the phone after dialling.
- › Carry purses and handbags close to your body.
- › Don't leave valuables such as mobile phones, handbags and wallets unattended, even for a moment.
- › Carry a mobile telephone and personal alarm for security.

IN YOUR CAR

- › Park as close to your work premises as possible (particularly of a night time) and have your keys ready when you leave.
- › When leaving your car, always remove the ignition keys, lock the doors and close windows and glass vents.
- › Check inside your car by looking through the windows before getting in.
- › Drive with doors locked the windows wound up.
- › Do not leave valuable items visible inside the car.

SHOP STEALING

Some people refer to shop stealing as shoplifting but no matter what you call it, if somebody takes something from your store that they have not paid for, then it is THEFT.

PREVENTION – STORE LAYOUT & DESIGN

- A simple but smart uniform gives employees an air of ‘belonging’ and ‘authority’ and ensures that employees are highly visible.
- Your store should be as open as possible with good visibility to all areas.
- Stock and shelves should be neatly stacked and price tickets should be properly secured to goods.
- Elevate the cash register / counter area to improve employee view of the shop.
- Consider installing surveillance devices such as surveillance mirrors and Closed Circuit Television (CCTV).
- Use tickets / labels which cannot be easily removed.
- Where possible, lock expensive and easily portable goods in cabinets located close to staff working areas.
- Ensure that all selling areas are adequately lit.
- Warning signs regarding the consequences of theft and the security measures in place at your store, should be clearly displayed.
- Limit the number of entry and exit points to your store.
- Ideally, cash registers should be located close to exit points of the store and should be protected to prevent easy removal of money by offenders.
- Make sure that customers have no direct access behind the counter. Make sure you have clearly defined public and private areas.
- Employees should have a clear line of sight along the rows of shelving / display racks. If blind spots occur, install convex mirrors or mirror tiles behind stock shelving or cameras.

EMPLOYEE EDUCATION

Ensure all employees understand;

- › Procedures that are to be followed in relation to shop stealing and bag searches.
- › What is expected of them and management in relation to the apprehension of a shop lifter.

Encourage employees to;

- › Acknowledge all customers.
- › Pay attention to customers who are nervous or who appear distracted around merchandise.
- › Approach people who stand around employee restricted areas, rest rooms, stock rooms or stairways.
- › Be aware of people wearing loose overcoats and bulky clothing, especially in hot weather.
- › Approach and query persons claiming to be tradespersons, particularly in unauthorised areas.
- › Be vigilant of persons wheeling prams, shopping trolleys, carrying boxes and bags and other items that may assist in concealing stolen goods.
- › Familiarise themselves with stock that is on display.

- › Keep customers in view at all times and to never turn their backs on them.
- › Never leave their sales area or cash registers unattended.
- › Avoid leaving loose price tickets / labels within reach of public, they may be swapped for a lower price.
- › Check the price if a customer tenders an article for purchase and the ticket / label is mutilated, attached incorrectly, altered or missing.
- › Examine all packaging on products for signs of tampering as other products may be hidden inside.

DETECTION

Watch for:

- › Hands – they do the stealing.
- › Customers who do not appear to have a deliberate purpose to purchase items.
- › Customers who remain in the store for lengthy periods of time, or who are 'sampling' merchandise that does not fit with their character.
- › Customers who appear nervous, perspire, appear agitated or won't look you directly in the eye.

- › Organised distractions where there are one or more (or groups of) persons attempting to commit thefts whilst distracting employees.
- › Unsupervised children who are in the store during school hours.

APPREHENSION

Retail employees have a lawful right to apprehend persons they have observed / witnessed committing a theft in their store. It is important that a set of procedures are put in place and that staff adhere to these procedures to prevent possible legal ramifications in the event of an unlawful arrest.

An arrest can only be effected on a person found committing

an offence. The apprehension of a thief should always be made by the employee who has witnessed the theft, in company with another employee. The only occasion when this does not apply, is if another employee has observed the theft on a video camera and has then relayed (e.g. via phone) this information to another employee.

The employee who witnessed the offence **MUST** be sure of:

- › Having seen the goods being taken.
- › Where the person has placed or concealed the item/s.
- › Not losing sight of the suspect at any time.
- › That the stolen item/s are still in the possession of the suspect and haven't been dumped or paid for.
- › That the suspect has passed the last point of payment.

If in doubt – do not apprehend

Once a suspect has left the store and as long as all the above criteria have been met, you may approach the suspect in company with another employee and:

- Never accuse the person either directly or indirectly of shop stealing.
- A good approach to stopping a suspect is to speak to them and identify yourself. Then say “I believe you have some merchandise on your person / bag, which you may not have paid for. We would appreciate you coming back into the store to straighten out this matter.”
- Never touch the person, it may be construed as intimidation or assault.
- Do not remain alone in an office with the suspect.
- Do not search any suspect.
- Call police and await their arrival.



AGGRESSIVE PERSONS

Over recent years there has been a marked increase in the number of incidents of employees being insulted or abused by aggressive, drug affected or mentally ill people, or customers who are dissatisfied with the service provided.

When dealing with an aggressive person it should always be remembered that the aggressive behaviour is not directed at the individual, but is targeted towards your position or organisation.

Every situation is different and as such there are no set procedures in dealing with aggressive persons. However, following some of these basic guidelines may assist employees in responding to such situations.

- Assess the situation and remain cool, calm and collected at all times.
- Stay calm and do not react to the customer's bad behaviour in the same manner.



- › Other employees not involved in the incident should not become an audience but they should monitor for possible escalation of the incident.
- › The early stages of any confrontation are always the most dangerous and if you believe that your safety and the safety of other employees or customers is at risk, then the police should be contacted immediately on 000.
- › Patience is usually the best strategy and this can be achieved by listening to the person and by acknowledging their problem or situation.
- › Listening can be useful to allow the person to 'let off steam'.
- › You must try to reduce the tension and calm the person down. This can be done by asking them to accompany you to a quieter part of the store and by speaking quietly but assertively.
- › Any items that could potentially be used as weapons should be removed.
- › Employees are entitled to protect themselves, but only a minimal amount of force should be used. The force used to protect ones self against unlawful violence must be reasonable and necessary for such defence. Excessive force is not justified and can result in a counter claim of assault.
- › Do not take insults personally and always ensure you do not stand too close to the aggressive person.
- › Do not enter the persons physical space as this can escalate the situation.
- › Use counter areas or display stands to create distance and obstacles between yourself and the aggressor.
- › Sense any change in behaviour and remember that over a period of time anger always diminishes.
- › Unstable people are unpredictable so never let your guard down. Take nothing for granted.

- Always stay respectful. Try to restore a sense of justice for the person. Explain what options are available and encourage them to try one of these.

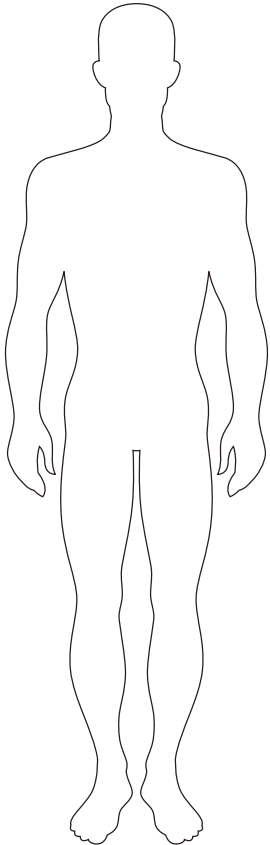
If you cannot calm a person down and they continue to be offensive or obnoxious, politely ask the person to leave your store. If they refuse, contact the Police immediately.

In all instances of dealing with aggressive persons, the main priority is to ensure the safety of yourself, your employees and your customers.

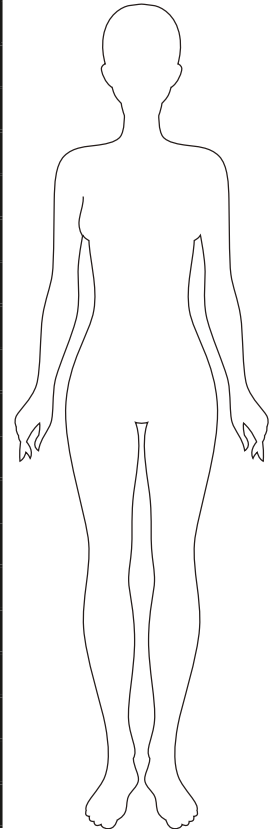


Description Form

If you're a victim of a robbery, please complete this form by yourself. If you are unsure of an answer, don't guess - leave it blank. If there are other witnesses, record their names at the base of the page and ask them to complete these descriptions on a piece of paper.




ROBBERS:	1	2	3
GENDER			
HEIGHT			
BUILD			
AGE			
HAIR			
FACIAL HAIR			
COMPLEXION			
EYES			
ACCENT/RACE			
DISGUISE			
SCARS/TATTOOS			
HEADWEAR			
GLASSES			
SHIRT/JACKET			
PANTS/DRESS			
CLOTHING LOGOS			
SHOES/BOOTS			
CARRY BAG			



VEHICLE DETAILS

MAKE:	MODEL:	TYPE:	YEAR (APPROX):
COLOUR:	REGISTRATION:	PLATE COLOUR:	
NO. OF OCCUPANTS:	DISTINGUISHING FEATURES/ACCESSORIES:		

WEAPON DETAILS

	OTHER:

WITNESS DETAILS

WITNESS 1:
WITNESS 2:
WITNESS 3:

TELEPHONE/BOMB THREATS

Although rare, telephone and bomb threats are an issue that all employees should be made aware of. The procedures to be followed should be clearly explained to all employees.

TELEPHONE THREATS

Employees should be instructed that if they receive a threat, they should:

- Stay calm.
- Do not panic or make return threats.
- If possible, fill out all information on the Phone Threat Checklist (page 18) while you are on the phone to the caller.
- Listen carefully for a full description of:
 - Sex of the caller.
 - Age of the caller.
 - Any accents or speech impediments.
 - Any background noises.
- Ask the caller:
 - When the threat is to be carried out?
 - Where the threat may be located.
 - What the threat is.
 - Why?
- Keep the person talking for as long as possible (to obtain as much information as possible).
- Once a call is finished DO NOT HANG UP – it may be possible to trace the call.
- Ensure all information has been written down.
- Inform management and report the threat to police immediately (use a mobile phone if necessary).

EVACUATION

If evacuation is deemed necessary, it should be conducted in a pre-planned and organised manner.

LOCATING AN ITEM

If an item or suspect package is located:

- Do not touch, tilt or tamper with the item.
- Notify police immediately and follow the instructions given to you by them.
- Clear the area of all people.



PHONE THREAT CHECKLIST - REMEMBER TO KEEP CALM

WHO RECEIVED THE CALL

Name (Print)

Signature

Telephone No. Called

Date Call Received

Time Received

GENERAL QUESTIONS TO ASK THE CALLER

What is it?

When is the bomb to explode? OR

When will the substance be released?

Where did you put it?

What does it look like?

When was it put there?

How will the bomb explode? OR

How will the substance be released?

Did you put it there?

Why did you put it there?

BOMB THREAT QUESTION

What type of bomb is it?

What is in the bomb?

What will make the bomb explode?

CHEMICAL/BIOLOGICAL THREAT QUESTIONS

What kind of substance is in it?

How much of the substance is there?

How will the substance be released?

Is the substance a liquid, powder or gas?

EXACT WORDING OF THREAT

ANALYSIS OF CALLER'S THREAT

Sex:	Male <input type="checkbox"/>	Female <input type="checkbox"/>					
Accent:	Australian <input type="checkbox"/>	Middle Eastern <input type="checkbox"/>	British <input type="checkbox"/>	Asian <input type="checkbox"/>	Other (specify) <input type="checkbox"/>		
	American <input type="checkbox"/>	European <input type="checkbox"/>	Irish <input type="checkbox"/>	<input type="checkbox"/>			
Voice:	Angry <input type="checkbox"/>	Calm <input type="checkbox"/>	Loud <input type="checkbox"/>	Giggling <input type="checkbox"/>	Other (specify) <input type="checkbox"/>		
	Child <input type="checkbox"/>	Obscene <input type="checkbox"/>	Soft <input type="checkbox"/>	<input type="checkbox"/>			
Speech:	Fast <input type="checkbox"/>	Slow <input type="checkbox"/>	Slurred <input type="checkbox"/>	Distinct <input type="checkbox"/>	Muffled <input type="checkbox"/>		
	Stutter <input type="checkbox"/>	Lisp <input type="checkbox"/>	Distorted <input type="checkbox"/>	Clear <input type="checkbox"/>	Other <input type="checkbox"/>		
Threat Language:	Well Spoken <input type="checkbox"/>	Irrational <input type="checkbox"/>	Abusive <input type="checkbox"/>	Message read by caller <input type="checkbox"/>	Other (specify) <input type="checkbox"/>		
	Incoherent <input type="checkbox"/>	Taped <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Background Noise:	None <input type="checkbox"/>	TV/Radio <input type="checkbox"/>	Train <input type="checkbox"/>	Traffic <input type="checkbox"/>	Music <input type="checkbox"/>		
	Construction <input type="checkbox"/>	Sirens <input type="checkbox"/>	Aircraft <input type="checkbox"/>	Voices <input type="checkbox"/>	Other <input type="checkbox"/>		

Duration of Call

Did the caller appear familiar with the area? YES NO

Estimated Age

Comments from person receiving the call:

Alert your supervisor. If your supervisor is unavailable, **call Triple Zero (000)**.

- DO NOT HANG UP -

ARMED ROBBERY PREVENTION

The incidences of armed robberies taking place on small businesses has increased significantly which is of growing concern to police and retail employees. This is as a result of smaller businesses being perceived as having no, or poor security in place, having large amounts of cash on the premises and the complacency of employees.

A small amount of planning, may assist in reducing the risks of armed robbery to your store and increase the chances of prosecution of robbers.

The aim of any planning in dealing with armed robbery should be for the:

- Safety of employees and customers.
- Reduction in the property stolen.
- Early arrest of the offender.

PREVENTION

- Be alert to strangers or individuals who may be observing your business or who are asking questions about how your business runs.
- Ensure all back and side doors and windows are kept secure.
- Do not discuss cash holdings or movements of cash in public.
- Reduce cash held at counters to a workable minimum.
- Install a safe in close proximity to the cash register which is secured to a sturdy fixture or remove cash to a secure area.
- Designate safe areas and escape routes for you and your employees.
- Make use of signage and stickers both inside and outside your business promoting security measures such as; time delay locks, video surveillance and minimum cash held on premises.

- › Consider the installation of additional security devices such as duress / panic buttons and Closed Circuit Television (CCTV).
- › Ensure employees are aware of security and armed robbery procedures and what to do in the case of such an event.
- › Lock the rear entrance if working alone, prior to delivery, employees arriving and once break up is completed.

DURING AN ARMED ROBBERY

- › Try to remain calm, assess the situation, and do exactly as the offender says. Remember the number one priority is your safety, the safety of other employees and customers.
- › Activate alarm devices as soon as possible, but only if it is safe to do so.
- › Always remember that the offender will be nervous and tense so explain any movements and avoid any sudden actions.
- › Speak only when spoken to as any conversation with the offender will prolong the incident.
- › Avoid eye contact with the offender.
- › Note the offender/s conversation including any indecent language, accent, nicknames or speech impediments.

- › Unless otherwise ordered, continually watch offender/s making a mental note of their description especially scars, tattoos and any other prominent features.
- › Observe and take note of weapons that are being used.
- › Observe the direction of travel taken by the offender/s when they leave the premises.
- › Look to see if a vehicle has been used and if there are any other occupants.
- › Never take drastic action during the robbery and do not chase the offender.

AFTER THE ROBBERY

- Immediately telephone the Police on 000 (even if you have activated hold up or duress alarms), giving;
 - Name and exact location of where the crime occurred including closest intersecting street and name of retail outlet.
 - Date / time / nature of offence.
 - Persons injured and whether medical assistance is required.
 - Type of weapon used.
 - Number and description of offender/s including any vehicles used.
 - Direction of travel.
- Only hang up the telephone when told to do so and stay off the phone until police arrive unless you remember additional information that may be important.
- Close the premises to the public and keep unauthorised persons out.
- Make sure that no person touches or moves any items where the offender/s was / were present.



- Consider arranging someone to meet police outside, particularly in large shopping areas to make the response more efficient.
- Have witnesses and customers remain until the Police arrive – failing that, obtain their names, addresses and telephone numbers.
- Make sure witnesses are isolated from each other.
- Witnesses should independently try to write a full description of offender/s and what actually occurred in as much detail as possible. (Refer to the Description Form from the 'Aggressive Persons' section.)
- Do not make any statements to the media before discussing the matter with police.
- Supply all details to police no matter how insignificant they appear to you. This may also include earlier suspicious customers, rude, drunk or drug affected customers, cars constantly driving past etc.



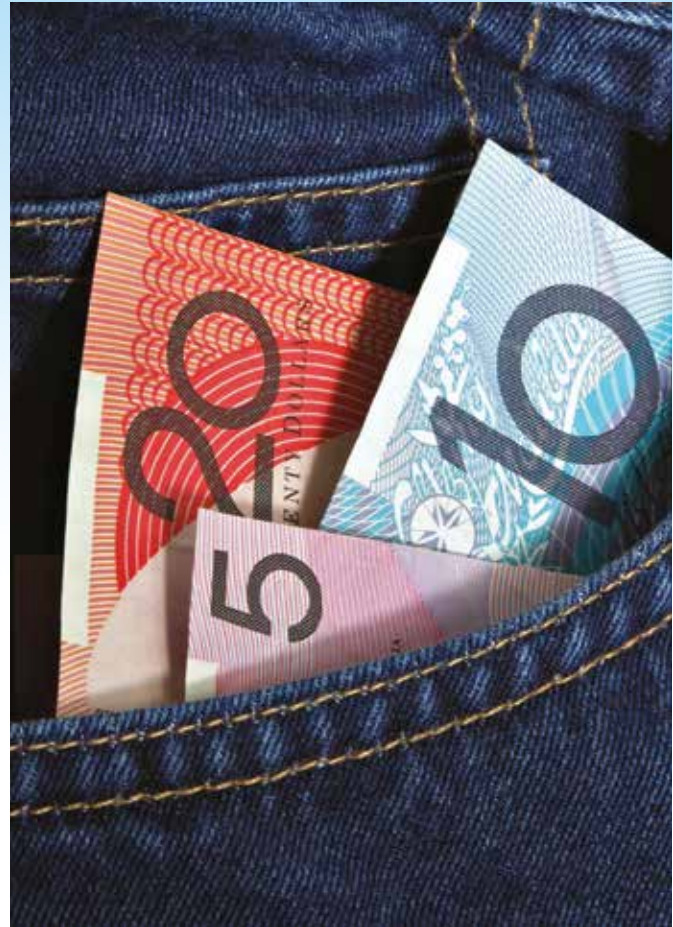
EMPLOYEE THEFT

It is unfortunate that theft by employees cannot be totally prevented, however, by implementing the following strategies, you can go some way to reducing this problem.

- ▶ All applications for employment should be carefully screened. References should be checked and any unexplained gaps in past employment should be explained. Ongoing and regular criminal history checks should be considered and police checks should be made on all new employees.
- ▶ Provide strong and consistent supervision of all employees and immediately deal with issues of concern.
- ▶ Ensure your policies are clear and explain what actions are not acceptable and liable to further action by management.
- ▶ Adopt a 'prosecution policy' when dealing with employees. A successful prosecution in court should be widely publicised to act as a deterrent.
- ▶ An induction program for new employees should be conducted providing them with a clear understanding of security procedures.
- ▶ Provide ongoing retail security training programs to all employees.
- ▶ Encourage employee contribution to retail security initiatives.
- ▶ Arrange and clearly advise all employees as to the procedures to be followed in relation to employees purchasing goods from your retail outlet.
- ▶ Put procedures in place that will make theft more difficult, which will also increase the possibility of getting caught.
- ▶ Have an effective asset inventory control system to identify losses as they occur.
- ▶ All personal belongings should be locked away in a designated area.

- › Key control must be maintained at all times to ensure internal security.
- › Careful checks should be made at dispatch and delivery areas for the possibility of falsification of records, theft and signs of collusion between drivers and employees.
- › Ongoing issues in relation to short falls in daily takings should be investigated immediately.
- › Watch for customers recognised as continually returning to the same register or customers who appear to be over friendly with employees.
- › Consider undertaking spot checks of bags if required.

REMEMBER: Most employees are loyal to their employers and will work very hard and diligently on their behalf.



CASH HANDLING

The safe handling of your cash can assist in ensuring that you won't be a victim of crime. It is important that all employees with responsibilities for cash are aware of cash handling techniques. Cash handling incorporates not only general cash security, but also the secure storage and transport of cash.

SOME CONSIDERATIONS RELATING TO CASH ON PREMISES ARE:

- › Count cash in a safe and secure area of your store (out of public view) after you have checked the premises, (especially toilets, large cupboards etc) for persons who may have hidden themselves there.
- › Have a telephone present in the room and consider installing a duress (panic button) alarm system or have a personal alarm system.
- › Make sure that all exterior doors and windows are properly secured from the inside before counting money.
- › Don't discuss cash amounts in public.
- › Advertise that only a minimum amount of cash is kept on the premises.
- › Use a safe that is securely fitted to a solid object.
- › Do not take cash home.
- › When leaving your premises at night ensure your tills are left open and empty to protect against damage by thieves.

CASH REGISTER SECURITY IS CRITICAL. SET UP A SAFETY ROUTINE, WHICH INCLUDES:

- › Not leaving the register drawers open longer than necessary.
- › Position the cash register in such a way as to eliminate the public's view of its contents.
- › Position the cash register so that it is out of reach of potential offenders.
- › Keep as little cash in the register as possible, by regularly transferring it to a more secure place. Ensure this is done at random times.
- › Don't keep large amounts of cash in your pockets while you are serving.
- › Encourage employee vigilance. Watch for suspicious persons and vehicles and report observations, including descriptions, to the Police Assistance Line (131 444) and Triple Zero (000).
- › Use EFTPOS for customer cash outs, to ensure that cash at the counter is kept to a minimum.

WHEN TRANSPORTING CASH TO THE BANK, VIGILANCE AND COMMON SENSE ARE NEEDED. CONSIDER THE FOLLOWING:

- › Where large amounts of money are to be moved, a cash transporting service should be utilised.
- › Vary the route and the time you go to the bank – do not follow a pattern.
- › Ideally, two employees who have been reference checked and are suitable and able-bodied should be used in the transportation of cash to the bank.
- › Company uniforms should not be worn or should be covered and badges should be removed from uniforms that would identify them as store employees.
- › Do not place money, cheques etc into a handbag, bank bag or bag that identifies the store.
- › Consider using an ordinary looking plastic shopping bag or a properly constructed cash carrying bag specifically designed to carry money.

- The money courier should walk facing oncoming traffic, away from the kerb.
- Be alert at all times to persons and / or vehicles following the money courier, whether on foot or in a vehicle and take note of registration and personal description details.
- If travelling in a vehicle, lock all windows and doors, ensure the vehicle is properly maintained and do not make any unnecessary stops on the way to the bank.

EMPLOYEE TRAINING

- All employees involved in cash handling should be regularly trained in correct cash handling techniques.
- All office employees, including those not involved in cash handling should be regularly trained in the procedures to be followed in the event of an armed robbery taking place.



CREDIT CARD FRAUD

With the reduction in the use of cash, the issue of credit card fraud is on the increase.

- Be alert for a customer that acts in an unusual manner:
 - Is in a hurry, is nervous, blushes, talks hesitantly or is being overly chatty or friendly.
 - Is making a purchase without regard to the price, quality or size.
 - Who repeatedly returns to make additional charges.
 - Who brings the card straight out of a pocket instead of a wallet.
- When you get the card look at the front and check to see if:
 - The card has a valid expiry date.
 - The card is not damaged.
 - That the embossing has not been altered.
 - That the hologram does not appear to be suspicious.
 - The card is not listed on the warning bulletin.
- When you check the signature:
 - Has the card been signed?
 - Has the signature area been altered?
 - Do the signatures match?
- If using an electronic terminal, ensure printed receipts match with the printed details on the card.
- Do not return the card to the purchaser before the sale has been processed and the signature confirmed.
- Always ensure you can view your card when the transaction is being undertaken.
- If you have a manual imprint system, ensure carbon sheets are destroyed.
- Should alterations or irregularities be found;
 - Ask for additional photo identification.
 - Hold onto the card.
 - Call the Police on Triple Zero (000).

- If the transaction is not authorised:
 - Hold onto the card.
 - Listen to the instructions given to you from the credit card authorising agency.
 - Call the Police on Triple Zero (000).
- Contact the bankcard authorisation centre to obtain authorisation for credit card transactions:
 - Where the value of the transaction exceeds the floor limit.
 - Where you suspect that the card presenter is not the cardholder.
- Check that the refund limit for each EFTPOS terminal is set at an appropriate limit.
- Ensure the EFTPOS password or PIN is changed regularly and kept confidential.
- Ensure there is adequate security of the EFTPOS terminal.
- Ensure employees are trained to identify fraudulent credit cards, cheques and currency.



CARD NOT PRESENT TRANSACTIONS

Internet and mail order / telephone order transactions are commonly referred to as 'Card Not Present' transactions.

Businesses that accept Card Not Present transactions are at greater risk of becoming victims of fraud.

When taking an order:

- Obtain the credit card number, name of the bank, expiry date, full name, address and contact phone numbers, including landline contacts.
- Conduct a check on the details provided to verify name and telephone number.
- Confirm the order by calling the landline number provided.
- Make sure a reputable courier engaged by you makes the delivery.
- Ensure delivery is to a physical address. Never send deliveries to a hotel, motel or GPO Box.
- Ensure that the person making the delivery delivers the goods to a person inside the premises.
- Obtain a manual imprint of the card and signature wherever possible on delivery.



Contacts & Further Information

If you are a victim of crime, call or visit your local police station.

Triple Zero (000)

Call Triple Zero (000) in an emergency for Police, Fire or Ambulance

Crime Stoppers

1800 333 000

To report crime anonymously

Police Assistance Line

131 444

For non emergencies

State Emergency Service

132 500

For storm and flood assistance

For further crime prevention information, contact your nearest police station and ask for the Local Area Command Crime Prevention Officer.

Visit our website: www.police.nsw.gov.au

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To contact NRMA Insurance:

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