



## Customer Service is Key to Deterring Crime

The most effective form of prevention is to use customer service. Offenders thrive on anonymity and often leave premises when they are noticed. By knowing where your customers are, offering them your assistance and anticipating their needs will undoubtedly help reduce crime in your premises.

### STAFFING

Offenders take advantage of busy stores during peak hours and when staff are busy, such as opening, closing and shift changes.

### BE ATTENTIVE

Greet your customers. This lets any possible offenders know you are aware of their presence.

### HELPING HAND

If you notice a suspicious person, approach them and ask 'How can I help you?' and make yourself visible in the vicinity.

### STAY FOCUSED

Be on your guard when large groups enter the store together. Be aware of those who distract staff, enabling others to commit crime.

### WARNING OTHERS

If you notice known offenders or suspicious activities, alert other staff immediately - many stores have a security code or 'buzzword' they use for this.

### REPORT

News travels fast, so if you do detain someone for theft call the police and report the crime. If it's known that theft will not be tolerated in your premises, this in itself can act as a deterrent.





## The Use of Foil

Foil lined boxes and bags are commonly used to conceal tagged stock in bulk. The foil deflects the signal from the tag and stops the Electronic Article Surveillance (EAS) being activated upon exit therefore allowing stock to be taken quickly and often undetected by staff.



Foil is often covered in packing tape to disguise it as in image above far left. Foil can also be individually wrapped round the tag of each item. Store issued freezer bags provide 'ready made' examples, including cool bags. Even foil crisp packets will easily hold a smaller item such as a CD/DVD.

### TIPS:

- Foil lined bags look very square and rigid even when empty
- Poorly constructed bags may have two sets of handles
- Rips/tears/tape visible may be signs that the bag is foil lined



### Freezer Bags

Readily available in stores and may also counteract EAS system on exit.



Foil lined pram



# RetailersAgainstCrime



## Trolley Push Outs

Trolley Push Outs are when offenders fill trolleys with goods and push out of the store without making payment.

Bulk thefts of high value stock are often carried out by teams using the following method referred to as a 'nested trolley':

Items are covered/surrounded with less expensive items such as crisps/toilet rolls/cereal and the trolley is either pushed out of the store without making payment or items are concealed in to foil lined bags, ruck sacks or on person.

The majority of trolley push outs are carried out by organised travelling teams who target alcohol, chewing gum, baby milk and painkillers in bulk. They often work in teams of 4 – 6 with one or more acting as lookout/s and also distracting staff.

They use mobile phones/earpieces to communicate. Details of identity cards including CNP number should be recorded if foreign nationals are apprehended.



*Example of shoplifting vest used to conceal alcohol.*





# RetailersAgainstCrime

## Every Day Concealers

Although bags are the most common method used to conceal items, other every day items can be used as below, for example: inside an unsnapped umbrella hung over the arm. Items are also concealed 'on person' e.g. in palm of hand and inside clothing which can be modified with pockets sewn inside jackets and skirts to conceal large amounts of stock. Some of below are often lined with foil to deflect alarms.



*Actual coat used in an attempted theft with foil lined zipped pocket on the back.*





## De-tagging and Jamming

Examples below are used to remove tags from items or jam EAS systems on doors allowing items to be stolen undetected.

### STORE DE-TAGGERS

Often stolen from stores and used to de-tag items in store.



### MAGNETS

Commonly used to de-tag items and have been found in the form of keyrings and sewn into offenders clothing.



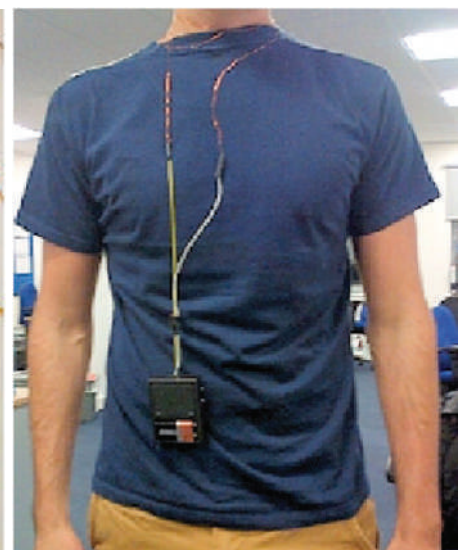
### DIY DE-TAGGERS

Various tools used to remove security tags from goods include wire cutters, screwdrivers, secateurs and lighters which are used to melt certain devices.



### JAMMING DEVICES

Several variations of these devices have been discovered and they all achieve the same goal: Stopping EAS systems from detecting tagged items passing through. They vary in size and can be worn, hand held or concealed in a pocket or bag.





## Changing Appearance

Offenders often disguise themselves in order to avoid CCTV capture and being recognised by staff. Although some may seem unusual, below are a few examples reported to RAC.



### TIPS:

#### Alternate Hangers

To help deter snatch and grab thefts, alternate hangers on rails.



#### Always check for hidden items

Boxes, handbags, baskets with lids and any other product easily opened should be inspected by staff at till point to ensure it does not contain other items. Always check contents in boxes if they are returned as many do not contain what was originally sold. For example what was meant to be a radiator was refunded only to be discovered later by staff that the box contained a slab of wood.







## Fitting Rooms

Unmanned fitting rooms are havens for theft. Offenders conceal items into bags, wear clothing on top of or below their own, and even change clothes placing their old clothing back on the hangers and out on to the shop floor.

In the past items have been passed to an accomplice in the next fitting room, hidden in a roof cavity or under a seat to be collected later. Items are often de-tagged inside fitting rooms and concealed on person or inside a bag. The tags are then concealed underneath the carpet, taped under fitting room seats, hidden behind mirrors and in other garments on the shop floor.

### TIPS:

Beware of double hung hangers, whereby an offender has concealed an item underneath the one on the hanger and been counted by staff as only one item. Prevention requires an accurate count of the number of items taken into the fitting room and checking again on exit. Customer service and extra vigilance are key to preventing this type of theft.



## Toilet Stacking

Be aware that stock can be removed and stored in toilets, for example hidden in the roof space, for an associate to collect later.



## Theft by Distraction

The use of distraction is common amongst offenders, particularly teams who intend to remove stock in bulk from your premises. A number of types of distraction can be used to draw the attention of staff whilst other members of the team steal stock. Always be on your guard when customers ask you for assistance at a totally different area of your shop floor and take a look around for persons with large bags/boxes as in the example below of a well-orchestrated theft.



1. Male A with box enters store



2. Male B distracts member of staff away from the area of the theft



3. Male A with box moves to area where stock is being selected



4. Female selects and moves tagged stock



5. Stock concealed in foil lined box



6. Male leaves store un-detected





## Theft by Distraction

### THE JUMPER TRICK

Further methods of distracting staff are to cover movements of offenders when they are concealing and stealing items. One of the most common tactics is the “jumper trick”.



Male holds garment up to cover the movements of the male behind him who is concealing items in a bag.



Female holds tagged garment up at door which activates the EAS system allowing male to leave with tagged items in a bag undetected.

### ITEM SWAP

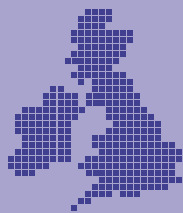
Customer asks to look at expensive item of jewellery, distracts member of staff, removes expensive item and replaces with cheaper costume jewellery.



### TIPS:

Look out for those who:

- Stand in front of others to act as a shield or as a look-out
- Engage staff in meaningless conversation while an associate conceals items
- Move high value stock from one area to another making it is easier to conceal items unobserved
- Create a disturbance or any other form of distraction. This can range from a pretend argument, a fight on the premises or even a person pretending to fall or feign illness
- If you notice a customer holding up a garment for longer than usual, approach the area, apply customer service and observe. If your EAS system is activated always look out for others leaving your premises with bags full of stock.



## Theft by Distraction

There are many variations of theft by distraction that affect retailers and customers as previously detailed. Further examples are:

### COIN DROP

Distraction involving up to 3 persons: Person 1 distracts victim by dropping cash on the ground, person 2 taps the victim on the shoulder and points to the cash. Whilst victim is unwittingly picking up the cash, person 3 steals personal belongings from the victim. This method has been reported from retail/licensed premises and at ATM's.



### SHOULDER SURFING AT TILL POINT

Normally 2 or more persons involved.

Person 1 observes PIN number whilst looking over the customer's shoulder at till point and indicates to person 2 that the PIN number has been memorised. Person 2 then waits on customer exiting and using various methods, distracts customer obtaining their card. As the PIN number has already been obtained the card is swiftly used elsewhere to withdraw cash and purchase items.

**Always cover your PIN** even at till point and be aware of anyone looking over your shoulder.



### CHIP & PIN TERMINAL FRAUD

Fraudsters are becoming more sophisticated in their approach to using Chip and Pin terminals to commit fraud. The following method has been reported to RAC whereby individuals have distracted staff whilst using a Chip & PIN terminal. One male distracted staff whilst his associate lifted the terminal, inserted his own bank card, keyed in and authorised a large refund before returning the terminal to the counter.



Thank you to Police Scotland for providing the above information on ATM Fraud.

### TIPS

- Treat the terminal like the till, control the transaction
- Remain focused on the transaction and do not get distracted
- If issuing refunds request additional identification
- Contact your acquirer to review and explore any additional security options with your terminal
- On receiving the terminal back from the customer, check and verify their transaction

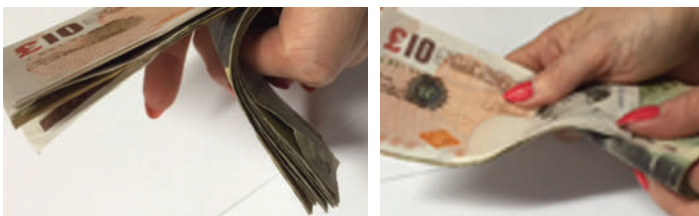


## Change Ringing

Change ringing is the crime of deception by confusing and distracting staff to obtain cash dishonestly using sleight of hand.

The method is ultimately the same and used when making purchases and changing notes. Example right shows:

1. Customer purchases small item
2. When the till is open the customer asks to change £20 notes for £10 notes
3. The customer then confuses the cashier by asking questions often speaking in broken English and counts the notes in front of the cashier
4. With the cashier distracted the customer 'skims' off a portion of the notes by sleight of hand un-noticed by the cashier
5. The notes 'skimmed' off are then placed inside an open pocket in the customers handbag. The customer then cancels the change request and receives original amount tendered leaving the store till short



*Example of notes being skimmed*

### Recent MO when purchasing items:

Customer makes a purchase and tenders cash. Staff member counts cash initially then customer requests money back and swaps a couple of notes with their associate. Customer then recounts cash and uses sleight of hand to skim off a portion of the notes before handing cash back to the staff member. Cash is often not recounted before it is placed in to the till resulting in an underpayment. Items are then returned later for a refund incurring further loss as the full amount on the receipt is refunded.



### REMEMBER

You are not a bank and if you are distracted at till point by a customer asking to re-check the cash tendered, always stop the transaction immediately and seek assistance.





## Till Thefts

Till thefts are usually carried out by teams of between 2 - 6 persons and normally one person distracts staff and covers the offenders movements to enable access to tills mostly with keys. Mobile phones are sometimes used by team members to alert others to enter store when theft is possible.

Cigarette kiosks have been targeted where a lottery till is located. Boxes/newspapers are often used to conceal movements. Look out for:

- Persons loitering around till points to distract staff whilst another gains access to till
- Persons carrying long implements within a bag in the vicinity of tills which may be used to gain access to floor safes

Examples of common till theft methods below:



1. Male distracts staff
2. Male accesses till and removes cash
3. Further male acts as lookout and covers movements



1. Female holds up garments to cover movements of male who accesses till (2.)

### THEFT FROM CUSTOMERS

Customers are often targeted for their personal belongings in store e.g. customers who leave their handbags in shopping trolleys. Teams of up to 4 persons have been known to target elderly and vulnerable customers for their personal belongings. Be aware of those who are more interested in your customers than your products.





## Barcode and Receipt Fraud, Duplicate Receipt and Ticket Switching

### BARCODE FRAUD

Barcode Fraud involves using a scanner and printer to create duplicate barcodes of lower priced items which are then placed on higher priced items and often paid for through self scan tills where detection is less likely.

### RECEIPT FRAUD

Receipt Fraud involves using a scanner and printer to create duplicate receipts. Items matching the receipt are then stolen, and refunded. Ensure till rolls are retained securely as they have been stolen in the past to manufacture receipts.



### DUPLICATE RECEIPT

Beware of customers who claim that self scan did not print a receipt or staff never gave them a receipt when they paid for items at till point, and ask for a duplicate to be printed. This can enable suspects to steal further item/s to receipt and refund.

### TICKET SWITCHING

Ticket Switching involves switching low priced tickets to higher priced items and purchasing a bargain.



### TIP:

Ensure rolls of 'sold tape' are retained securely as they have been stolen in the past and placed on larger items to deceive staff the item has been paid for.



**Know your stock.**

**Know your prices.**



## Card Fraud

With Chip & PIN and contactless payments retailers are no longer required to physically handle customers cards which increases the opportunity for potential fraudsters.

You **must** follow you own internal procedures, however if you do handle customers cards a few simple checks as detailed below can spot and stop card fraud.

The first check should be the customer: for example: Name on card, Mr J Brown. Customer using the card to pay is a female, therefore the card should not be accepted.

Check the last few digits of the card number match the numbers shown on the till receipt. If it does not the card is cloned.



### TIPS:

#### UV Lights

If you have a UV light (see next page) check that the appropriate security features are visible.

#### Non Chip and PIN Cards

Extra vigilance should be paid when accepting cards that are not chip and pin - some foreign cards for example. There are still a small number of international issued cards in circulation that are not chip & PIN enabled and have only a magnetic stripe; you should deal with these in the same way as for any foreign-issued cards that don't have a chip. To process a transaction using this type of card, you will need to swipe your customer's card through the terminal and follow the instructions provided to complete the transaction.

- Do NOT accept authorisation codes from customers.
- Be aware of those who attempt to distract staff at chip & PIN terminals.

Further information is available from The UK Cards Association:

[www.theukcardsassociation.org.uk](http://www.theukcardsassociation.org.uk)





# RetailersAgainstCrime

## Counterfeit Notes and Coins

Ensure you are aware of the security features on banknotes. Information is available free of charge from RAC, [www.bankofengland.co.uk](http://www.bankofengland.co.uk) and [www.acbi.org.uk](http://www.acbi.org.uk). Know your legal tender.

### KNOW YOUR **NORTHERN IRELAND BANKNOTES**

Ulster Bank Limited For further information, please call 02890 560010	Bank of Ireland For further information, please call 02060 764422	Danske Bank For further information, please call 02060 947000	First Trust For further information, please call 02060 333220

Divisions issues of £10 and £20 bearing the Northern Bank Logo will circulate for a time alongside Danske Bank.

All banknotes can be researched through the banknote section of the ACBI (the Association of Commercial Banknote Issuers) Website: [www.ACBI.org.uk](http://www.ACBI.org.uk)

#### Common Security Features on Current Banknote Issue

To help authenticate the notes look for the following:

##### Feel

The paper should feel stiff and crisp, not floppy or waxy.

##### Compare

Compare various banknotes of a suspected note to ensure they are all the same. Any differences are counterfeit.

##### Look

Look for any of the following features that you know to be genuine. Any differences are counterfeit.

#### Watermark

Each family of notes has a watermark that appears when the note is held to the light.



#### Thread

Each family of notes has a security thread which shows as a continuous line when held up to the light.



#### Holograms and Foils

Make your own comparison with the various holograms and foils on many of the banknotes.



### KNOW YOUR **SCOTTISH BANKNOTES**

BANK OF SCOTLAND	Clydesdale Bank	Bank of Scotland	THE POLYMER NOTES

COMMON PAPER SECURITY FEATURES

THE POLYMER SECURITY FEATURES



## take a closer look

Your easy to follow guide to checking your banknotes



BANK OF ENGLAND

The most effective method of detecting counterfeit notes and cards are UV lights.

What type of ultra-violet (UV) lamp should I use to check a banknote is genuine?

A UV lamp that emits light at around 365 nanometres is ideal for checking the fluorescent features on all notes.



Retailers Against Crime are a Strategic Partner of the Bank of England's Banknote Checking Scheme

Contact Retailers Against Crime for further information on 01786 471451 | [www.retailersagainstcrime.org](http://www.retailersagainstcrime.org)  
©Retailers Against Crime CIC



## Counterfeit Shopping Vouchers, Gift Cards and Goods

### COUNTERFEIT SHOPPING VOUCHERS

Although most high street shopping/gift vouchers have changed to plastic cards, counterfeit vouchers are still out there. Ensure you know the security features of vouchers and if you are in any doubt always contact the provider.



### GIFT CARD CLONING

Offender steals gift card with no value from store and the magnetic strip is cloned and multiple copies made. The stolen card is then returned to the store and when it is purchased and activated by a customer, the amount of cash loaded to the card is passed to all the cloned copies.



#### TIP:

Many gift cards have a long number on the front and the last 4-6 digits should match the receipt when a purchase is made.



### COUNTERFEIT GOODS

Ensure you are familiar with the stock you sell. A common scam is to purchase genuine goods and return matching counterfeit goods with the genuine receipt for a full refund for example designer bags, aftershave, boots and trainers.







## ATM Fraud

ATM Fraud is when fraudsters or criminals use cash machines to take data or even the debit or credit cards themselves to use for fraudulent transactions.



### TYPES OF ATM FRAUD

- **Skimming** – A device attached to the card slot which reads and stores your information
- **Distraction Techniques** – Where a person or persons will try to distract you in an effort to obtain your cash
- **Card Trapping Devices** – A device inserted in the card slot which will retain your card and prevent you from retrieving it
- **Hidden Cameras** – Pinhole cameras used to obtain your PIN number
- **Cash Trapping Devices** – Fitted internally to prevent your cash from being dispensed

### WHAT CAN YOU DO?

- Try to use ATM's in daylight
- Have your card ready
- Check the machine for obvious signs of tampering
- Cover your PIN
- Make sure that no one is looking over your shoulder
- Be aware of distraction techniques (see coin drop on page 14)
- Do not count your money at the ATM
- If you are in any doubt – do not use the machine
- Do NOT remove any suspicious devices from the machine – go to a safe place and call the police by dialling 101

Thank you to Police Scotland for supplying the information on ATM Fraud.





## Compensation and Impersonation Scams



### COMPENSATION SCAM

Be aware of those who attempt to claim compensation by deception.

Examples of this type of scam are as follows.

Person claims to have:

- 'Fallen' on flooring and damaged personal belongings/mobile phone/glasses/clothing
- Claims food purchased was 'off'
- Purchased item that has 'burst' over their clothing/vehicle/flooring resulting in damage

### IMPERSONATION SCAM

Beware of those who claim to be something they are not by email, phone or for example in person by attending your premises claiming to be:

- Service engineer for chip and pin terminal, CCTV, alarm system etc.
- Collector for payment of outstanding utility bill
- Member of staff from another store there to collect stock
- From the fire service/HSE to conduct a full inspection

Never give out personal or confidential company information by email or phone. Never hand over cash/stock/company property to anyone until you have verified who they are and that their visit is legitimate. Even if they 'look the part', and state your managers name/head office contact, ensure identification is checked and appointment verified by your manager/head office. Always beware of the wolf in sheep's clothing and remember research is easy!

#### NOTE:

Those involved in the above scams are persistent, confident and intimidating. They will target younger staff members during busy trading periods and may become abusive.





## Suspicious Purchases

It is crucial that staff working within retail are aware of products sold within their premises that may be linked to terrorism and drug production. It is not an offence to purchase the products below however unusual bulk purchases of these items together should raise suspicion and be reported to the police.

### ITEMS LINKED TO TERRORISM

- Acids
- Peroxides
- Nitrates
- Solvents



### ITEMS LINKED TO CANNABIS CULTIVATION

- Grow lights
- Ducting
- Tin foil/plastic sheeting
- Fans/flasks/beakers
- Plant pots/compost
- Chemicals/nutrients

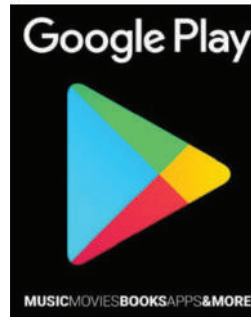


For more information:  
<https://www.gov.uk/government/publications/sell-chemical-products-responsibly>



# RetailersAgainstCrime

## Gift Card Scam



There has been a marked increase in the number of members of the public being cold called by fraudsters claiming to be officials from various government departments advising them that they have an outstanding debt to a government agency such as HMRC (Her Majesty's Revenue and Customs) or DWP (Department of Work and Pensions) and also requesting amounts to be paid to unlock a PPI claim.

The fraudsters request payment via iTunes Vouchers, Store Gift Cards, Google Play and Steam Cards. They do not require to have physical control over the card merely the identifiable code on the rear to have control of the cash amount. The victim is instructed to reveal the identifier code to the fraudster and incidents have been reported of victims being scammed out of thousands of pounds at a time. More recently an individual responded to a message on Facebook which claimed they had won a substantial amount of money and paid a fee via Google Play cards to release the amount. Stores have been very proactive in their efforts to take preventative measures to safeguard their elderly and vulnerable customers.

**Please ensure:** All of your staff are aware of this scam and when attempts are made to purchase high value amounts of any type of gift card or gaming voucher please ask the customers if they are making the purchase to pay a debt.

**Please be aware:** That legitimate organisations and government departments will never ask for any debt to be settled over the phone with gift cards or vouchers.

If you have or you know someone who has been targeted please contact the police on 101.

**PLEASE NOTE: VARIOUS OTHER GIFT CARDS CAN ALSO BE USED.**