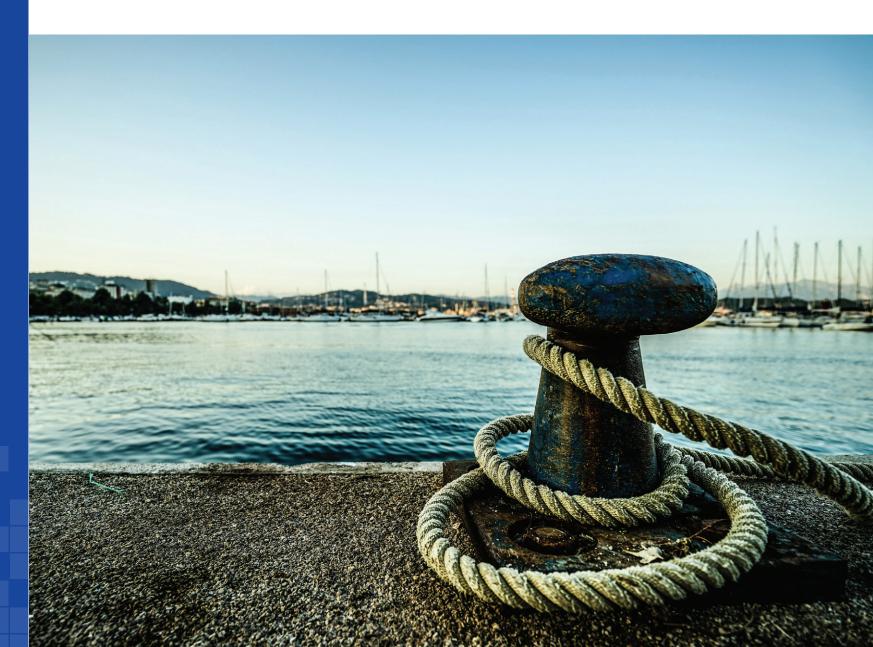# Heads-Up for Secure Branches

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GLORY

HEADS-UP FOR
SECURE BRANCHES

As you may already know, the ten-year trend for bank robberies is consistently downward. The reason… It is not likely not because humanity has become kinder and gentler over that time. It is because the industry has made it a priority to look for ways to deter criminals and implement technologies and processes to do so effectively.

According to the Department of Justice, FBI Crime Statistics Reports, there were 7,556 total robberies involving financial institutions of all types and armored carriers during 2004. In 2014 there were only 3,879 robberies which means that there was an impressive 49% decline in robberies over that ten-year period. The credit for all of this goes to industry thought leaders, technology providers and design professionals.

As branches are redesigned, much attention is paid to the creation of a more retail oriented environment that includes staff attentiveness and early interaction with those who visit the branch. Even the physical design of the branch can deter a "would-be" criminal. Where and how the cash is stored, where it is exposed, along with paths for egress are all important. Retailers are experts at making sure you cannot walk in and out of their store without passing by the things they want you to see! Bankers take notice!

Certainly physical and electronic security has improved over the past two decades by 'leaps and bounds.' One technology that has also come into widespread adoption since Y2K is cash recycling equipment. It delivers better branch security on several fronts.

RETAILERS ARE EXPERTS AT MAKING SURE YOU CANNOT WALK IN AND OUT OF THEIR STORE WITHOUT PASSING BY THE THINGS THEY WANT YOU TO SEE! BANKERS TAKE NOTICE!

First, it evaluates all banknotes tendered for authenticity and rejects those deemed to be suspect counterfeits. Second, cash recyclers store banknotes in a UL-rated safe enclosure immediately upon deposit from a customer and secures them until needed. These devices restrict access to the cash and provide alarm connections to add further security. Finally, and perhaps most importantly, these devices

enable customer-focused transactions as well as open plan branch designs. Heads-up customer engagement is possible because bank staff members no longer need to perform multiple manual cash counts to complete a transaction.

According to Tommy Loo of design-build firm LEVEL5, "The physical components of Branch Transformation often replace the traditional teller line with a POD system…, which encourages staff interaction with customers using a face-to-face posture. An integral part of the system is the cash automation i.e. cash recycler." [i]

Bank robbers interviewed post capture by the FBI admit to visiting branches they decided not to rob prior to the one they actually robbed, citing getting a uneasy feeling about being noticed. Those that case a branch prior to the actual planned robbery attempt will quickly see the cash is not exposed when the branch has implemented cash recyclers, often causing them to move on to another financial institution.

Financial institutions are now asking branch staff to greet customers as they enter the branch and make eye contact. Some are using 'greeters' or a concierge to do this.

"Using greeters to spook potential bank robbers has spread quickly since 2006 when a Seattle FBI agent, Lawrence Carr, included the idea in a widely disseminated program taught to bank security officers

called SafeCatch. Carr, who spent five years studying bank robberies and interviewing crooks, argues that a warm greeting to a would-be robber eliminates psychological 'trigger points'–confidence, anonymity and control over his fear–that the robber needs to go ahead with the crime. The employee in the entryway, with 'that chest a little higher, head up, aware of what's going on," Carr explains, "stops robbers in their tracks.' " [ii]

"THE EMPLOYEE IN THE ENTRYWAY, WITH 'THAT CHEST A LITTLE HIGHER, HEAD UP, AWARE OF WHAT'S GOING ON," CARR EXPLAINS, "STOPS ROBBERS IN THEIR TRACKS.' " [ii]

According to Paul Siebert of EHS Design at one of their client credit unions, "The concierge undergoes both member development and a heightened level of security training; camera locations have been repositioned to ensure clear images of people entering and leaving each branch; and cash recyclers are deployed to protect cash while offering more teller focus and customer relationship building…"[iii]

Glory, as the recognized North American market leader in cash recycling solutions, understands that the decline in the number of bank robberies and the widespread adoption of teller cash recyclers [TCRs] is not a simple coincidence. TCRs, alongside other security technologies, physical design elements, and staffing plans should be an integral part of any robbery deterrence strategy.

Continuing the Conversation

While the frequency of bank robberies is on the decline, they still represent a real threat that needs to be, and can be, addressed. Glory understands that any branch transformation strategy should certainly incorporate a plan to make the branch a safe and secure place for clients and staff alike. To discuss how teller cash automation can support safety and security initiatives while also delivering value in other areas, please contact your Glory Account Manager.

i Branch Transformation and Safety...A great marriage!, CUInsight.com, Tommy Loo, August 10, 2015

ii How to Reduce Bank Robberies, Forbes.com, Stephanie Fitch, November 30, 2009

iii SafeCatch Case Study, EHS design

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