

Cash and Valuables in Transit

Best Practice Guidelines For Retailers



1. Foreword – The Problem of CVIT Crime

This document has been developed by members of the British Retail Consortium Cash and Valuables in Transit Working Group with the intention of providing helpful advice to retailers and others to reduce the risk of CVIT robbery. The Working Group consists of senior security representatives from major retailers, the cash handling industry, SaferCash, Grapevine, the British Security Industry Association and the Metropolitan Police Service 'Flying Squad'.

This document is also endorsed by the Home Office, and whilst not one of its authors, they support the adoption of appropriate effective practice by retailers as is set out in this guide in order to reduce the risk of CVIT robbery in and around their premises.

The British Retail Consortium fully supports the benefits that can be achieved by working in partnership with all key stakeholders engaged with cash and valuables in transit. It should be understood, that this document does not subtract from any contractual agreements between retailers and their cash in transit companies. It remains the primary responsibility of the cash in transit companies to further the work in the protection of their staff and others in the immediate vicinity of all their cash deliveries and collections. They also retain the lead to invest and find solutions to reduce criminal opportunity.

Over recent years, the number of CVIT robberies has grown, despite significant reductions in other categories of reported serious crime and the period January to December 2008 saw one thousand such attacks. Nearly a third of these crimes were carried out on CVIT services to retailers. As this document is written, the first three months of 2009 has recorded nearly a 50% increase in crimes occurring on CVIT services to shops and retailers. Were it not for the initiatives illustrated within these guidelines, it is very likely that these figures would be a great deal higher still.

There is a perceived illusion that a CVIT attack is somehow a 'victimless' crime. Nothing could be further from the truth. CVIT attacks often involve serious injuries to retail staff, customers and CVIT

personnel. Almost all cause traumas to the people involved and it is certainly not unknown for staff to be taken hostage during the course of an armed raid.

The spread of the good practice ideas contained within these guidelines will make a significant contribution to reducing the vulnerabilities of retailers to this costly, traumatic and often violent, crime.

2. Who are these Guidelines for?

Heads of Security, profit protection professionals, senior management and others within retailing and the cash handling industry will find these guidelines of use as a benchmarking tool and as a source of ideas to combat the CVIT robbery threat to their businesses. Police officers and Robbery Squad detectives and those engaged in SaferCash initiatives will find them of use in seeking to implement crime prevention measures within their areas of responsibilities.

3. The Approach Taken

Since 2007 the CVIT industry has been working in partnership with a number of key stakeholders to drive down the number of attacks. Stakeholders include the Home Office, the GMB Trade Union, ACPO, the Metropolitan Police Service, SOCA, the Bank of England, the British Bankers Association, the Department of Transport, TfL to name but a few. The BRC have since 2008 established their own Cash and Valuables in Transit (CVIT) Working Group which has shown their commitment to working with the industry to reduce vulnerability to this crime.

The level of effort and investment made by the CVIT industry in combating this crime has (and continues to be) extensive. Investments have been made in all areas of technology, couriers are provided with regular training, surveillance vehicles are funded and deployed in high risk areas and a significant commitment has been made to develop SaferCash activity and the impact it makes so as to assist the work of the police in catching the criminals responsible.

The police are a key stakeholder in driving down the number of attacks that the industry suffers and improving their detection rates. Many forces have committed both time and resources to reduce CVIT crime in the form of dedicated police operations. These have proven to be extremely effective in driving down the crime. Future work looks to be focusing on coordinating the use of intelligence so that any cross border displacement is curtailed.

4. What should they do with them?

The BRC CVIT Working Group strongly encourages the swift adoption and implementation wherever possible of the elements of best practice as described within these guidelines.

5. Guiding Principles

Although there are a number of suggestions within this document the most effective are often simple and cost little to implement.

In essence there are three high level guiding principles that retailers should strive to achieve over and above the guidelines laid out below.

6. High Level Guiding Principles

- Where practicable, Across the Pavement (ATP) movements should be designed out or significantly shortened, or otherwise protected. Wherever possible a highly visible security presence will almost always provide a significant deterrence to robbers.
- Provision for the safe exchange of cash and valuables should be considered at all times.
- Vigilance is critical in order to deter attacks and assist with the gathering of intelligence.

7. Legislation

Two pieces of legislation that retailers must consider when conducting their business include the Health and Safety at Work Act 1974, and the Corporate

Manslaughter and Corporate Homicide Act 2007. Retailers have a responsibility and duty of care to their staff and those that visit their premises.

Health and Safety at Work Act 1974 and Health and Safety Act 2008

<http://www.hse.gov.uk/legislation/hswa.htm>

The Health and Safety at Work etc Act 1974, also referred to as HASAW or HSW, is the primary piece of legislation covering occupational health and safety in the United Kingdom. The Health and Safety Executive is responsible for enforcing the Act and a number of other Acts and Statutory Instruments relevant to the working environment.

The duties of an employer to staff are well known; the provision of a (safe system of work and adequate training are sound examples). What is less well known is that Section 3 of the Act, imposes similar duties on an employer to take care of anyone who is not an employee but whom his premises could affect e.g. the customers and contractors.

The penalties regime for Health and Safety offences has recently been amended by the Health and Safety Act 2008.

Corporate Manslaughter and Corporate Homicide Act 2007

<http://www.hse.gov.uk/corpmanslaughter/index.htm>

The Corporate Manslaughter and Corporate Homicide Act 2007 is a landmark in law. For the first time, companies and organisations can be found guilty of corporate manslaughter as a result of serious management failures resulting in a gross breach of a duty of care.

The Act, which came into force on 6 April 2008, clarifies the criminal liabilities of companies including large organisations where serious failures in the management of health and safety result in a fatality.

Although the new offence is not part of health and safety law, it will introduce an important new element in the corporate management of health and safety.

What do companies and organisations need to do to comply?

Companies and organisations that take their obligations under health and safety law seriously are not likely to be in breach of the new provisions. Nonetheless, companies and organisations should keep their health and safety management systems under review, in particular, the way in which their activities are managed or organised by senior management.

What penalties will a company or organisation face?

Penalties will include unlimited fines, remedial orders and publicity orders. A remedial order will require a company or organisation to take steps to remedy any management failure that led to a death. The court can also impose an order requiring the company or organisation to publicise that it has been convicted of the offence, giving the details, the amount of any fine imposed and the terms of any remedial order made.

The Role of Risk Assessments

Some retailers and their respective cash carriers already have their own formalized approach to risk assessment. Agreeing to fulfill part or all of the BRC best practice does not mean retailers have to redesign their existing formal process but retailers are encouraged to adopt a structured approach to risk assessment that suits their operations.

For those without a formal process it is advised that having considered the information below, retailers categorise their premises into high or normal risk.

Not all retail premises present the same risk of a CVIT attack occurring and the process of carrying out risk assessments must therefore be dynamic to meet emerging threats. If there is real (as opposed to perceived risk) of robbery then appropriate measures must be taken.

Location is a critical determining factor in the risk profile of retail premises. It is useful to note that, at the time of writing over 50% of all CVIT crime occurs in London, with other hotspots across the UK. It would be appropriate for retail premises within a high CVIT crime area to be classified as a high.

It would be prudent to regularly discuss the local CVIT robbery rate with the relevant security manager at the cash handling company.

The history of premises should be taken into account. For example, if an established location has been subject to a CVIT attack previously within the last two years then it should be recategorised as high risk (unless the offenders have been apprehended and there are specific reasons to believe that the attacks were out of profile for the particular area in which the premises is located). It is necessary to objectively justify the determined risk category, normal or high, by reference to specific data or expert advice. It is also about being prepared to adapt to changing circumstances, intelligence and information as and when they arise. Other sources of information are local police crime prevention officers and local business crime reduction partnerships. N.B. Some of the larger metropolitan forces publish their own crime statistics area level: <http://maps.met.police.uk/> <http://www.homeoffice.gov.uk/rds/soti.html>

It follows that premises designated as potentially high risk should pay particular attention to implementing the guidance found in this document.

It is desirable to adopt a partnership approach when trying to agree objectives. These objectives should include the use of previous solutions and the implementation of additional security measures.

Nobody wants to see a rise in the level of CVIT attacks in their area, so retailers should give every assistance to local crime prevention and investigation officers; particularly during a spate of local CVIT attacks.

Self-Assessment Survey

This following summary provides a 'checklist' of activities for retailers to benchmark their own counter CVIT robbery plans.

1.0 Secure Environment

Ref No.	Guideline	Notes
1.1	Provide a safe, secure and efficient cash handling environment.	Retailers should consider the provision of a safe, secure and efficient cash handling environment at all premises for which they have responsibility.
1.2	Seek to eliminate the opportunity for CVIT offences.	Balanced against other financial demands, where retailers undertake planned new builds or refurbishments of existing premises, consideration should be given to installing airlocks, cash docks or similar devices to ensure secure transfer of cash. Where possible, retailers should seek to eliminate Across the Pavement transfers (ATP). *See approach taken by Sainsbury's at Appendix 1.
1.3	Check that the cash transfer equipment works.	Retailers should review regularly the use of cash transfer chutes in their premises, notifying the location details of those chutes that are not in use. These should be reported to the relevant security manager at the CVIT provider.
1.4	Conduct regular CVIT crime risk assessments.	Retail sites should be subject to regular risk assessments to ensure that the processes and physical security measures in place are appropriate to the identified site risk.
1.5	Conduct a rigorous review of sites subject to repeat attacks.	If subject to repeat attacks, retailers should conduct a joint review with the CVIT industry and the police. Retailers' are encouraged to consider implementing the agreed control measures following the assessment.
1.6	Installation and use of secure transfer hatches.	If external transfer chutes do not connect directly to the CVIT vehicle, retailers' should ensure that the CVIT vehicle has clear access to the hatch/drum and are able to park within 2 metres.
1.7	Ensuring clear access.	Retailers should ensure that hatches/drums are not blocked by vehicles, shopping trolleys (adjacent to ATM's) or other facilities used by the public.
1.8	Removing cash transfers away from public areas.	Wherever possible the cash transfer should occur away from the public area within the retail premises. Where this is not possible, the retailer should consider alternative transfer arrangement options such as a secure locked manager's office etc.



1.9	Encouraging the enhanced use of CCTV	Where possible, high quality digital recordable CCTV should cover entrance/exit to and from the site, CVIT delivery points and ATM replenishment. Care must be taken to retain CCTV evidence as it is valuable to the police in the event of an attack. Smaller retailers may wish to refer to the advice contained at http://www.ico.gov.uk/upload/documents/library/data_protection/practical_application/cctv_small_user_checklist.pdf , and http://www.ico.gov.uk/upload/documents/library/data_protection/detailed_specialist_guides/ico_cctvfinal_2301.pdf
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2.0 Policies and procedures

Ref No.	Guideline	Notes
2.1	Provide regular staff awareness training.	Retailers should have (and be familiar with) clear, well documented policies and procedures for the efficient transfer of cash. This should be reinforced through regular staff awareness training.
2.2	Deferring collections/deliveries where hazards exist.	Where suspicious behaviour or other potential hazards have been identified at or near the retail site retailers should contact CVIT providers to defer collections and/or deliveries. Best practice would involve adopting an early warning procedure.
2.3	Adopting an early warning procedure.	Retailers should consider agreeing an ETA warning procedure with the cash carrier where security staff are deployed to conduct surveillance prior to a delivery/ collection. If suspicions are aroused, the security officer should call off the CVIT crew and call for the police. Prior to instigating such a policy, the retailer should conduct a risk assessment and document findings. Providing that the instructions are clear that the staff member should take no undue risks, the overall risk is low. * See Appendix 2 for a pre-notification procedure deployed by Sainsbury's together with a suggested risk assessment document at Appendix 3.
2.4	Dealing with CVIT guards quickly and efficiently. CVIT guards should not have to queue in a retailer's premises.	Retailers should ensure that CVIT guards are not kept waiting. An efficient process will minimise potential risks to the operation. Where a CVIT guard has been asked to queue in a retailer, the CVIT company should report the matter directly to the retailer's senior relationship/security manager. The cash handling company's security manager should take responsibility for reminding the retailer concerned of the importance of providing a safe, secure and efficient cash handling environment.
2.5	Marking and checking the value of the cash container/cash bag.	If retailers check the value of the cash is marked on delivery, confusion as to amounts being collected will be reduced.

2.6	Reporting crew non-compliance.	Retailers are encouraged to report non-compliance by CVIT crew. Examples of non-compliance include breaches of established pavement limits, failure to properly wear personal protective equipment and failure to make ETA calls, where that procedure has been adopted.
2.7	Adopting flexible practices.	Retailers should work with cash carriers on flexible arrangements. Restrictive time windows can lead to higher risk of attacks and should be avoided wherever possible.
2.8	Joint reward schemes.	A joint reward scheme, agreed with the retailer and CVIT provider, will assist the police and CVIT industry in obtaining intelligence on criminals and enhancing the probability of an arrest and conviction for the crime.

3.0 Parking

Ref No.	Guideline	Notes
3.1	Provision and maintenance of secure parking arrangements.	Where feasible and in accordance with local restrictions, relevant arrangements should be made to enable parking as near to the collection/delivery point as possible, thus minimising the distance from the cash office to the vehicle. Designated parking areas need to be away from places where customers can legitimately loiter i.e. trolley bays, taxi zones, bus stops etc.
3.2	Providing a safe and secure route from the cash office to and from the parking area.	By ensuring cash is moved in an open and well lit environment the chance of attack is significantly reduced and CCTV footage is of better evidential quality.

4.0 Stained Notes

Ref No.	Guideline	Notes
4.1	Stained notes should be treated as mutilated/damaged notes and should not be accepted by retailers.	Retailers are vitally important to the success of Banknote Watch. If criminals cannot spend stained notes this reduces the incentive for robbery. Banknotes stained by cash degradation systems (See Appendix 4) should be sent to the Bank of England, Leeds using a form BEMN. Subject to the banknotes being genuine retailers can expect a prompt repayment. Further information should be obtained at www.banknotewatch.org .



Ref No.	Guideline	Notes
4.2	Assisting the police to gather evidence and intelligence on the use of dye stained notes.	It would assist police intelligence and evidence gathering processes if retailers reported the finding of dye stained notes to the police. The Metropolitan Police have recently published instructions to all Borough based police officers on what to do on the receipt of dye stained money. See Appendix 5.

5.0 Sharing of information

Ref No.	Guideline	Notes
5.1	Establish and maintain regular contact with CVIT carriers.	Regular contact between retailers and CVIT carriers will ensure that processes, procedures and mitigating action is discussed and agreed action to reduce vulnerabilities is taken. This contact should be between an appropriate individual responsible for security in each retailer and the appropriate security manager within the CVIT company. The idea being to ensure a more coordinated approach to the delivery and collection of cash, seeking to problem solve issues and reduce vulnerability.
5.2	Establish formal protocol for exchanging information on suspicious incidents with the retailers cash handler.	Through this agreed medium retailers are encouraged to share information on suspicious activity quickly and accurately. This might include information derived from ANPR if such a system is in operation.
5.3	Retailers to seek feedback from the police relating to reported CVIT incidences	Feedback from both the police and law enforcement on reported CVIT incidences that occur across the retailer's estate would aid detection rates.
5.4	Success stories and joint initiatives to reduce CVIT crime should be shared and promoted.	Distribution should be agreed through either the BRC or SaferCash or Grapevine. Promotions of, for example, the 'Flying Squad' Vanguard newsletter by the retailer will heighten awareness with the business.
5.5	Any current retail engagement with crime reduction agencies should include awareness of CVIT crime.	Retail engagement with Business Crime Reduction Partnerships (BCRPs), Crime and Disorder Reduction Partnerships (CDRPs) and Town Management Groups are just some examples.

These guidelines are endorsed and supported by the CVIT industry, the BSIA and the police, and set out the current best practice to be considered and adopted where possible.

The guidelines are a current 'snapshot' of good practice. This will change over time and the document will be regularly reviewed. Suggestions for improvements are welcomed and should be made to Catherine Bowen [catherine.bowen@brc.org.uk]. The BRC Heads of Security Group will approve changes annually following consultation with key stakeholders which will be carried out through the auspices of the CVIT Working Group.

Implementation of the guidelines is down to individual BRC members. Any dispute arising from the application of these proposals will be the responsibility of the individual companies concerned to resolve.

Appendix 1

Such a device is installed at Sainsbury's store at London Colney, St Albans. Essentially, the cash van draws up to the facility and electronically raises a shutter. The security guard then pulls out two protective 'wings' that are then locked into place against the side of the vehicle. This provides a 'safe haven' area for the cash office personnel through a rotary or other cash transfer safe. Photographs of the system can be seen in figures 1-3. Further details can be obtained from Phillip Hagon, Head of Corporate Security, Sainsburys.co.uk (Phillip.Hagon@Sainsburys.co.uk).



Figure 1



Figure 2



Figure 3

Appendix 2

Cash In Transit – Pre-notification Procedure

In recent years there has been a significant growth in cash in transit robberies. (Insert Company), together with its cash in transit carrier (Insert Company), have been working in partnership with the police to counter this crime. This Cash in Transit Pre-notification Procedure is an important element in the Cash in Transit Reduction Action Plan. The procedure is intended for all stores nationwide.

Chronological Procedure

- Cash in Transit personnel will call the general office of the next store receiving a drop giving at least 15 minutes warning of their time of arrival.
- The colleague receiving the ETA warning will immediately inform the Duty/Store Manager of the estimated time of arrival of the cash van.
- The Duty/Store Manager will ensure that the security officer, cash office colleagues and PFS colleagues as appropriate are warned of the ETA.
- The security officer, preferably equipped with a high visibility jacket, will immediately attend the area where the CIT van is to be received and;
 1. Check for suspicious individuals waiting in the vicinity for the CIT van.
 2. Ensure that parking for the van is available as near as the store as practicable.
 3. Assume a stand off position. Upon arrival of the CIT van assume a standoff position outside the store of no less than 20 meters and continue to observe. This applies to both main store and PFS collections and deliveries.
- Any suspicious activity prior to the arrival of the CIT van seen by the security officer or a colleague should be notified immediately to the (Insert cash carrier name) control room on (Insert telephone number) either directly or through the store telephone system for the cash drop to be called off. Additionally, the police should be called to the store. Although it is difficult to be specific, examples of suspicious behaviour include showing undue interest in the CIT van or one or two individuals waiting nearby in a car on a motorbike
- In the absence of a security officer, the Store/Duty Manager must depute a colleague to ensure that no suspicious activity is apparent in the car park and that there is a nearby parking space for the CIT van (see 1 & 2 above). No risks should be taken by the colleague, who should immediately report any suspicious activity as above.
- Any suspicious activity once the CIT van has arrived must immediately be reported to Police using the 999 emergency systems.
- The Duty/Store Manager must arrange for the appropriate cash office/PFS colleagues to be present to receive the personnel and the cash. In the absence of cash office colleagues, the Duty/Store Manager must themselves undertake this role. **ON NO ACCOUNT, MUST THE CASH PERSONNEL BE LEFT WAITING IN A VULNERABLE POSITION OUTSIDE THE CASH OFFICE OR ATM ROOM.**
- Store Managers should seek to ensure that wherever possible, the areas where CIT is received under CCTV surveillance that is correctly and efficiently recording.
- As Coin Star collections are deemed to be low risk these procedures will not apply.
- Further advice on these protocols can be obtained from the appropriate Regional Profit Protection Manager (Amend as appropriate).

Appendix 3

Name		CASH IN TRANSIT ROBBERIES								
General Description			Background Information							
2006 saw a quadrupling increase in CIT robberies. The carriage of cash 'over pavement' provides a significant vulnerability.			CIT robberies rose on average from 7 per annum to 28 in 2006 with a projection of 50 for 2007 and a loss of £1.5 million. Many robberies are conducted with real or threatened violence including the discharge of firearms. It can only be a matter of time before a customer, colleague or guard is seriously injured or killed.							
The following activities have been risk assessed and rated as low risk. They will not be referred to elsewhere in this document:										
Task	Hazard	Risk Rating H x L = R				Control Measures to reduce risk	Controlled Risk Rating			
		H	L	R	Rating		H	L	R	Rating
Delivery or collection of cash 'over the pavement'	Significant risk of robbery at this vulnerable time	5	5	5	High	CIT company to give store 15 minute ETA that store security officer can colleagues can be appropriately deployed. Piloted in London to sound effect.	2	2	4	Med
Security officer to check car park and ensure nearby parking for CIT van, then maintain observation	Possibility of assault by robbers	2	2	4	Med	Security officers briefed to take no risks but call off CIT delivery immediately and call police if suspicious activity seen.	1	2	2	Low
Colleagues to check for suspicious individuals and ensure nearby parking for van	Possibility of assault by robbers	1	2	2	Low	Colleagues to do checks prior to arrival of CIT van take no risks, and call off CIT delivery immediately if suspicious activity seen and call police.	1	2	2	Low
Risk Assessment Completed by Head of Corporate Security – October										

Appendix 4

Three of the most common cash degradation liquid-dyes used by CVIT companies:



Spinnaker (Violet-Blue)



3Si (Red)



SQS (Black and Red - Washed)

Appendix 5

Protective marking:	Restricted
Publication scheme YN:	No
Title:	Guidance for the investigation of Dye Stained cash coming to notice of Police.
Version:	Version 1
Summary:	This Guidance outlines the processes that should be followed by police officers and staff when investigating dye-stained cash recoveries.
Branch/OCU:	SCD7 – Intelligence Unit
Review date:	January 2012
Author:	Det Sgt Raynor LEWIS

SOP Detail

Dye stained cash

Cash in Transit Companies and Banking Services have invested in a range of Cash Degradation Systems in order to prevent Cash Robberies. The majority of these systems rely on dye staining the cash, once a cash box or cash bundle has been stolen, and by using systems such as "Smartwater" and "Adnas" to assist in identifying the source of the cash. Dye staining can be in a variety of colours, the most common of which are Red, Green or Purple and a number of companies are now utilising "Smartwater", "Adnas" or similar systems, which can mark the notes with a unique identifying liquid invisible to the naked human eye, but which will fluoresce when examined under a UV lamp. These Unique Marking Systems can identify the source of the note, i.e. from which robbery the note originates. Whilst most cash stolen during a Robbery will show evidence of staining, which is to prevent the cash being used at retail outlets, staff should be aware that these notes can still be passed through Electronic Payment Machines, such as Gaming Machines, Supermarket Self Service Tillis and Railway Station Ticket Machines, to name but a few.

Investigation

Dye Stained Cash will come to the notice of Police in various ways, including recovery at premises searched, handed to police, notification by retailers, and in possession of persons stopped. The underlying principle with Dye Stained Cash is that a "Dye Stained Note is Probably a Stolen Note." Most Retail Companies are aware of this principle, and in view of this will report recoveries of dye stained cash to police, seeking guidance from officers on how to deal with the notes.

All incidents of the passing or possession of Dye Stained Notes notified to Police should be entered onto a CRIS report and classified using CRIS code 999097. A full initial investigation should be conducted at Borough level, until evidence becomes apparent of the commission of a Commercial Robbery by a known suspect, which falls into the remit of SCD7(5) Flying Squad.

Upon being informed of an incident involving Dye Stained Cash, the notes should be examined by the initial investigating officer to ascertain if "Smartwater", "Adnas" or any other similar Unique Marking System is present. Unique Marking Systems used by the Cash in Transit Companies and Banking Companies will fluoresce when examined under UV light. Great care should be taken when conducting the examination, as some notes may have extremely small particles present. If a Unique Marking System is present, advice should be sought from a Crime Scene Manager. These notes should be handled as Forensic Exhibits.

Consideration should then be given to other cogent lines of enquiry, which may lead to the identification of the suspect(s) concerned, such as CCTV evidence, vehicle identities known etc.

If a suspect is arrested in possession of Dye Stained Cash, or suspects are identified during the course of the investigation, contact SCD7 Intelligence Unit – Commercial Robbery Desk for guidance, on 68804, where further advice can be obtained.

Seizure of dye stained notes

Notes that appear to be dyed with a Cash Degradation System should only be seized in certain circumstances. Consideration should be given to furthering the investigation, the preservation of evidence and the arrest of offenders.

Dye Stained notes should be seized in the following circumstances:

- Unique Marking System present (Smartwater / Adnas or similar)
- CCTV is available of suspect(s) concerned in using or passing the notes.
- Any other potential for identifying suspect(s).
- Person(s) arrested in possession.

If one or more of the criteria above applies, the notes should be seized and deposited at a Police Station using a Form 66 entry, cross-referenced to the CRIS report.

Compensation to Retailers

Whether Dye Stained Cash is seized or not, the retailers will normally have come by the notes innocently, and it is imperative that there is no loss to them. To ensure that innocent parties are able to obtain a replacement note, the retailer should be given the CRIS reference and name of the Investigating Officer. If the note is seized, upon completion of the investigation, when the note is no longer required for evidential purposes, it should be returned to the retail company, and they are to be informed how to obtain a refund.

For Bank of England notes this is a form "REMNI", which is obtainable from any bank. The completed form, together with the damaged notes, should be sent to the Bank of England, Dept. MN, King Street, Leeds, LS1 1HT.

Scottish and Northern Ireland note issuing banks use different forms and procedures, enquiries should be made at the appropriate issuing bank.

On receipt, and subject to confirmation that the note is genuine, the customer can reasonably expect the repayment to be processed promptly.

Overarching Principle

The overarching principle of this SOP is to ensure that all intelligence and evidential opportunities around Dye Stained Notes are exploited to the advantage of the MPS and the public, leading to greater detection rates for Money Laundering, Handling Stolen Goods and Commercial Robbery.

Associated Documents

- The Theft Act, 1968
- Proceeds of Crime Act, 2002
- Fraud Act, 2007

Enquiries regarding this guidance should be addressed to Det Sgt Raynor LEWIS SCD7(3) Branch Intelligence Unit – Commercial Robbery Desk on 68804.