

Back-Office Robbery Training

Answer by Barry Thompson, BOL Guru

[Guru Bio](#)

Almost every financial institution in the country fails to train back-office staff properly. (For our purposes here, we're defining "back-office staff" as anyone not working on a teller line or cash dispensing unit such as a cash recycler. If the individual isn't dispensing cash, they're considered a rear echelon member - whether they hold a platform position or mop the office.) In fact, many security officers or risk-management personnel still train staff with a video that should have been tossed years ago. And after viewing the same video year after year, staff no longer has any interest in security training at all.



But the biggest problem with these videos is that they aren't even relevant. After watching them, back-office staff members often wonder, "Why do I have to know what a teller is going to do? I work in a back-office department that will never see a robbery occur." (The usual answer to this question, of course, is that the training is required by regulations. Unbelievably, however, some institutions that have never been robbed choose not to train back-office staff at all, which is in direct violation of the implementing regulations for the Bank Protection Act.)

When interviewing back-office staff during training, we ask them what they'd do in a robbery situation. Their answers are often alarming, and illustrate precisely why training is crucial. Here's one example:

Tom (not his real name) worked in the investment office on the side of the branch banking lobby. He was quick to respond when we asked him if he had any robbery training: "No, the bank feels I work outside of the teller area, so I have no need to be trained. I was hoping to talk to you about this because I'd like to have a silent alarm placed on my desk in case I observe a robbery." (Keep in mind that Tom's office had no direct visual sight line to the teller area, so he wouldn't even notice a typical note-passing robbery. A takeover robbery or a lone bandit displaying a weapon, however, might bring Tom into the robbery equation.)

Then we asked him, "Well, what would you do if you thought a robbery was occurring?" He showed us how he could walk up to his office door to peek into the lobby to get a physical description of the robber, and was quick to assert, "If the robber is a lone bandit, I'll tackle him as he runs by my office door."

This, of course, is the last thing any financial institution wants to see happen. If the robber has a gun, a stray shot might hit an accountholder or a staff member. And the employee tackling the robber could be in danger as well: If the robber is infected with a blood pathogen, it could be transmitted to Tom during a scuffle. Or if the robber decides to fight, Tom could end up getting knifed or shot.

Indeed, the situation will be dangerous whether anyone attacks the robber or not. Anyone who trips alarms or uses a telephone in front of a robber is at risk because any movement will draw the robber's unwanted attention. Consequently, back-office staff need special training on telephone and alarm procedures.

With this in mind, consider the following items when implementing back-office robbery training. The focus here is to explain to staff that even though they might not be directly involved in the robbery, the best way to help the victim teller is to follow these rules:

- If the robber is a note passer, do nothing until he leaves.
- Hang up the telephone immediately if you notice a robbery in progress.
- If you observe a robbery, don't use the telephone to call for help if it's non-violent.
- Do telephone for help if shots are fired or the robbery becomes violent.
- Note what type of shoes the robber is wearing. (Some robbers change clothes immediately after a robbery, but seldom change their shoes.)
- Do not follow or tackle the robber.
- Only observe the robber if it's safe to do so. (Tom's plan of peeking out an office door is not safe.)
- Note the direction in which the escape vehicle is heading when it leaves.
- Note whether the vehicle has any other occupants. (Sometimes robbers will bring women and children with them because this alters the lone robber's appearance when police are looking for them.)

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