

RETAILERS AGAINST CRIME

Local knowledge with a national reach

Retail Crime Techniques A COMMUNITY AWARENESS GUIDE



RETAIL CRIME IS ON THE RISE.

INFORMED COMMUNITIES ARE SAFER COMMUNITIES.

WORKING TOGETHER, WE MAKE A DIFFERENCE.

AWARENESS IS THE FIRST STEP TO PREVENTION.

Contents

Theft by distraction	3
Counterfeit currency	4
Counterfeit vouchers, gift cards and goods	5
Counter terrorism	6
Romance scams	7
ATM fraud	8
Compensation and impersonation scams	9
Managing conflict and Ask for Angela	10
Gift card scam	11

Theft by distraction

There are many variations of theft by distraction that affect retailers and customers.

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 ATMs.



SHOULDER SURFING AT TILL POINT

Some customers may not use contactless.
Please be aware of the following:



There are 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 the customer exiting and using various methods, distracts the 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.

PICKPOCKETING & PURSE DIPPING

This involves stealing valuables such as wallets, phones or keys from pockets or bags. It commonly occurs in crowded or busy places where people are distracted. Thieves will target open bags or valuables left visible. They may use distractions, such as asking questions or creating a sudden commotion and often work in pairs or groups, taking advantage of close contact and crowds.

Protect yourself:

- Keep bags zipped and carried in front of your body and use inner or secure pockets for valuables.
- Stay alert in crowded areas and when using public transport.
- Avoid placing phones or wallets on tables, trolleys or other open surfaces.
- When seated keep bags on your lap or secured around your leg.



If a theft occurs:

- Report the incident to police.
- Cancel bank cards immediately.
- Contact your bank or phone provider as soon as possible.

Counterfeit currency

Ensure you are aware of the security features on banknotes. Follow the links below.

BANK OF ENGLAND

Features online banknote training, free banknote education materials and a short film which covers the key security features on all our current banknotes.

[How to check your banknotes | Bank of England](#)

Protect your business from counterfeit banknotes and stay up-to-date on the latest banknote news by joining the Bank of England's Banknote Checking Scheme:

www.bankofengland.co.uk/banknotes/banknote-checking-scheme

SCOTLAND AND NORTHERN IRELAND

Visit the UK Finance website to download educational materials and explore resources provided by its member banks.

www.ukfinance.org.uk/our-expertise/personal-banking/CCBI

What type of ultraviolet (UV) lamp should I use to check a note is genuine?

A UV lamp which emits light at around 365 nanometres is ideal for checking the fluorescent features on all our notes. We do not advise using LED (light-emitting diode) devices, such as key-fob style detectors, because these often emit light above 365 nanometres. Some counterfeiters do attempt to copy UV features, so make sure your staff know exactly what to look for, such as the colours we use in the UV numbers.



Can I use a detector pen to check whether a note is genuine?

No – detector pens don't spot counterfeits printed on polymer.

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



Counterfeit vouchers, gift cards and goods

COUNTERFEIT VOUCHERS

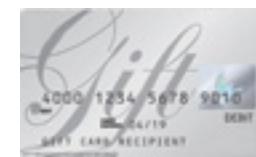
Although most high street shopping/gift vouchers have changed to plastic cards, counterfeit vouchers are still out there. Ensure you know the security features of vouchers and if you are in any doubt always contact the provider.



BUYING STOLEN GOODS

Remember: It is a criminal offence to knowingly buy stolen goods. Doing so not only puts you at risk of legal consequences, but it also fuels criminal activity and undermines trust in your community. Purchasing stolen or counterfeit items harms local businesses, affects livelihoods, and can contribute to wider social problems. By making responsible choices, you help protect your neighbourhood, support honest trade and ensure safer, stronger communities for everyone.

Always check the source of what you buy and report suspicious activity to the Police.



Counter terrorism

Communities defeat terrorism. With the ongoing threat, it is more important than ever that everyone does their part. Your actions could save lives. Don't worry about wasting police time. No call or click will be ignored. Information you share is treated in the strictest confidence and carefully assessed by experienced officers before any police action is taken. Any detail could be important, so if in doubt, report it.

Trust your instincts and ACT (Action Counters Terrorism).

HOW CAN I REPORT?

Reporting is quick and easy. You can report confidentially online at www.act.campaign.gov.uk/ or call 0800 789 321. Reports can be made anonymously.

In an emergency, always call 999.

WHAT SHOULD I REPORT?

Like other criminals, terrorists need to plan. Report any suspicious activity or behaviour — anything unusual, out of place, or that doesn't fit with everyday life.

WHAT COULD POTENTIALLY BE TERRORIST-RELATED SUSPICIOUS ACTIVITY OR BEHAVIOUR:

Gathering materials

- Unusual or bulk purchases of chemicals, fertilisers, or gas cylinders.
- Attempts to acquire illegal firearms or other weapons.
- Suspicious vehicle hire or sales transactions.

Storing materials

- Storage of large quantities of chemicals, fertilisers, gas cylinders, or weapons.

Hostile reconnaissance

- Taking photos or notes of security features or CCTV.
- Using phones in a way that appears to capture security arrangements rather than personal images.

Romance scams

Romance scams are a growing form of fraud in which criminals create fake online relationships to gain trust and exploit victims emotionally and financially. These scams commonly begin on dating apps, social media platforms or messaging services.

Romance scams can affect anyone regardless of age, education or background and often result in both financial loss and emotional distress. Prevention relies on awareness and caution. Never send money or share personal or financial information with someone you have not met in person. Report suspicious activity to police and relevant platforms.

COMMON WARNING SIGNS

- Rapidly build emotional connections, make declarations of love or commitment quickly and present themselves as caring, attractive or successful.
- Reluctant to meet in person or make video calls.
- Requests for secrecy about the relationship.
- Fabricate stories involving emergencies, travel issues, medical needs or investment opportunities to justify their requests for money.
- Requests for money through gift cards, bank transfers, cryptocurrency or financial account access.
- Poor grammar or scripted messages that don't match their personal details.



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 ATMs 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 3).
- 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 manager's 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.

Managing conflict

Facing conflict is always unpleasant, especially as it can easily escalate into verbal or physical confrontations, leaving you feeling vulnerable.

Impact factors play a crucial role in shaping the decisions we make and the actions we choose to take. These factors stem from human and environmental differences, which make each situation unique and influence how each person perceives it.

The priority when dealing with conflict should always be your safety.

When confronted with conflict follow the S.A.F.E.R steps:

- S Step back** – Take a deep breath, don't rush in, try to create distance
- A Assess the situation** – What are you dealing with? What do they want? Do you know them? What is the risk?
- F Find help** – What help do you need? A Colleague, a passer-by or the police?
- E Evaluate your options** – Can you reason with them? Can you leave? Can you call the police?
- R Respond now** – Act as quickly as you can, don't wait until it escalates further

Communication is vitally important when dealing with conflict. You might tell a person verbally that you are going to help them, however words are only 7% of your communication. If your tone or body language is negative, then you indicate with the remaining 93% that you don't care. Give the person 100% of your communication.

Ask for Angela

A Discreet Way to Get Help

Ask for Angela is a safety scheme used in many pubs, bars, clubs, venues and community spaces.

If you feel unsafe, uncomfortable or threatened:

- Go to the bar, reception or staff area.
- Ask for "Angela"
- Staff are trained to respond discreetly and help keep you safe.

This may include:

- Moving you to a safe space.
- Calling a taxi or a trusted person.
- Contacting security or emergency services if needed.

You do not need to explain your situation.



Gift card scam

This scam involves members of the public being contacted by fraudsters claiming to be, for example, government officials and trying to dupe unsuspecting victims into paying amounts with gift cards.



METHOD

Fraudster contacts their victim stating that they have, for example:

- An outstanding debt to a government agency such as HMRC.
- A successful claim and money has to be paid to release it.

The victim is instructed to purchase gift card/s and provide the identifier code to the fraudster.

Incidents have been reported of victims being scammed out of thousands of pounds at a time.

Gift cards are hard to trace, easy to convert to cash or resaleable goods. They are not bound by the same extensive regulations as credit and debit card transactions.

Retailers 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 please ask the customers if they are making the purchase to pay someone.

PLEASE NOTE:

Legitimate organisations and government departments will never ask for any debt to be settled over the phone with gift cards.



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

**SCAM
CALL**

RETAILERS AGAINST CRIME

Local knowledge with a national reach

For more information on
Retailers Against Crime visit

www.retailersagainstcrime.org

Booklet supported by



An **ALLIED UNIVERSAL** Company