The Psychology of Robbery

RANDY PHILLIPS
Robbery Analysis

- Crime of desperation
- Opportunistic
- “Smart” criminals – electronic crimes
Robberies 2016
FBI Annual Bank Crime Statistics
<table>
<thead>
<tr>
<th>Type of facility</th>
<th>Location</th>
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</thead>
<tbody>
<tr>
<td>Branch office</td>
<td>Commercial district 2,725</td>
</tr>
<tr>
<td>Main office</td>
<td>Shopping center 1,026</td>
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<tr>
<td>Store</td>
<td>Residential area 365</td>
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<tr>
<td>Remote/other</td>
<td>Other 135</td>
</tr>
<tr>
<td>3,978</td>
<td>144</td>
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<tr>
<td>112</td>
<td>112</td>
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<td>17</td>
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2016 FBI Annual Bank Crime Statistics
Threat Assessment

- Demand note/Verbal threat
- Firearm/Weapon threatened: approx. 55%
- Firearm displayed: approx. 24%
- Takeover: Less than 7%
Threat Assessment

Injuries
- 23 employees
- 9 customers

Deaths
- 1 employee

2016 FBI Annual Bank Crime Statistics
Think Like a Robber

How would you rob your financial institution?
Think Like a Robber

- How would you rob your branch?
- What makes you an enticing target?
- What are the deterents?
What Does a Robber Look For?

- Parking lot traffic
- Quick getaway
- Inside visibility
Awareness Factors

- Anywhere at anytime
- ALERT and OBSERVANT at ALL times!
- Power of observation
- Recognize a problem before it occurs
Outside Awareness

- What is happening outside?
- Prepare themselves before entering
Evaluate What You’re Seeing

- Don’t rationalize
- “Oh he’s probably just..........”
- What are you really seeing
Psychological Tactics

- Someone lingering outside?
  - Be obvious that you are watching
  - Do not want attention
Inside Awareness

- Who is entering your lobby?
#1 Psychological Tactic

Good Morning!

Welcome!

Hello!
Psych 101

- Greet every person
- Eye contact
- Bad guys hate it!!!
4 Key Questions

▪ Do you recognize them?
▪ What are they wearing?
▪ Where are they?
▪ What are they doing?
Courage Desk
Courage Desk
Take Action

- We’ve identified a potential problem

NOW WHAT DO WE DO?
Robber Mentality

- Can they be dangerous? Yes
- Do they resort to violence? Rarely (0.0075%)
- Gun in hand (24%)? Dangerous!
Robber Mentality

- Desperate, stupid people MAKING
- A desperate, stupid decision
Why is it a Courage Desk?

- If the robber is here
- He has NOT made up his mind

We can do something about it!
Take Action

- We’ve identified a potential problem

NOW WHAT DO WE DO?
Great Customer Service

- Approach in a friendly manner
- Greet him
- Ask how you can assist today
- This must be done quickly!
- No “waiting around” to see what he’ll do
Great Customer Service

At courage desk & wearing hat, hood, sunglasses:

- Teller will need to identify him
- May be asked to remove the item
- May need to produce a photo ID
Great Customer Service

- Use *discretion* and good *common sense*
- Don’t ask someone to remove an item that might be *religious*
- Be sensitive to items worn for *medical* or *cosmetic reasons*
Take Control of Your Lobby

- Who is entering?
- What are they doing?
- Take action – Friendly greeting!
- Great Customer Service!
We’re Being Robbed, Now What?

- Positive Security Culture
- Solid procedures
- Continuous training
Too Much Credit

Majority of robber’s doesn't know:

- What dye packs look like
- Where money is kept
- How alarms are activated
- Have no clue about cash recyclers
If You’re Robbed

▪ They just want money
▪ You DO need to be careful
▪ Don’t be afraid to communicate
▪ Don’t become a repeat target
The Psychology of Robbery

Questions?