The Psychology of Robbery

RANDALL PHILLIPS
Robbery Analysis

- Crime of Desperation
- Opportunistic
- “Smart” Criminals – Electronic Crimes
Robberies 2016
FBI Annual Bank Crime Statistics

<table>
<thead>
<tr>
<th>Category</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
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<tbody>
<tr>
<td>Commercial Banks</td>
<td>3430</td>
<td>3543</td>
<td>3733</td>
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<tr>
<td>Credit Unions</td>
<td>312</td>
<td>340</td>
<td>343</td>
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<tr>
<td>Other</td>
<td>137</td>
<td>147</td>
<td>109</td>
</tr>
<tr>
<td>Total Robberies</td>
<td>3879</td>
<td>4091</td>
<td>4251</td>
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</tbody>
</table>
2016 FBI Annual Bank Crime Statistics

<table>
<thead>
<tr>
<th>Type of Facility</th>
<th>Location</th>
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<tbody>
<tr>
<td>Branch Office 3,978</td>
<td>Commercial District 2,725</td>
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<tr>
<td>Main Office 144</td>
<td>Shopping Center 1,026</td>
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<tr>
<td>Store 112</td>
<td>Residential Area 365</td>
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<tr>
<td>Remote/Other 17</td>
<td>Other 135</td>
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</tbody>
</table>
Threat Assessment

- Demand Note/Verbal Threat
- Firearm/Weapon Threatened: approx. 55%
- Firearm Displayed: approx. 24%
- Takeover: Less than 7%

2016 FBI Annual Bank Crime Statistics
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 your branch an enticing target?
▪ What are the deterrents?
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
- Criminals 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 (.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 they have NOT made up their 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 them.
- Ask how you can assist today.
- This must be done quickly!
- No “waiting around” to see what they’ll do.
Great Customer Service

At courage desk & wearing hat, hood, sunglasses:

▪ Teller will need to identify them.
▪ May be asked to remove the items.
▪ 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 a **religious requirement**.
- 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 robbers do not know:

- What dye packs look like.
- Where money is kept.
- How alarms are activated.
- How cash recyclers work.
If You’re Robbed

▪ They just want money.
▪ You DO need to be careful.
▪ Don’t be afraid to communicate.
THIS IS A HOLDUP!!
EVERYBODY BE CLAM-
I HAVE A GNU!!!
BE QUITE & NO ONE
GETS HURT!
I have a 38 caliber pistol and will harm anyone if you don't go by my demands give me $15,000 in cash no dye packs and no alarms are no buzzers or give note back with cash you have 10 seconds
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.
Questions?
For More Information

Randy Phillips
Thompson Consulting Group, LLC
315.342.5931
info@tgrouponline.com
www.tgrouponline.com

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