



# Reducing the Cash Risk

## *Helpful tips to prevent loss*

In the pawn industry, cash transactions are an essential part of business operations. Handling money presents a certain risk. To reduce loss, always remember these tips when working with cash.

### **Cash Drawers**

Take these precautions when using a cash drawer:

- Open it only when making a transaction.
- Close the drawer before you package merchandise.
- Leave the bills the customer gave you on top of the drawer until after making change to keep a record of what the customer paid in case of dispute.
- Never leave an open cash drawer for any length of time.
- Notify your supervisor when you build up excess cash in your drawer so it can be moved to a more secure location.
- Never count cash drawers in front of customers. Always count the contents of the drawer in a secure, private area.
- Always lock the cash drawer and remove the key when it is not in use.
- If the premises will be unattended overnight, empty the cash drawer and leave it open to deter damage in the event of a break-in.

### **Bank Drops**

There may be a time when you will have to bring cash to the bank on behalf of . Remember these tips while moving cash:

- Never establish a routine for deposits. Vary the time and the route you take as much as possible.
- Always try to take someone with you. Go by yourself only as a last resort.
- Alert someone that you are leaving with the deposit and also tell them when you should be returning.
- Transport cash in something that doesn't draw attention to you. If you are using a bank bag or similar container, always put it in something unidentifiable.
- Do not use public transportation.
- If taking a taxi, use a reputable company, and always call for it by phone instead of flagging one down once you've reached the street.
- If walking, choose busy streets that will keep you close by people.
- Do not make other stops before the deposit.

### **Hold-ups**

Even when employees take all the proper precautions, there is still chance for a robbery. If such a robbery occurs while you are at work, remember:

- Try to remain as calm as possible.
- Comply with the robber's instructions.
- Give them any money or goods that they ask for.
- Make mental notes about the robber's appearance so you can inform police.
- Never attempt to physically stop an armed robber.

Be safe and healthy on the job with these helpful tips provided by **Marshall & Sterling, Inc..**

**Always leave the money given to you by a customer on top of the cash drawer while making change as a way of keeping track of the exact amount they gave you.**

This flyer is for informational purposes only and is not intended as medical or legal advice.

© 2010, 2018 Zywave, Inc. All rights reserved

**Marshall  
& Sterling**  
**INSURANCE**