
Code of practice for low value cash collection, counting and banking services

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This Code of Practice is to be read in conjunction with the NSI Regulations relating to approval by NSI and the Guarding, Cash and Specialist Services approval criteria.

No company shall hold out or claim that it adheres to this Code, save by virtue of holding NSI approval, or having obtained the written permission of NSI.

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Foreword

NSI Audit the main CViT (Cash and Valuables in Transit) service providers in the UK against BS 7872:2011. Companies fully approved to BS 7872 are clearly seen to have the necessary processes, vehicles and equipment to collect and deliver high value loads that may even include precious metals such as gold bullion, etc. Consequently, their vehicles will be purpose built with a range of security features such that they are fully insured for loads up to a certain figure and certificates of conformity will be available for the purpose built vehicles.

However, there are a number of service providers that are only involved with low value cash, collection and banking services such as collecting cash containers from parking meters, etc. In such cases, the value of the load in any vehicle may be such that normal panel type commercial vans may be utilised and it would be impracticable to demand full compliance with section 7 of BS 7872 which, amongst other requirements, requires all vehicles to be built to a clearly specified CViT Standard and covered by certificates of compliance.

It would not be correct for NSI to give full approval to BS 7872 for companies that can only demonstrate competence with respect to low value cash collection and give them the same status as some of the national CViT companies who have the processes, trained and competent personnel, vehicles and equipment, etc. to cover the safe transportation of high value loads.

This code of practice has been developed to allow companies involved with low value cash, collection, counting and banking to have an appropriate NSI Approval that makes it clear that they comply with the applicable requirements of BS 7872 as defined in this NSI Code of Practice.

No organisation shall hold out or claim that it adheres to this code of practice unless compliance with the same has been confirmed by NSI and approval granted.

Note: *Where any person engages in a licensable activity as designated in the Private Security Industry Act 2001, that person has to be licensed in accordance with that Act. It is an offence to engage in licensable activity without a licence or a licence dispensation notice. The Act can be found online at <http://www.the-sia.org.uk>.*

This code of practice has been produced by a technical committee convened by the NSI Manned Services Sector Committee and is endorsed by the NSI Management Board. NSI wishes to acknowledge and thank the various organisations consulted on the technical committee for their assistance in the preparation of this code of practice

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1 Scope

This code of practice specifies requirements for the operation and management of low value cash collection, counting and banking services that must be satisfied by organisations that wish to obtain and maintain NSI approval against the appropriate requirements of BS 7872:2011.

Each clause of BS7872:2011 is referenced and it is made clear where the full requirements still apply and also where any concessions or modified requirements are permitted.

2 Normative references

The following documents are referenced in this code of practice.

For dated references, only the edition cited applies. For undated references, the latest edition of the referenced document (including any amendments) applies.

- BS 7858 Security screening of individuals employed in a security environment – Code of practice
- BS 7872 Manned security services – Cash in-transit services (collection and delivery) Code of practice
- ISO 9001 Quality management systems - requirements

3 Terms and definitions

For the purposes of this code of practice the following definitions apply:

3.1 Low value cash collection, counting and banking services

Services provided by an organisation for collecting, counting and banking cash where the maximum value of any load carried in a vehicle is such that appropriate insurance and security can be maintained using normal panel vans with only limited security features.

Note 1: Insurers will not normally insure a load exceeding £10,000 per trip where the vehicle has not been built to a specific CViT specification and only has limited security features.

Note 2: Although the emphasis in the title of this document is on collections, it is accepted that for example, delivery of change (coin) to clients is included.

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3.2 Secure premises

Secure location where cash can be safely counted, consolidated, stored and/or prepared for banking which is protected against loss or theft through security measures appropriate to the maximum permitted insured value that may be permitted to be on the premises at any time. Such premises may also incorporate an operations centre to monitor all services and to provide assistance to crewmembers in the event of an emergency or incident.

Note: For low value cash services some concessions are given to the requirements of section 9 Control room and section 10 Vault.

3.3 Customer

Individual or organisation that contracts with a service provider for low value cash collection, counting and banking services.

3.4 Control room

Area from which the operations are controlled (note concessions given under section 10).

4 CVIT company organisation

4.1 Structure and principles

As per BS 7872 but the complaints management process does not have to satisfy BS ISO 10002 as this is a guidance note. However the complaints management process shall as a minimum ensure all complaints are captured, investigated and action as appropriate. This includes complaints from any interested party/stakeholder and not just customers.

4.2 Insurance

As per BS 7872. In particular the maximum insured value of cash that can be carried on each type of vehicle utilised shall be clearly documented and communicated to relevant operational personnel. Also the maximum value of cash that can be held in the secure premises shall be clearly specified. Such limits shall not knowingly be exceeded.

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5 Operations

5.1 Surveys and risk assessments

As per BS 7872. However in many instances it will not be necessary to have a documented risk assessment for each location where cash is collected e.g. each unmanned parking meter on a series of similar local authority car parks where the risks are essentially the same. In such cases if it is clear that a generic risk assessment covers all known or likely risks and the servicing crew understand the need to flag up any additional risks when they complete the collections then the generic risk assessment may be acceptable.

5.2 Operational support

As per BS 7872. However where low value cash collections are carried out using single manned vehicles there shall be appropriate consideration of the relevant lone worker risks. In cases where the only method of communication with the control room is a mobile phone then the safe systems of work shall consider the need for routine check calls to verify that the crewmembers are still safe and not in need of assistance. Where vehicles have an installed tracking system and panic buttons are incorporated then routine check calls may not be necessary.

5.3 Equipment

As per BS 7872. However to satisfy requirement 5.3.2, the CViT company's procedures to verify that employees correctly utilise equipment shall include a level of witness of crewmembers carrying out their duties when collecting cash (often referred to as "Security Inspections" or "Unseen").

5.4 Vehicles

As per BS 7872.

5.5 Documents and document control

As per BS 7872.

6 Employees

6.1 Selection and security screening

As per BS 7872. Please note that the all those in relevant employment have to be security screened in accordance with BS 7858 and although the minimum period is specified as 5 years in BS 7858, a ten year period is required to satisfy BS 7872.

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6.2 Terms of employment

As per BS 7872.

6.3 Identification

As per BS 7872.

6.4 Uniform

As per BS 7872.

6.5 Drivers

As per BS 7872.

6.6 Training

As per BS 7872. Please also note the references to the Private Security Industry Act 2001 and it is therefore essential that the training delivered satisfies the requirements for individual licensing. Failure to comply with such legislation will be a barrier to certification with NSI both in terms of front line and non-front line licences. Note also that the regulatory regime is scheduled to change such that companies providing CViT services will probably also have to maintain accredited certification to BS 7872 and BS 7858 in the near future.

Note: Some companies providing limited low value cash collection services utilise staff whose core duties may be security guarding. In such cases it is likely that individuals will need both an SG and CViT Licence and need to receive appropriate training for both roles.

7 Vehicles

7.1-3 With the agreement of the insurers CViT Vehicles need not be specifically designed and constructed specifically for the purpose of transporting cash and valuables and certificates of conformity shall not normally be required for normal commercial vehicles.

7.4/5 Any modifications, alterations or apertures introduced to assist loading or unloading or increase security to normal commercial panel type vans shall however be fully documented and shall not compromise any type approval, legal compliance or maximum plated weight for the vehicle.

7.6 As per BS 7872.

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8 Secure premises

As per BS 7872. However the definition as to what constitutes secure premises has increasingly been left fairly open within recent editions of BS 7872 provided it is sufficient to maintain the appropriate level of insurance. For low value cash transfers it is accepted that the vehicle may not necessarily enter a purpose built loading/unloading pen within a secure building that is also within a secure compound. However the company shall demonstrate that they have carried out an appropriate risk assessment which has also considered the likelihood of criminal activity in the area and the method of transferring the cash from the secure vehicle to the secure premises. NSI Auditors will expect to see evidence of appropriate insurance covering the premises that itemises the maximum amount that can be held on or transferred into the premises. If there are any conditions attached to such insurance the company shall be able to demonstrate that they are satisfied.

The Secure premises shall normally include the control room and any vault (see sections 9 and 10).

Where cash counting and consolidation is carried out to prepare for banking appropriate procedures shall be agreed with the client regarding reporting of any discrepancies. Any automatic counting/sorting machines shall be appropriately serviced and calibrated (such calibration may however be limited to processing a known quantity of coin and verifying that the correct totals are recorded).

9 Control room

9.1 General

As per BS 7872.

9.2 Location

As per BS 7872 but the control room may be a designated area within the secure premises.

9.3 Construction

As per BS 7872. However the resistance to withstand physical attack shall reflect the likelihood of the actual risk documented in the risk assessment for the secure premises and shall have considered the vulnerability and likelihood of the premises being attacked, the consequences if such an attempt is made and the value of cash likely to be unloaded or temporarily stored in the secure premises.

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9.4 Facilities and equipment

As per BS 7872.

9.5 Control room employees

As per BS 7872.

10 Vault

10.1 General

As per BS 7872.

10.2 Design and construction

As per BS 7872 except that under 10.2.1 it shall not be necessary to demonstrate that the vault was designed, constructed and manufactured by a vault specialist as long as the appropriate insurance is maintained. Also it shall not be mandatory for low value vaults to have layered security as per 10.2.2 but access to the actual vaults shall be limited to authorised vault officers or other designated individuals.

10.3 Facilities and equipment

As per BS 7872.

10.4 Vault employees

As per BS 7872.

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