

"Cashiers - Theft"

Cashiers are the gatekeepers of profits in your business. They are in a position to ensure that every cent makes it into your bank account.

However, they remain minimum wage workers with families to support and debts to pay. This places them in a position to be tempted to do the wrong thing. There are many ways that cashiers can "skim" money from the tills.

The basics

- A cashier should never be allowed to refund, delete or cancel a transaction. Only allow this during day shift and with a supervisor/manager password.
- Supervisor/Manager passwords are easy to pick up as the supervisor or manager is usually not concerned about who's looking when they enter their password. Change them frequently. Don't use the same passwords again and again.

The best ways to skim remain the same year after year and throughout the Retail industry. Here are a few of the most devastating "skimming" techniques to look out for:

No Sales

- Cashiers can become very good at "appearing" to scan/ring up items, open tills and even provide receipts. The customer pays over the money thinking that the transaction was done, receives change and a receipt (who checks them anyway?) and leaves the store. The cashier pockets the money.

Delete

- A cashier scans/rings up a few items, accepts the cash from the customer and gives changes, but does not pay off the transaction on the till. When the customer has left the cashier deletes the transaction and pockets the money.

Refunds

- Same procedure as with a Delete transaction, however the cashier pays off the transaction and then creates a refund afterwards.

Cancel

- Cancelled transactions work the same as a Delete, but the cashier just cancels a few items or the whole transaction and pockets the money.

The best practices for controlling these items are:

- Using passwords to control no sales, deletes, refunds and cancelled transactions.
- Following up and monitoring these transactions every day. Let your cashiers know you're checking.
- Requiring customer details for refunds so you can phone and confirm that a refund was done – it's also a good opportunity to apologise if a mistake was made.

A final favourite is daily shortages. If you allow cashiers to balance within R10 short/over per day you are creating a R10 per day loan scheme for your cashiers. Don't think they won't use it. Cashiers can balance to within R1; it only requires concentration and a good set of rules and procedures to follow. They can provide the concentration; you must provide the rules and procedures.

BEST PRACTICES:

DON'T assume that things happen quickly. Any person tempted to steal will start small and work their way up. This makes it more difficult for you as business owner to pick it up. A gradual decline in profits or gradual increase in stock losses doesn't always ring the alarm bells in our heads.

DON'T make the mistake of thinking that a loss of control for an hour or a day has a small effect on your bottom line. Experienced cashiers can cause massive damage in one day when they see an opportunity.

DO ensure that you have daily controls in place and very clear procedures for your cashiers to follow. If a cashier fails to follow a procedure ensure you discipline quickly and fairly.

QUICK WINS:

Cashiers learn from each other. If you find a problem, fix it quickly and make all the cashiers aware that you have acted to close a gap or address a problem. The cashier who was thinking of trying the same trick or using the same opportunity to skim money will think twice.

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