

# TACKLING ATM CRIME

Gavin Hepburn explains the rise of ATM attacks and examines measures that can be taken to prevent them

**W**hile attacks on ATMs are nothing new, it was recently revealed that the number of incidents has nearly doubled in the space of just four years. While 400 attacks took place in the UK in 2014, this figure rose to 723 in 2017. Shockingly, between 2017 and 2018, one in five of all ATM attacks in Europe took place in the UK, according to data collected by the European Association for Secure Transactions. This suggests that the UK has a particularly serious problem on its hands. The far-reaching consequences of these attacks on businesses, communities and the economy should not be underestimated, with urgent action required to halt the spread of the crime and the damage it inflicts.

The majority of attacks on ATMs are carried out by gangs with links to other forms of organised crime, such as drug dealing and the illegal firearms trade. Many of these gangs will target a large number of ATMs in a single region, with the stolen cash used to fund their other activities. One Leicestershire gang was

## RAM RAIDS CAN EASILY BE PREVENTED BY INSTALLING A LINE OF FIXED BOLLARDS IN FRONT OF ANY ATM

jailed in 2018 after forcing their way into 23 ATMs in a two-month period, causing hundreds of thousands of pounds of damage in the process.

These criminals use a range of different methods when attempting to attack an ATM. In some cases using tools such as angle grinders and saws to try to dismantle cash machines in order to gain access to the money inside. However, increasingly, attackers are employing more violent, dangerous methods.

One technique is to inject flammable gas into the ATM, which is ignited to create an uncontrolled explosion that blows off the security doors. Gas attacks are not only hugely destructive, but they are also incredibly dangerous for both innocent bystanders and the attackers themselves. As a result, there have been a number of reports of criminals being killed or badly injured following their attempts to blow up a cash machine. In 2018, a 51-year old man was left with extensive facial and head injuries after he and an accomplice set alight an ATM in Glasgow.

Consequently, many gangs are now choosing to carry out ram-raid attacks, in which a vehicle is driven at speed into the ATM. A study of 99 separate attacks that took place across a 16-week period in 2017 found that 55 vehicles were involved. Usually, the thieves use stolen building contractors' vehicles, such as JCBs or agricultural machinery to try to smash the ATM out of the building.

These violent attacks are on the rise, with research showing that the number of gas explosions and ram raids tripled between 2014 and 2017. Such attacks cause extensive damage to the surrounding environment, compounding the already damaging effects of ATM crime on both local businesses and the surrounding communities.

## RISE OF RURAL ATTACKS

Although the majority of ATM attacks are carried out in urban areas, an increasing number are taking place in more rural locations. According to research by Cardtronics, in 2013 31 percent of attacks on cash machines were in rural areas. This figure rose to 42 percent in 2018, with an average increase of 21.5 percent each year, and a drastic spike in 2017 of 61.6 percent. If this upward trend continues, it's possible that at least half of all ATM attacks will soon be committed in rural areas.

While more sophisticated infrastructure and a greater police presence make it difficult for gangs to successfully break into ATMs in cities and other urban areas, they have established that ATMs in rural areas are much more vulnerable. For those planning a ram raid attack, rural areas also provide easier access to the agricultural vehicles often used by thieves.

Attacks on cash machines do not just affect ATM operators and deployers; they also have direct and indirect consequences for local businesses, communities and the economy. The widespread closure of local bank branches, particularly in rural areas, has been well publicised over the past few years. For communities that have been left without a bank branch, ATMs provide their only access to cash. It's therefore concerning that research has shown that one in four ATM attacks in 2018 took place in communities that have only one or no bank branch in the area. This is a significant increase from 10 percent of attacks in 2013.

In these cases, attacks can make it very difficult, perhaps even impossible, for local residents to withdraw cash. This can be for a prolonged period

of time, with one report finding that it can take more than four months for an ATM to be re-opened. This is worrying, as while it may seem that we're on our way to becoming a cashless society, according to a 2018 survey almost half of UK consumers use an ATM in their immediate local community at least once a week.

Even more pertinently, research by *Which?* revealed more than three quarters of those in the two lowest income household groups are heavily reliant on cash, using it at least two or three times a week. Cash usage is also high among the over-65s, with 80 percent using it at least two to three times per week. This suggests it is the most vulnerable members of the community who would be hit the hardest by the loss of access to an ATM, putting them at risk of social exclusion.

Disruption to the supply of cash in communities can also have a serious impact on local businesses. Most obviously, it has significant ramifications for the owners of the buildings in which the ATMs are located: often convenience stores or small supermarkets. Violent attacks, like gas explosions and ram raids, cause

damage to windows, doors and walls, which must all be repaired to some extent before a shop can re-open for business. While shops remain closed, they lose valuable custom, their intake falls and customers are driven elsewhere.

## SUFFERING HEAVY LOSSES

One supermarket chain has reported that in 2017, it incurred an average cost of £33,750 for each ATM attack that it suffered. For large supermarket chains, repeat attacks at various locations around the country can amount to a huge annual expense. For smaller, independent stores, the costs can even be enough to put them out of business. If they are covered by their insurance, even if successful, the lengthy claims process can lead to higher premiums going forward.

Other local businesses can also be affected by these attacks, not just those whose buildings have been damaged. It has been shown that cash machines inject around £1.6bn into their immediate surroundings annually. This crucial support for local economies is

**The majority of ATM attacks are carried out by gangs with links to organised crime**



then placed at risk when an ATM is put out of action for months at a time.

Tackling the surge in violent ATM attacks will involve a three-pronged approach: improving physical protection, enhancing traceability and implementing harsher punishments.

The rise in ram raids in particular could be down to the fact that impact-tested bollards used to be classed as standard within build specifications for vulnerable retail units. With this no longer being the case, would-be-ram raiders are increasingly getting away with their targeted attacks.

### PREVENTING ATTACKS

Ram raids can be effectively prevented simply by installing a line of fixed bollards in front of a shop front or around an ATM point. This not only physically stops vehicles from driving through the shop front glass, but also deters attackers from attempting to do so in the first place.

Investing in physical protection can also help retailers to keep their insurance costs to a minimum, provided that the bollards installed are 'insurance approved' to protect commercial and domestic properties across the UK. These products have to meet a minimum wall thickness criterion, and must have a government-certified, attack-tested lock.

For those incidents that can't be prevented by bollards, such as explosive attacks, new technology is making it increasingly possible to trace both the stolen cash and the criminals after the event. For example, a growing number of ATMs are being fitted with SmartWater systems, which spray thieves

with an invisible gel that remains detectable for up to five years. Currently all Metropolitan police custody areas have SmartWater scanners, allowing them to identify ATM attackers who have been arrested for an unrelated offence.

These scanners and other technologies enabling police in their efforts to track gangs involved in ATM crime should be invested in further in other areas around the country, given that ATM attacks are not confined to inner-city locations. With police better equipped to catch ATM attackers, policy makers should be making it a priority to ensure that there are suitably harsh punishments in place to act as an effective

## BETWEEN 2017 AND 2018, ONE IN FIVE OF ALL ATM ATTACKS IN EUROPE TOOK PLACE IN THE UK

deterrent. The effects of ATM crime on communities, and the gangs' links to other organised crime must be taken into consideration when establishing appropriate custodial sentences.

Only with this conjoined approach to tackling ATM crime will we start to see any significant reduction in the number of attacks. While it may be tempting to see it as a victimless crime, it has been proven that these destructive, violent attacks can have a variety of devastating consequences. It is, therefore, crucial that we start taking a hardline stance in order to reverse this worrying trend ●

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**Installing physical protection not only keeps ram raiders at bay, but can also lower insurance premiums**

