



Counter Terrorism Awareness Self Delivery Resource

BVRLA COUNTER TERRORISM AWARENESS FOR DAILY RENTAL OPERATORS

A Self-Delivery Course, Version January 2020

The BVRLA grants permission for this course material to be used by members and other businesses operating daily rental fleets.

The BVRLA is an Approved Authorised Partner of the Department for Transport (DfT) for the Rental Vehicle Security Scheme (RVSS).

The BVRLA Code of Conduct incorporates best security practices aimed at protecting assets, employees, customers and the community.

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This is a self-delivery training course: Counter Terrorism Awareness for Daily Rental Operators

A 60-minute Workshop Format: The BVRLA has incorporated the DfT's Rental Vehicle Security Scheme (RVSS) into its members' Code of Conduct. This is in response to the risk posed by terrorist and other extremists in hiring and using rental vehicles as weapons.

A robust security culture will help mitigate this risk, and moreover, will help protect rental operators against other risk like fraud and vehicle theft.

BVRLA's aim is to increase the amount and accessibility of quality counter terrorist training and guidance in order to embed a culture of vigilance amongst staff throughout the sector.

Opening Comments: Established in 1967, the British Vehicle Rental & Leasing Association (BVRLA) is the UK trade body for companies engaged in vehicle rental and leasing. On behalf of its members, the BVRLA works with governments, public sector agencies, industry associations and key business influencers across a wide range of road transport, environmental, taxation, technology, and finance-related issues.

BVRLA members are responsible for a combined fleet of over 5 million car, vans and trucks, supporting around 465,000 jobs and contributing nearly £49bn to the economy each year.

The vehicle rental sector has a vital role in delivering affordable mobility solutions. By working together as a vehicle rental community, we can help ensure that terrorism doesn't endanger our staff, our customers and the public at large.



SLIDE 1 - BVRLA Counter Terrorism Awareness for Daily Rental Firms

- Welcome everyone
- Introduce yourself
- Give a time expectation – 60 minutes
- Reference that this training will be available free of charge, including trainer notes, slides, handouts and videos. A recording of the webinar will also be available for reference.



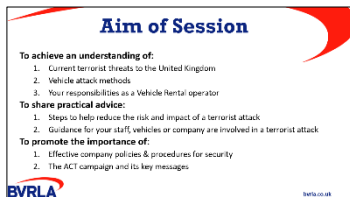
SLIDE 2 – Warning notice to participants

- Please note that some of the material is sensitive in nature. Although this presentation contains no graphic images, bad language or other such potentially or other such potentially offensive content herein, reference is made to recent terrorist events.



- We draw your attention to this in advance as some participants may have family, friends or colleagues who were affected by these events, or maybe directly involved.
- We apologise in advance for any upset this may cause.

NOTE: Specifically, there are photographs of the 2017 terrorist attacks in London and in the EU, with detailed stories of what happened. There are also statistics showing those killed and injured in these events.



SLIDE 3 – Aim of session

- **The key message: importance of having in place robust customer qualification and security procedures, routinely and consistently applied.**
- **There is no doubt about the complexity of the challenge we are facing in the vehicle rental sector. And there is no single solution. Instead, the industry is looking for effective ways to raise barriers to participation for terrorism and to deter attackers from using rental vehicles as their preferred weapon of choice.**

Aim of this presentation:

- **To achieve an understanding of:**
 1. Current terrorist threats to the United Kingdom
 2. Vehicle attack methods
 3. Your responsibilities as a Vehicle Rental Operator
- **To share practical advice:**
 1. Steps to help reduce the risk and impact of a terrorist attack
 2. Guidance for your staff, vehicles and company if they are involved in a terrorist attack
- **To promote the importance of:**
 1. Effective company policies & procedures for security
 2. The ACT campaign and its key messages



UK Threat Levels	
The threat to the UK from International Terrorism	SUBSTANTIAL
The threat to Great Britain (England, Wales & Scotland) from Northern Ireland-Related Terrorism	SEVERE
Critical	An attack is expected imminently
Severe	An attack is highly likely
Substantial	An attack is a strong possibility
Moderate	An attack is possible, but not likely
Low	An attack is unlikely

SLIDE 4 - UK Threat Level

Threat

- The current threat to the UK from International Terrorism remains 'SEVERE', meaning that an attack is a strong possibility.
- The main threat comes from DAESH (also known as ISIL/ISIS/IS), and Al-Qaida, and groups and individuals who are directed, enabled or inspired by them
- However, increasingly the threat is from right-wing extremists, often lone individuals with a grievance
- The level of threat is complex and ranges from lone actors intent on carrying out crude but effective attacks, to sophisticated networks pursuing ambitious and co-ordinated plots
- The Police and Security Services are currently carrying out hundreds of investigations and making arrests on a near daily basis. Around 550 cases are being handled at any one time

How are threat levels decided?

- The threat level for the UK from international terrorism is set by the [Joint Terrorism Analysis Centre](#) (JTAC).
- MI5 is responsible for setting the threat levels from Irish and other domestic terrorism both in Northern Ireland and in Great Britain.
- In reaching a judgement on the appropriate threat level in any given circumstance several factors are taken into account.

These include:

Available intelligence. It is rare that specific threat information is available and can be relied upon. More often, judgements about the threat will be based on a wide range of information, which is often fragmentary, including the level and nature of current terrorist activity, comparison with events in other countries and previous attacks. Intelligence is only ever likely to reveal part of the picture.

Terrorist capability. An examination of what is known about the capabilities of the terrorists in question and the method they may use based on previous attacks or from intelligence. This would also analyse the potential scale of the attack.

Terrorist intentions. Using intelligence and publicly available information to examine the overall aims of the terrorists and the ways they may achieve them including what sort of targets they would consider attacking.

Timescale. The threat level expresses the likelihood of an attack in the near term. The Agencies believe it is not a question of 'IF' but



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‘WHEN’. We know from past incidents that some attacks take years to plan, while others are put together more quickly. In the absence of specific intelligence, a judgement will need to be made about how close an attack might be to being actioned. Threat levels do not have any set expiry date, but are regularly subject to review in order to ensure that they remain current.



SLIDE 5 - Threat Landscape

Industry considerations / discussion prompts

These questions are asked by senior officers who work in the critical national infrastructure, but have you considered them?

- Am I or is my organisation involved in controversial work or had adverse publicity?
- Could my organisation be a potential target or has it been targeted in the past?
- What kind of company assets, cash or high value assets do we have?
- Do we supply commercial, military or Government customers?
- Am I a representative of a company that has links with a Government department?
- Am I aware of security weaknesses at my business premises?
- Have any threats to me or my business come to my attention?
- Is there an event, like a festival, or concert venue, that is nearby? Or maybe a planned street event such as a parade, market, festival or other outdoor event?



SLIDE 6 - Why target the Vehicle Rental Sector?

Warning: DO NOT CONDUCT SEARCHES FOR MATERIAL OF THIS NATURE ON THE INTERNET. IT IS A CRIMINAL OFFENCE

- Terrorist website channels like Rumiyah promote the use of rental vehicles because of the relative anonymity they provide. They believe, incorrectly, that it means that hostile reconnaissance can be carried out without arousing suspicion.

- [Reference to the video by Dr Shira Maher on Vehicle Terrorism](#)

Dr Maher is Director of the International Centre for the Study of Radicalisation, King's College, London, WC1

- This video is available on our YouTube channel for members to view free of charge. The video material is also referenced in BVRLA's March 2018 publication: Vehicles as weapons: a threat and policy assessment for the vehicle rental sector - also available on BVRLA's website:

https://www.bvrla.co.uk/resource/bvrla_counter_terrorism_report_2018-pdf.html



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SLIDE 7 – Vehicle Borne Threats

- Types of Vehicle Borne Threats – Attack Methodology adopted by terrorists. Improvised Explosive Devices (IED) cause death and injury through exploding fragments, shock wave and heat (fire) from the bomb. Often causing buildings to collapse. 95% of all deaths and injuries after the initial blast are caused through flying/falling glass.
- Emphasise the recent incidents of obtaining a vehicle quickly (e.g. same day, limited paper trail, no wait time) to cause harm. There is often a short lead-time between reserving a vehicle and collecting it from the branch or depot.
- Also, that vehicles used to carry explosive devices is not a new tactic – it was used extensively throughout the period of ‘The Troubles’ in Northern Ireland - but use of rental vehicles is a comparatively new phenomenon.
- Ask the delegates do you know what explosives would smell of? The answer is almonds.

Date	Location	Attack Type	Target	Injured	Dead
14/07/04	Nice, France	VWV (Barricade)	Crusade Place (Jail HQ)	484	86
16/10/04	Oslo, Norway	VWV (Car & Bomb)	Crusade Place (Shoppers)	13	0
23/12/02	Berlin, Germany	VWV (Barricade)	Crusade Place (Shopping centre)	56	12
23/07/02	Worms, Germany	VWV (Car & Bomb)	Crusade Place (Jail HQ)	49	0
30/04/02	Stockholm, Sweden	VWV (Barricade)	Crusade Place (Jail HQ)	15	4
05/04/02	London, England	VWV (Car & Bomb)	Crusade Place (Jail HQ)	49	0
15/04/02	London, England	VWV (Car & Bomb)	Crusade Place (Jail HQ)	13	1
17/06/02	London, England	VWV (Car & Bomb)	Crusade Place (Jail HQ)	100	16

SLIDE 8 - List of recent attacks using vehicles as weapons

- It is important to put things into perspective; that in reality more people die from scalding water accidents in the home than through terrorist events. However, the seriousness and ramifications of a terrorist attack in terms of deaths, injuries, financial damages, reputational damage and impacts on insurance should not be under-estimated.
- Highlight the attacks where a rented vehicle has been used and the statistics relating to those. See information on slide.



SLIDE 9 – Vehicle Weaponisation Attacks

- Terrorism has evolved. Terrorists are increasingly using ‘low-tech’, home grown attacks resorting to knives and cars instead of bombs and planes. This is because it is easier to operate under the radar of the security services and can spread fear amongst civilian populations. The roots of these new-style DIY terrorist attacks are believed to date from speech given in 2014 by Abu-Mohammed al-Admani. He advocates killing non-believers: “smash his head with a rock or slaughter him with a knife or run him over with your car.” Terrorist website channels like Rumiyah advocate using hire vehicles because of the relative anonymity they afford and that hostile reconnaissance can be carried out without arousing suspicion.



SLIDE 10 – Vehicle Weaponisation Attacks

- Place special emphasis on the 3 attacks in UK in 2017 involving rental vehicles. Choose one and go through the detail below:
- **03/06/17 – London Bridge & Borough Market** – hired Renault van – rented online via on-demand car club – hirer was Khuram Butt. 3 attackers wearing fake suicide vests run down pedestrians on London Bridge before stabbing visitors in Borough market. 8 people are killed and 48 injured before police shoot the assailants dead. Reported that perpetrators originally tried to hire a 7.5t truck but did not have enough credit on the card used (name of hire company is not known). It was also reported that Butt originally tried to rent from a major hire company but was declined (it is not known reason for decline, type of card used etc.) A voice recording exists of Butt trying to negotiate extension to the hire period, asking to return the vehicle on the Monday – calm demeanour, giving no indication that he planned to slaughter people the day before using the vehicle as a weapon.
- **19/06/17 – Finsbury Park** – hired Luton van. Darren Osborne, 56, unemployed. Not known to the security services prior to the attack. Osborne's neighbours in Pentwyn, Wales, where he had lived for several years, described him as aggressive and strange. Other neighbours described him as a family man, who was heard singing with his children in the kitchen just hours before the attack. Other reports mention he and his partner had separated, that he was living in a tent in woodland in recent months, and he was often seen shouting in the street. He hired a van in the vicinity of Cardiff several days before the attack and slept in it at night. On the eve of the attack he drove to London, three hours driving distance. Witnesses from a Cardiff pub said he had announced the day before the attack his intentions. In February 2018, Osbourne was sentenced to a min of 43 years in prison.
- **These are brutal examples of just how easy it is for extremists to misuse RENTAL cars, vans and trucks, turning them into instruments of terror.**
- **22/03/2017 – London, Westminster** – Police Officer killed – rental car. Khalid Masood, 52, British Muslim convert, mows down pedestrians on Westminster bridge and stabs and kills PC Keith Palmer. 5 people died in total. Background: At 14:40hrs on 22 March 2017, a grey Hyundai Tucson was rented in



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Birmingham, driven to Brighton where renter reportedly joked with hotel staff the evening before attack. Hirer identified by staff member at the rental company as the incident unfolded and he notified the Police.

Within 14 minutes, Massood was wrestled to the ground – thanks to a very quick response from the daily rental operator's staff.

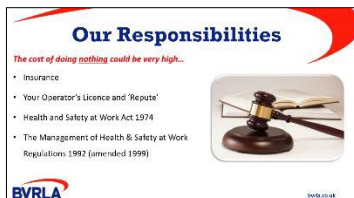
- Summary of details: all 3 protagonists appeared to be bona-fide vehicle rental customers, presenting true ID, not behaving suspiciously. In fact, in a couple of these instances, they were very relaxed, laughing and joking with staff and giving no indication of their horrific intentions.
- **However, more awareness of identifying suspicious behaviour coupled with consistently high standards of customer qualification checks could help reduce the likelihood of events happening like this again.**



SLIDE 11 – So What?

Why should any BVRLA member or rental operator be bothered?

- In fact, why should anyone be bothered?
- Surely it's not OUR job to identify Terrorists? Do the job of the Police!?!
- Well, let's explore why the responsibility to tackle Terrorism is the responsibility of businesses, communities and individuals. We can't simply leave it to the police and security forces...



SLIDE 12 – Our Responsibilities

Industry considerations / discussion prompts

- **Motor INSURANCE** – It might be one of your company vehicles which causes the death and injury of several people and millions of pounds of loss and damage.
- Indeed, it might be one of your vehicles, clearly identifiable through its livery, but insured under your customer's policy under an arrangement called, 'customer own insurance'.
- From 1 January 2019, the Motor Insurance Bureau (MIB) handles and pays claims from victims involved in terrorist events when a vehicle is used to kill or injure. This removed the huge liability from individual insurers, including those rental operators who self-insure under captive arrangements. Under former arrangements in the UK, the insurer of a rental vehicle was responsible for meeting Third Party claims arising from incidents where a rental vehicle is used as a weapon. This had the effect of making insurance expensive and difficult to obtain in the UK. The change was largely brought about by BVRLA's policy lobbying in Parliament.



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- Whilst an insurance policy might pay out in respect of Third Party risks in the event of a terrorist incident, if a rental business has been found to be deficient in terms of their processes or procedures, the Insurer may well seek to mitigate those costs from an individual or a company with potentially devastating financial consequences.
- Furthermore, regardless of whether the vehicle rental firm purchases motor insurance on the open market or through a 'captive' insurer, the effect of increased liability costs are likely to have a major impact on the vehicle rental industry. For example, Insurers may withdraw from providing motor insurance. Will vehicle rental firms be able to obtain motor insurance (without motor insurance cover they cannot continue in business)? Will the number of insurers prepared to operate in the vehicle rental sector dwindle? And will insurance cover remain affordable for rental operators? The cost of insurance is a key expense for rental firms - in the last 3 years, motor insurance premiums have increased due to a rise in IPT (insurance premium tax), the application of the Ogden principle (formula for calculating damages), the large number of personal injury claims and the high cost of repairing vehicles (vehicles are more expensive to repair due to level of technology in windscreens, rear bumpers etc.)
- Many policies exclude acts of terrorism or reduce the level of indemnity for claims arising from acts of terrorism.
- Pool Re – is a Government backed insurance scheme to assist in creating an insurance market for otherwise excluded terrorism claims. Pool Re covers property damage only.
- BVRLA's lobbying activities have the aim of protecting vehicle rental operators and their insurers from the impact of terrorism to ensure that they can continue to provide cost-effective insurance.
- Rental Operators are advised to discuss their cover with their insurance brokers. Having in place robust customer qualification procedures and policies that are consistently applied is a huge factor in mitigating risk.
- **REPUTATION** - After a terrorist incident involving a rented vehicle there would be a thorough police investigation. This would consider in detail how the vehicle came to be in that location, who the customer is and who the drivers are, where and when vehicle was rented, what additional details can be provided eg CCTV, renters' ID and contact information etc.
- Whether your firm is a multi-national or a local business, your professional image, (international or national) reputation and good-standing in the community is important.



- As far as vans and trucks are concerned, the capacity for greater loss of life and injury is magnified – as we have seen, the terrorist website channels explain the power to weight ratios in larger vehicles make for very efficient ‘killing machines’. Fortunately, in UK, we have reasonably tight vehicle rental procedures which help ensure that vehicles over 3.5 tonnes need an Operator’s Licence when used for business purposes and many vehicle rental firms will not rent vehicles larger than 3.5 tonnes to non-business renters.
- Responsible rental firms should ask customers about the reasons for renting, especially if a van or truck, and perform additional checks to ensure an ‘O’ Licence is in place. This is part of the approved security plan, under BVRLA’s Code of Conduct. Rental firms should also check that customers are aware of the maximum axle weights to help ensure that the vehicle is operated safely and does not endanger other road-users.
- Responsible vehicle rental firms operate to high standards because they work with their clients in the transport and logistics sector to ensure rented and leased vehicles are operated in a fully compliant way. Any adverse reports are likely to find their way to the Transport Commissioner who will then start to consider the Operator’s status with regard to **REPUTE**.
- **REPUTE** encompasses all reasonable steps an operator must take for the effective operation of the business. Any laxity in processes and procedures could lead to the Transport Commissioner recording high OCRS (Operator Compliance Risk Score) scores and ultimately taking away an operator’s licence and preventing a firm or an individual from holding one anywhere in the EU.
- **HEALTH & SAFETY AT WORK ACT 1974**
- **S2 – ‘The provision of such information, instruction, training and supervision as is necessary to ensure, so far as is reasonably practicable, the health and safety at work of his employees.’**
- Staff need training to understand the reasons behind security related working practices and this needs to be regularly reinforced by an ongoing training programme. This training must include Board / Senior Management personnel who are in a position to implement safe working practices across the organisation.

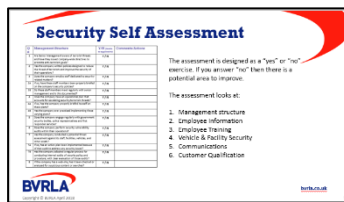


- **S3** – ‘It shall be the **duty of every employer** to conduct his undertaking in such a way as to **ensure, so far as is reasonably practicable that persons not in his employment who may be affected thereby are not thereby exposed to risks to their health or safety.**’
- **THE MANAGEMENT OF HEALTH & SAFETY AT WORK REGS 1992 (Amended 1999)**
- Organisations (with more than 5 staff) are **required to assess risk, create safe systems of work and communicate this to their employees** – Reviewing this on a regular basis.’
- What does this mean for you?
- **You must identify your assets** – vehicles, people, premises, customer’s goods, operating location, data (consider your suppliers assets which you use or store onsite also)
- **Identify the risks involving those assets** – Carry out a RISK ASSESSMENT (including terrorism)
- **Review risks** – Do this systematically every 6 months or carry out an ad hoc review after an incident or the emergence of a new risk. Create a security plan.
- **Costs:** - Increased insurance costs, reputational damage (loss of business good name and customer loyalty)



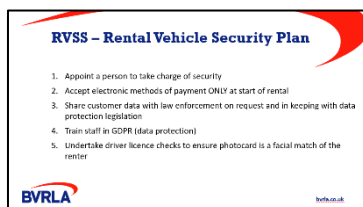
SLIDE 13 – Where do I start?

- We qualify our customers to see what risk they pose to our assets. So, we should qualify our business to see what risks exist to our assets, our reputation, our costs, our people and our communities.
- When an individual buys a vehicle they look for its security features, as well as its more aesthetic ones.
- When you spend a lot of money on a new home, you want to make sure that you are safe and secure within that home; you check locks, alarms, etc.
- Why not the same with your business?
- Where do you start? With a security plan and give someone the responsibility for security matters in your business.
- **Conduct a full Security Risk Assessment of your business, like the Security Self Assessment Checklist. This covers your business from the top down. The BVRLA provides a security risk assessment checklist as part of the pre-course pack for this webinar. Can you adopt this for your business?**



SLIDE 14 – Security Self Assessment

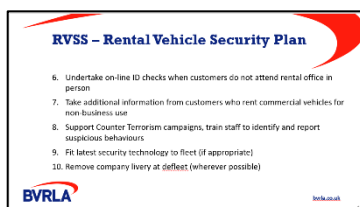
- Reference the assessment document and its prime areas of focus.
- Emphasise that this is a risk analysis and can be reviewed as an ongoing document for your businesses.
- That it is an excellent starting point in compiling a Security Plan as part of the DfT's Rental Vehicle Security Scheme (RVSS)
- Where there is a “no” there is room to improve and tighten security. This might seem time consuming, but you will find much of what you should have in place already is quickly identified, as are the gaps in your security policies and planning.



SLIDE 15 – RVSS Rental Security Plan (1-5)

The aim of this guidance is to support BVRLA members with understanding the requirements of the 10-point Code of Practice (CoP) of the UK Rental Vehicle Security Scheme (RVSS) and to explain how members can improve their processes to ensure that they are operating with best in class procedures when it comes to their security procedures.

1. Appoint a person to take charge of security
2. Accept electronic methods of payment ONLY at start of rental
3. Share customer data with law enforcement on request and in keeping with data protection legislation
4. Train staff in GDPR (data protection)
5. Undertake driver licence checks to ensure photocard is a facial match of the renter



SLIDE 16 – RVSS Rental Security Plan (6-10)

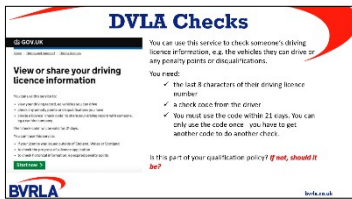
6. Undertake on-line ID checks when customers do not attend rental office in person
7. Take additional information from customers who rent commercial vehicles for non-business use
8. Support Counter Terrorism campaigns, train staff to identify and report suspicious behaviours
9. Fit latest security technology to fleet (if appropriate)
10. Remove company livery at defleet (wherever possible)



SLIDE 17 –Qualify Your Customer – the Driver Licence

- **Customer Qualification procedures help ensure that vehicles are rented successfully, preventing fraud and loss. You need to pay full attention to 3 areas of qualification.**
 1. Valid driver licence
 2. The customer's personal bona fides
 3. Genuine method of payment
- **Engage your '6th sense' – don't just process the information. Trust your gut instinct. If something doesn't feel quite right, it probably isn't. Is the customer anxious, overly friendly? Is the customer alone, or are there others loitering nearby?**
- How can I tell if the person in front of me is who they say they are?
- Is the driver licence photocard in the name of the customer?
- Does the name correspond to the debit or credit card produced?
- Does the signature on the driver licence match the debit or credit card, additional ID like utility bills, a passport?
- Does the customer look like the image on the photocard?
- Ask the customer's date of birth, is the reply fluent? Does it match the date of birth on the driver licence?
- Ask the customer's address and post code. Is the response fluent? Does it match the address and post code on the driver licence and other documents?
- Check customer's age and the vehicle groups permitted to drive – does customer qualify to drive the vehicle requested?
- Is the driver licence and photocard in date?

If GB driver licence and your customer qualification policy requires you to check the driver record with DVLA, have you done so? Do any penalty points prevent you from hiring? Remember: **Our message: the importance of having in place robust customer qualification and security procedures, that are routinely and consistently applied**



SLIDE 18 - Driver Licence Checks

Explain the use of the DVLA online check service and its benefits

- What is the rental business's policy on driver licence checks? And is it always adhered to? Is this check part of that process? Should it be?



SLIDE 19 – PRADO – public register of authentic travel and identity documents online

- Not a GB driver licence? Or passport? This website provides information on checking documents.
- Online web-site
- Provides guidance and examples
- Details of common International documentation
- Includes Driver Licences and Passports
- Free to use
- Another useful resource is NaCTSO's Document Awareness Workshop – see final slide in this pack.



SLIDE 20 – Credit & Debit Card checks

Payment

- How can I tell if the customer is using a genuine payment method?

Standard features of payment cards

- Chip: The chip (or microchip) embedded into a debit or credit card provides highly secure processing capabilities to carry out the card transaction. These include verifying that the correct PIN has been used. In addition to holding the same personal data as that on the magnetic stripe (ie cardholder name, card number and expiry date), the chip provides additional security features to safeguard against counterfeiting. The four digits of the PIN (personal identification number) are not held as a set of numbers on the chip.
- Card Number: Generally 16 digits (but can be up to 19 on certain cards). This identifies the account, with the first six digits



comprising what is known as the BIN (Bank Identification Number), which identifies the card issuer and the card scheme.

- Card Scheme Logo: This identifies which card scheme will be responsible for clearing payments and, where the symbol is displayed, which retailers will accept the card.
- Hologram: An additional security feature to identify that the card is genuine.
- Expiry Date: Along with the card number, the card's expiry date is essential to process a card payment.
- Name: The cardholder's name is displayed at the bottom of the card.
- Magnetic Stripe: The magnetic stripe holds some of the same information as the chip. As practically all UK cards have a chip on them, the magnetic stripe now holds a small flag to specify that the card has a chip on it to assist in fraud prevention.
- Card Security Code (CSC): This three-digit number on the signature strip gives the retailer another way to check that a customer actually has the physical card in their possession when they try to buy something over the phone or internet. (For an American Express card, the CSC is four digits on the front.)

How to tell if a payment card is genuine

- Check the first four digits appear above or below the embossed card number
- On MasterCard and Visa cards, ensure the printed digits above or below the first four embossed card numbers are the same. On counterfeit cards, these four digits are often missing, or rub off if you run your finger over the digits. On genuine cards, which have been altered for counterfeiting, they appear but the numbers do not match.
- › Check the card under ultraviolet light – cheap and effective method of spotting fakes.
- Ultraviolet (UV) lights are often used to spot fake currency – but they can also be used to help spot counterfeit cards. Most genuine cards have special inbuilt marks that only show up under a UV light. If these UV features are not visible and correct under a UV light, then the card is counterfeit.
- Check the last 4 digits on the card matches the card payment receipt.
- This is essential in checking if a card has been skimmed or cloned. Often when a criminal copies details from one card to another during the skimming process, they may not take the trouble to re-emboss the numbers on the card to match the numbers contained in the magnetic stripe. If this is the case, the number on the presented card will not match the number



shown on the receipt print-out. Skimming involves the genuine data from the magnetic stripe on one card being copied without the cardholder's knowledge and put on another illegally produced or cloned card.

- Check the signature on the card matches the signature on the rental agreement
- For non-chip and PIN transactions, the rental agent should hold the card so they can watch the cardholder sign. Don't leave the card on the counter as this makes it easier for the signature to be copied. By watching as the customer signs, the rental agent can see if the customer is having any difficulty – e.g. the signature might be written slowly or with trembling hands. If the rental agent does not believe the signatures match, they should not ask the cardholder to sign again, but make a Code 10 call.
- Other points to check are that the spelling is the same in the signature and on the card, and if there is big, messy, writing on the signature strip that it could be covering up a signature underneath.

Other checks for credit cards

- Run fingers over the signature strip to look for a raised signature panel or any signs of tampering, like a new strip stuck over the original, or "white-out" used to cover the real signature. The signature strip should be flush with the back of the card, not raised. If a card is presented that has not been signed by the cardholder, ask for it to be signed, and for secondary identification to support the signature.
- Make sure the card issuer is consistent with a customer's nationality and, if not, ask further questions to clarify.
- Additional hints and tips to check if a customer is who they say they are:
- Pick up signals from the renter's body language and tone of voice. Are they nervous? Or over-friendly?
- **Is the size and type of vehicle requested consistent with the customer's requirements?**
- **Check the reason for renting is consistent with the information given at time of booking.**
- Check the BVRLA's RISC database – have other vehicle rental firms notified this customer as a risk?
- **Driver Licence Checks**
- What is the organisation's policy? And is it always adhered to?

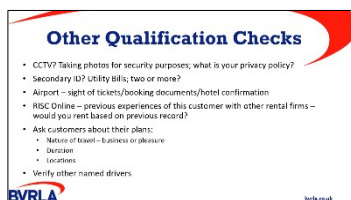
How to refuse a renter. Saying NO in a professional manner.

If a staff member believes that the customer does not qualify to rent a vehicle – if they have presented a driving licence that



looks fake or tampered with, for example – the staff member can say:

- “Due to the information you have provided you do not meet our required customer qualification criteria. Our company policies are such that I am unable to rent a vehicle to you.”
- If the customer is unhappy about the decision, make them aware of your complaints procedure and the fact that you are a member of the BVRLA (if you are), so complaints can be referred to the BVRLA once your own complaints procedure has been completed.
- If a customer has been refused due to being on the RISC database there is a procedure to be followed as part of the compliance rules under the data protection regulations. RISC is not a ‘Do Not Rent’ system – it simply provides you with relevant information about your renter, so you can make an informed decision about whether to proceed with the rental. For all RISC queries contact the RISC Administrator on 01494 545714 or via [email](#).



SLIDE 21 - Other Qualification Checks

- Customer Qualification is a key area to get right and get right every time. Even during busy periods when it's possible to be caught off guard. What other checks can I do to further verify my customer's identity?
- Taking Photos for Security Purposes: Do you have any legal info/wording on asking customers 'correctly' to remove fashion items when taking ID photos before hire? How advise customers of the security benefits? Can I ask female customers to remove scarves? Men to remove helmets? Other fashion items? Are there other cultural sensitivities and practical difficulties?
- Utility bills – check address against the driving licence presented.
- Flight tickets – check travel plans and hotel bookings to ensure the plans are genuine.
- Passports – check the passport photograph and date of birth against the driving licence photograph (if available) and the date of birth on the driving licence.
- RISC Online - The BVRLA's RISC database allows the rental agent to identify those customers who may pose a risk to the rental business. Using the BVRLA's RISC Online database, which contains details of several thousand individuals and companies, will help the rental agent make an informed decision on whether to rent to a customer. The database enables rental companies to



legitimately share risk information with other BVRLA members in order to gather information about prospective renters. Some of the things RISC can help protect the business against include:

- customer fraud
 - theft
 - unauthorised extensions
 - late payments
 - abusive behaviour against staff
- Use your people-skills to get information by asking open questions, eg Ask, “Can you confirm your address and post code, please?”
Can you pick up any negative signals or hesitancy from the customer’s response? Body language? Tone of voice? Is the vehicle requested consistent with their stated need/requirements?



SLIDE 22 – Vehicle Security

Vehicle key management and storage

- Perform pre-rental inspections to check the integrity and security of the vehicle, as well as for unauthorised modifications post rental

- Do regular physical fleet checks, matching keys and vehicles

Vehicle tracking/telematics

- Rental companies should consider using appropriate vehicle tracking devices or telematics in vehicles as best practice asset protection. It will be for the rental business to determine the circumstances under which they are used or deployed, but some factors that could be considered include:

- high-value vehicles
- long rental periods
- Other options include restricting the use of the vehicle to the UK through geo-fencing technology or limiting the time of day the vehicle can be used.

The benefits of vehicle tracking in reducing a rental company’s risk exposure include vehicle recovery after a theft and detailed crash data for determining liability.

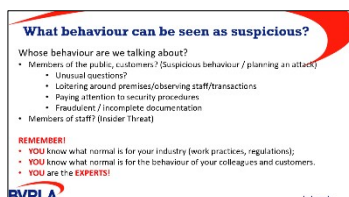
Defence against fraudulent claims, including:



- i staged accidents
- ii validation of vehicle occupants.
- iii low-velocity impact defence in relation to whiplash claims.

If tracking devices are fitted, it is important that you comply with the data protection requirements and ensure that customers are aware that a device may be fitted and that they have given their consent. The BVRLA has suggested wording for rental contracts that you may wish to use: "The vehicle you have hired may be fitted with a tracking device, and by signing this agreement you agree that we have your consent to record and use any data we collect. The tracking device will be used to ensure safe and compliant operation of the vehicle in line with the terms of this agreement. If the vehicle is not returned on the agreed date, time and place we will use the data recorded on the device to recover our vehicle".

In relation to vehicle tracking, rental firms may have this technology but is it being used? What monitoring is there of the tracking system? Is there a company policy / procedure? Is there regular monitoring or only when there is a problem...?



SLIDE 23 – Staff Security and the Insider Threat

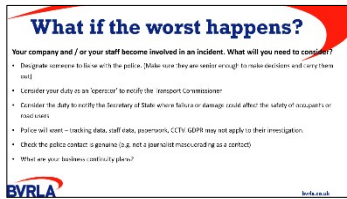
Check company policies and procedures

- Recruitment / vetting / behaviour checks/ reporting concerns
- References for new employees
- Gaps in CVs? Documentation checks e.g. Driver Licence
- Visitors Book for premises:
 - Inspection staff
 - Contractors
 - Visits from external organisations
- Notice any behavioural changes in staff



SLIDE 24 – Depot or Branch Security

- Consider what you're protecting against, how you review this and the company policies and procedures in place to use the measures you have. Having a security culture, both internally and externally, means customers and staff feel safe in the knowledge that the firm's senior management has an interest in such matters and promotes a responsible attitude to potential threats.
- CCTV – use, response, retention
- Access control (Fences and gates)
- Consider a systematic periodic risk review process
- Vehicle Key policy and control
- Fuel – safety and security procedures in place

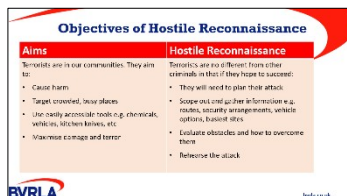


SLIDE 25 – What if the worst happens?

s.20 of the Public Passenger Vehicles Act 1981 – contains the duty to notify the Secretary of State where failure or damage could affect the safety of occupants or road users

Your company and / or your staff become involved in a major incident. What will you need to consider?

- Designate someone to liaise with the police – the Principal Security Contact. This person will be senior enough to make decisions and carry them out
- If appropriate, identify a single point of contact within the police and speak ONLY to them.
- Consider your duty if an 'O Licence Operator' to notify the Transport Commissioner
- Police will want – tracking data, staff data, paperwork, CCTV. Ensure you ask for the appropriate Data Protection Act S29 request permissions document.
- Check the police contact is genuine (e.g. not a journalist masquerading as a police contact)
- What are your business continuity plans? The Principal Security Contact should have a plan in place to ensure continuity.



SLIDE 26 – Objectives of Hostile Reconnaissance

Identifying Suspicious Behaviour – Why it matters

- In our communities there are unfortunately terrorist groups who wish to harm us.
- They will often target busy, crowded places where they can do the most damage.
- **Terrorists are no different from other criminals in that if they hope to succeed, they will need to plan their attack.**
- They will need to gather information - how easy is it to get near their target, who or what might challenge them, what are their regular deliveries, what vehicle access is like, when it is busiest...
- They may rehearse their plan.
- This activity is also known as 'Hostile Reconnaissance'.
- It's during this time that you have the best chance of recognising suspicious behaviour and responding to it in the best way.



SLIDE 27 – What behaviour can be seen as suspicious?

Reference the ACT Suspicious Behaviour video. Delegates can watch in own time.

- **Counter terrorist experts acknowledge that there is no magic formula for preventing terrorism. The BVRLA is determined to take a proactive role in helping members and others in reducing the likelihood and impact of vehicle as weapon attacks.**
- Once you strip away the normal – what's left? Something unusual, something significant?
- So, what kinds of behaviour could be seen as suspicious?
 - Is that person really taking a selfie or a photograph of something that will reveal vulnerability?
 - Are they loitering in restricted or non-public areas?
 - Paying significant interest to entrances, exits, CCTV cameras or security features or staff?
 - Asking unusual questions?
 - Concealing their faces, wearing caps pulled down over their faces or in disguise?
- **Insider Threat**
- Employees are our single biggest asset. However, there is a risk that the business could be targeted from within. To emphasise this issue, it is worth considering the employment history of Khuram Butt, one of the London Bridge terrorists. It was revealed that he had worked for Transport for London (TfL) as a customer service assistant in 2016. This was despite the fact that he had appeared in a Channel 4 documentary where he publicly stated his extremist views and filmed alongside the black ISIS flag.
- Employee behaviour: Possible indicators to look for...
 - Takes documents, pen drives, computer disks or e-mails home without seeking authorisation
 - Seeks or obtains information on subjects not related to their day to day duties
 - Remotely accesses the computer network whilst on holiday, sick leave or at odd times
 - Notable enthusiasm for overtime work, weekend work or at other times when their activities can be easily conducted. Works at odd times without authorisation



- Disregards company policies by installing personal software or hardware, accessing restricted websites, conducting unauthorised searches or downloading confidential information
- Unexplained wealth, splashing the cash
- Shows unusual interest in the personal lives of colleagues by asking inappropriate questions regarding their finances or relationships
- Note - Staff may exhibit some or all of the foregoing behavioural indicators, however, this may be due to other underlying personal issues and not because of any potential extremist motivation.



SLIDE 28 – Suspicious Behaviour

- **Stopping a terrorist before they can carry out their plans will save lives.**
- You **CANNOT** spot a terrorist from their appearance, age, ethnicity, gender or clothing
- You **CAN** identify and report their suspicious behaviour
- You might be working in a new or unfamiliar environment or even somewhere culturally different with people acting in ways you're not used to.
- **So how do you identify suspicious behaviour in such places?**
- The first thing is to understand what is normal?
- Take time to understand your working environment, the regular commute, the daily routine and the people and customers you see most often.
- Learn to spot the difference between normal and suspicious behaviour
- Be alert to the threat, it is very real – look closely
- **NOTE: Picture two is Darren Osbourne, the Finsbury Park Mosque terrorist.**



SLIDE 29 – Challenging and reporting suspicious behaviour

- If you are not satisfied by an individual's answers, and still think they are up to no good then inform the Principal Security Contact in the business or tell your manager or call the police or call The Anti-Terrorist Hotline 0800 789 321 - 999 and 101 can also be used.

Tell them:

- **WHO** did you see, what did they look like, what were they wearing?
- **WHAT** have you seen, what has happened?
- **WHERE** did the situation happen and where were you?
- **WHEN** did it happen - what time?
- **WHY** did you think it was suspicious?
- Have the confidence to **ACT**.
- **Your actions could help to avert an attack and save lives.**
- Look for suspicious behaviour
- Learn what is normal for your working environment and what is not
- Learn to recognize suspicious behaviour
- **Understand it. Challenge it. Report it. Whatever you do don't ignore it.**



SLIDE 30 - Overcoming barriers to reporting Suspicious Behaviour

ACT: Action Counters Terrorism

- Public vigilance - ACT 'Make Nothing Happen'
- Counter Terrorism Policing operates national awareness campaigns. They focus on the critical role the public can play in defeating terrorism. The campaign is the first under CT Policing's new branding platform ACT: Action Counters Terrorism, a powerful new tool to bring all CT campaigns under one coherent banner. It urges the public to act on their instincts and report suspicious activity to the police to help keep communities safe.
- While the police, together with our security partners, have been working tirelessly to identify and disrupt the terrorist threat, by raising awareness about how communities can defeat terrorism and being more open about the threat and risks, the campaign equips them with the information and tools needed. The public already contribute intelligence to around a third of the most serious terrorism investigations. This new campaign builds on



this already significant and essential contribution and reassures communities that they should not be concerned about wasting police time or getting someone into trouble. By alerting the police, they could be preventing further atrocities to those seen throughout Europe from happening again in the UK.

- The ACT campaign urges a citizen to contact police about suspicious activity by contacting the anti-Terrorist Hotline or visiting the online reporting form.
- The threat of terrorism is SEVERE, which means that an attack is likely. When attacks have occurred in the past, people have said that they suspected something was wrong but were worried about wasting police time by coming forward. “That couldn’t be more untrue – with some of our highest priority investigations benefitting from information received from the public. We have always said that ‘communities defeat terrorism’. That is why the ACT campaign urges the public to do just that.” CT Policing
- **Key messages:**
- Communities defeat terrorism. ACT will encourage communities to share any information that may help prevent an attack
- When attacks have occurred in the past, people have said that they suspect something was wrong, but worried they may waste police time by coming forward. Or that they may get someone into trouble
- The ACT campaign aims to reassure the public that no call or click will be ignored and that the police will only take action if appropriate checks have been carried out. Anonymity will be assured and what we are told will always be secure
- Anyone who sees something unusual or suspicious should go with their instincts and act. If they think someone is vulnerable to being radicalised, act. Even if they’re unsure what to do in an emergency,
- Report suspicious activity to the police by calling or visiting the Anti-Terrorist Hotline on 0800 789 321 or www.Gov.uk/ACT
- Report online terrorist and extremist material online by clicking on www.Gov.uk/ACT
- Remain alert at home, work and when out and about, so we can all play our part in defeating terrorism and keeping everyone safe
- Display the ACT material. Increased visibility of, and demonstrable concern for, enhanced security exploits ‘early detection’ and ‘mission failure’ anxieties amongst terrorists. As a sector, this simple action publicizes the fact it is increasing its collaboration with police and counter-terrorist agencies.



SLIDE 31 – Responding to a Firearms or Weapons Attack

- There is no doubt that the worst scenario would be that a terrorist act affects the operation of your business or premises; that staff are involved first hand in an event. There is simple guidance from Security Forces that we should all follow. We will look at this now.
- Reference the Run/Hide/Tell video – which delegates can watch in their own time.



SLIDE 32 – RUN

- If there is a safe route, RUN, if not hide
- Insist others go with you
- Don't let them slow you down
- Leave your belongings behind
- Don't congregate at evacuation points



SLIDE 33 – HIDE

- If you can't run, HIDE
- Find cover from gunfire
- Be aware of your exits, try not to get trapped
- Lock yourself in a room if you can
- Move away from the door
- Be very quiet, turn your phone to silent
- Barricade yourself in



SLIDE 34 – TELL

- Dial 999 when you are safe
- Give your location
- Give the direction the attacker is moving in
- Describe the attacker
- Give any further information
- Can you safely stop others from entering the area



Further advice & guidance	
Link	Site Name
www.act.campaign.gov.uk/	Action Counters Terrorism website
www.nactso.gov.uk	NaCTSO website
www.cpni.gov.uk	Centre for the Protection of National Infrastructure
www.bvrla.co.uk	British Vehicle Rental & Leasing Association


SLIDE 35 Further advice & guidance

Action Counters Terrorism website: www.act.campaign.gov.uk/

NaCTSO website: www.nactso.gov.uk

Centre for the Protection of National Infrastructure:
www.cpni.gov.uk

BVRLA website: <https://www.bvrla.co.uk/industry-campaigns/insurance-vehicle-terrorism.html>

Summary	
	<ul style="list-style-type: none"> • Ring 999 to report suspicious behaviour • Or ring ACT line on 0800 789 321 • Train your staff fully on security awareness • Look for suspicious behaviour but don't jump to conclusions. Think! • Risk assess your business from the top down • Identify gaps in security and fill them • Expensive a security culture • Have robust customer qualification procedures and ensure they are consistently applied • Ask open questions when qualifying customers • Screen staff properly when recruiting • Topics and vehicle security are equally important

SLIDE 36 - Summary

- **Reinforce that use of 999 is appropriate if a person is acting suspiciously and possibly conducting hostile reconnaissance in the vicinity of their establishment. Intervention by police while the person is still there will greatly assist the investigative process.**
- **Industry considerations / discussion prompts**
- In your workplace and dealing with customers daily, don't forget that you are 'experts.' You make the call about what constitutes suspicious behaviour in your work environment.
- Make sure that there is adequate staff training and management support in place for you and your colleagues. Speak with your Principal Security Contact in this respect.
- **Personnel screening and pre-employment checks**
- Personnel security – vetting pre-employment screening
- Verification of identity – passport, driver's licence
- Secondary checks – utility / council bills
- Nationality and right to work checks, legal requirements
- Employment and education history – no gaps over six months
- Unspent convictions – self declaration, basic disclosure
- Social media / internet checks – are they known? What for? What associations do they have? (Do you have a policy on it, is it published?) i.e. this would be about membership of proscribed organisations anything illegal or contrary to published company ethos or policy
- Contractors and agency staff – do they subscribe to the same standard of checks?
- Ongoing process where existing staff are subject to review
- Pre-hire checks, document verification
- Are procedures being followed uniformly, robustly and audited.



SLIDE 37 – Final Thoughts

Key messages: the terrorist threat is real, an attack is **LIKELY**. The daily rental sector's aim is to:

- Deter terrorists from using rental vehicles as weapons through the increased visibility of, and demonstrable concern for enhanced security in the sector.
- Deny terrorist opportunities for using rental vehicles by increasing the barriers to rental services through increased security measures and technological solutions
- Joining the vehicle rental community in adopting a security plan and best practices in operational security

Feedback: The BVRLA is keen to receive feedback on the course, and course materials. Please email training@BVRLA.co.uk

Questions concerning any aspect of this BVRLA workshop package or technical issues should be directed to BVRLA, director of member services, on 01494 545713