



COURIERS

COURIER CERTIFICATION PROGRAM

REDUCING RISK FOR COURIERS



COURIER RISK MANAGEMENT

Keeping vital corporate assets safe and secure within the company's walls can be difficult. But keeping those assets secure while they're being transported around the block, country, or globe is an enormous challenge.

Lowers & Associates (L&A) mitigates the risk to these critical assets by auditing compliance with a common set of standards and industry best practices. The certification process identifies and minimizes areas of risk and vulnerability. L&A's core service offerings include:

Risk Assessment • Audit • Investigation • Compliance

PROVEN SOLUTIONS THAT REDUCE INTERNAL AND EXTERNAL RISK

A PROVEN PROCESS

Lowers & Associates' (L&A) compliance audits include scheduled surveillance of courier routes as well as corporate headquarters, and unannounced audits are performed on a percentage of all financial routes. Our auditors also evaluate all terminals engaged with financial institution transportation. L&A auditors then provide a formal report that identifies any deficiencies that need to be resolved.

Major financial institutions are supporting the certification process, understanding that insurance on courier bags could be in jeopardy of elimination if good practices are not in place. L&A helps ensure that companies receive this "seal of approval," which will improve courier practices and help keep vital assets secure.

LEVEL ONE

The first level of L&A's Courier Certification Program establishes a risk mitigation foundation of street and cargo accountability:

- Documentation review of operational security standards
- Vehicle restrictions
- Vehicle transport security
- Across the pavement security
- High risk locations
- Vehicle loading/unloading security
- Suspicious activity reporting
- Street operation audit review
- Route risk analysis
- Dual control concept
- Transfers of custody
- Document reconciliation
- Confidentiality

LEVEL TWO

L&A's second level of the Courier Certification Program adds facility/terminal security and emergency response plans and procedures to the services included in Level One:

- Physical security
- Control and issue
- Facility/terminal opening and closing
- Security of sorting operations
- Security of dispatch centers
- Control of visitors and vendors
- Lost or stolen courier bag emergency response plans
- Courier vehicle accident or fire emergency response plans
- Severe weather emergency response plans

LEVEL THREE

Level Three represents L&A's ultimate Courier Certification Program risk mitigation solution. In addition to the services provided in Level One and Level Two, personnel and fleet security are also incorporated to provide a complete security platform:

- Employment screening, including documentation of hiring policies and procedures
- Control and issue of ID cards and uniforms
- Training and operations
- Handbooks
- Signature lists and distribution frequency
- Insurance requirements
- Documentation of fleet security standards
- Prohibited vehicles and vehicle configurations
- Fleet equipment, including communications, fire loss prevention, accident management packs, vehicle alarms, and cargo security signage
- Fleet maintenance, including initial suitability inspections and recurring vehicle inspections



PROVEN SOLUTIONS

Banking and Insurance industry participation and endorsement leads to stabilized insurance premiums.

Common set of standards and operating practices that allow for consistent evaluation of performance across the Courier industry.

Stringent evaluation and audit process that provides immediate results.

Ongoing audit and re-certification requirements maintain risk mitigation discipline, reduce losses, and maximize safety.

