

## Bank Job By Thorya

In Bank Job, players take on the role of a criminal gang planning and executing bank robberies. They may be hardened criminals, two-bit street toughs, or everyday Joes that are desperate for cash. The goal is to get the money without getting busted or killed. But watch your back, just how much can you trust your friends when you're between them and a pile of cash? And do they really deserve their full share? Weren't you the one that did the really hard stuff?

### What you will need to play:

Six sided dice (8-10)

A bowl of tokens or markers (~30)

Writing utensils and paper

3-6 people with criminal intent

**How to Play:** The game is played by the players describing what their criminals do. One player takes on the role of "The Man" (TM) and will be in charge of designing the bank, controlling the police and civilians, and determining how much loot the crew will be making off with. The TM describes the results of the criminal's activities. If there is a chance of failure, complications, or the player's getting caught, the TM can call for a skill roll to determine if the criminal succeeds or not.

**Set-up:** "The Man" chooses a number of tokens to represent the loot (typically 20-30) and places them into the bowl. The TM then decides a value for the loot tokens (from \$1,000-10,000) without telling the players. The TM reveals the value at the end of the job. Players can earn tokens from the bowl or lose them during play. Lost tokens are removed until the next job.

### Character Creation:

Each player starts by creating their criminal. First, imagine a person you can see turning to a life of crime. Decide why your criminal is robbing banks. A loved one's medical care? Margaritas on a beach somewhere? Fat Tony's going to break their legs? Once you have a reason, pick an amount. Keep this amount and your reason in mind as you play. It's why your criminal is in this mess to begin with. When they reach their goal, you've won. The goal does not need to be the same as everyone else's and this is part of the fun.

*Tat grew up on the streets and learned to take care of herself. Her best friend, who practically raised her, is in the hospital and needs \$120,000 for surgery. Tat's going to do whatever it takes to save her friend. Unfortunately, her only real skills involve punching people, so she doesn't have a lot of options.*

Each criminal has various levels of skill in the following areas:

**Safe Cracking** Breaking into safes and locked containers

**Driving** High speed chases and making getaways

**Demolition** Using explosives for blowing safes, doors, etc.

**Disguise** Blending in to a crowd or posing as someone else

**Security** Disabling alarms and electronic security

**Intimidation** Discouraging "heroics" or encouraging cooperation

**Toughness** Punching and shaking off injuries

**Guns** Shooting people and things

Players may assign any skill level from 0-3 to each of the skills to describe their criminal. Criminals can also start with one skill at a four if they wish. Skills should be assigned to match the character and their abilities. The TM can veto criminals that do not make sense or introduce additional guidelines for setting skill levels. It might seem like you would want to be as skilled as possible in all categories, but there are drawbacks, especially when it comes to getting loot. Criminals have equipment

commensurate with their skill. If you are good at safe cracking you probably have a stethoscope, drills, and a list of factory preset codes to use in cracking safes.

Finally, each player decides how loyal they are to each other member of the team on a scale from 0-4. With 4 being most loyal and 0 being complete indifference. Players should now describe their criminals to one another and decide the group's history and why they are all working together. Players keep their loyalties secret, but they may be revealed during play. Keep track of your criminal's skills and loyalties on a piece of paper.

*The team consists of Tony the driver, Sonja the team's safecracker, and Tat the muscle. Tat knows Sonja from the neighborhood and Tat's loyalty to Sonja is three. Tat does not know Tony as well and she's always suspicious of new people, her loyalty to Tony is only one.*

**Skill Rolls:** When there is a chance of failure, the TM asks for a skill roll. The acting character rolls a number of dice equal to their skill rank. Any die that comes up 3, 4, 5, or 6, is a success. The TM sets the required number of successes by picking a difficulty from 1-5. Cracking the cash drawer under the counter may only have a difficulty of one. Getting into a Class TRTL-30 vault may be a difficulty of five. The TM announces the difficulty after the roll is made. If the criminal failed they can:

**Take the consequences:** The TM decides the consequences and play continues. The consequences are probably bad. Alarms going off, a fight starting, severe bodily harm, 8-10 upstate, are all possible consequences.

**Get help:** If other criminals are close enough to assist, they can decide to do so. They announce how they are helping. Then they roll the lower of the appropriate skill or their loyalty to the criminal they are helping. Their successes are added to the total. If they have still failed, all the involved criminals take the consequences or the first player can try to GAB. The TM decides whether or not it is possible for other criminals to help.

**Go above and beyond (GAB):** The criminal tries something brilliant or completely idiotic to swing things in their favor. If it works, the criminal can justify getting a bigger cut of the loot, but if it fails it means less for everyone. Pick a number up to the difficulty and remove that number of tokens from the bowl. For each token, roll another die and add successes to the total. If the criminal succeeds, they get to keep the tokens for loot later. If they fail, the tokens are removed from play and the criminal suffers the consequences. This option can only be performed when there are tokens left in the bowl and the TM can veto GAB attempts if players are abusing it or have no reasonable way to avoid the consequences. Because it entitles you to more loot, it is in your best interest to do this often.

*The night of the heist there are kids skateboarding near the bank. Witnesses. Tat tells the kids to get lost. They laugh at her and one of them shoves her. Tat means business. She tries to break the leader's skateboard over his head. She rolls toughness three vs difficulty two. Tat only gets one success, not enough. There is no one nearby to help. She decides to GAB to*

scare off the kids. She takes two tokens from the bowl and rolls two more dice. Two successes, total three. The TM says that she tried to grab the skateboard but the kid resisted so she head-butted him in the face. Tat's player agrees that's how it went down. The kids run off. Head butting teens isn't in Tat's job description; she keeps the tokens to claim loot later.

**Security Sweeps:** If your criminal does not use guns, their gun is not going to set off the metal detector. If they do not strike fear into the hearts of man, they are less likely to be remembered. The TM uses a security sweep when it would be more beneficial **not** to have criminal skills and equipment. During a security sweep players roll dice equal to their skill, if any of the dice come up 1, the player has to deal with consequences from the security sweep. A criminal cannot GAB or get help on a security sweep, but they might be able to use skills to deal with the consequences.

**Loyalty:** Loyalty is used to make a criminal do something that is not in their self-interest or that they would not normally do, such as breaking their personal ethics or waiting ten extra seconds for you to reach the getaway car. Loyalty cannot be used to make a criminal intentionally harm themselves or do something that makes no sense. Players can ask for a loyalty roll from another player at any time and state what they want the player to do. The TM can and should veto any loyalty roll that they feel is inappropriate.

When a loyalty roll is called for, the player rolls a number of dice equal to their loyalty. If a single success is rolled then the criminal does what is asked of them. If the player feels that the request is too large, they may lower their loyalty to the other criminal by 1 at this time. Loyalty also caps the number of dice you can use to help a teammate. High loyalty makes it easier to help other players (which helps ensure you get a good cut), but gives them more influence over you.

**Failsafes:** Criminals can buy failsafes that will let them avoid consequences or gain an advantage. Failsafes are things like, having a spare car to switch to after yours is spotted, a back-up acetylene torch if the drill breaks, or special equipment not covered under your skills. Failsafes can also be useful connections or pieces of information, such as a guy you bribed on the inside or a buddy on the police force. Generally, a failsafe can only be used once. The TM must approve failsafes before they are purchased.

**Typical Job:** The TM will start by describing the bank, including obvious security. The gang can scout out the bank further if they wish. Then the gang decides how to pull the job. Once the plan is set, the team sets to work. They describe their actions and the TM calls for rolls when appropriate. Once the team has the loot, they need to get away. Alarms, police response, etc. may require that the gang defend themselves or flee. If a criminal is killed, caught, or left behind, they're out of the game. Any tokens they have claimed return to the bowl. Some unscrupulous criminals might even try to let bad things happen to their partners on purpose.

*The TM explains that the bank is a small town savings and loan with apparently little security. It has some cameras in the main bank area and a rent-a-cop security officer who carries pepper spray. Because it is a small job, The TM puts only 15 tokens into*

*the bowl. They send in Tony disguised as a plumber to investigate further. Tony uses his disguise three vs. difficulty two. He gets one success. Tat helps him out by answering the fake phone number when the manager calls to check Tony's story. She has disguise two, but her loyalty to Tony is only one so she rolls one dice. She gets one success and the manager believes Tony's disguise. The team learns about the CCTV system, the panic button under the counter, and that the vault is a combination system with concrete walls, probably a Difficulty of two or three to crack. The team regroups to plan.*

**Dividing the Loot:** When the team has successfully made their escape, players get loot equal to the tokens they have claimed. Unclaimed loot is divided evenly between the criminals, loot that cannot be divided evenly goes to the criminal with the lowest total loyalty. If the team failed the job, no one gets anything. Before the TM announces how much the tokens are worth, the criminals can spend loot tokens in various ways.

**Increase skills:** Criminals may spend two loot tokens to increase any skill by one to a maximum of six.

**Increase loyalty:** Criminals may spend two loot tokens to increase another criminal's loyalty to themselves by one.

**Buy failsafes:** Criminals may also spend loot to buy failsafes to use in the future. The TM decides the cost for each failsafe.

Each action can only be taken once per job. Once everyone has finished spending loot, the TM announces how much the loot is worth. Any unspent tokens are converted to cash and sent to the criminal's account in the Caymans or wherever they keep their stash. At this time, a criminal may choose to retire if they have accumulated enough wealth to reach their goal.

*There were 15 tokens in the bowl. Tat has gotten two tokens during the job. When the time comes to divide the loot, Tat gets two automatically. This leaves 13. Everyone gets four. The remaining token goes to Tony because he has the lowest total loyalty to everyone else. Tat has six tokens, Tony five and Sonja four. Tat decides to bribe a dispatcher; if the police are coming the dispatcher will let her know. The TM decides this failsafe costs two loot tokens. Tat decides to hang onto the rest and the TM reveals that they're worth \$2,000 each. Tat now has \$8,000 in her stash, just the first step towards her goal.*

**Guide for "The Man":** It can be hard to decide exactly how difficult to make each skill roll. Difficulty two or three is appropriate for most things. Use security sweeps sparingly and only when a criminal's equipment or skill would be a disadvantage. Here are some guides for appropriate difficulties:

**Difficulty 1:** Office safes and small locked containers (Safe Cracking), Blowing open the front door (Demolition)

**Difficulty 2:** Disabling a CCTV system (Security), Discouraging "heroics" by hostages (Intimidation), Tackling a rent-a-cop and taking his gun (Toughness)

**Difficulty 3:** A high speed get away (Driving), Shooting an officer behind a car (Guns), Disabling an alarm (Security)

**Difficulty 4:** Getting the bank manager to open the vault (Intimidation), Cracking a high end vault (Safe Cracking), Blowing open a reinforced vault door (Demolition)

**Difficulty 5:** Escaping several cars and a helicopter in pursuit (Driving), Convincing the bank employees that you are a bank representative that needs to check the vault (Disguise)

CRIMINAL RECORD

Name: \_\_\_\_\_

Aliases: \_\_\_\_\_

Goal: \_\_\_\_\_

Background: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Modus Operandi (Skills):

Safe Cracking

Driving

Demolition

Disguise

Security

Intimidation

Toughness

Guns

Known Accomplices

Loyalty

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Stashed Loot

\_\_\_\_\_

Failsafes

\_\_\_\_\_

CRIMINAL RECORD (Example)

Name: Titania Nikitas

Aliases: Tat

Goal: \$120,000 for friends surgery

Background: Grew up on the streets.

Tough and street smart.

\_\_\_\_\_

Modus Operandi (Skills):

Safe Cracking

Driving

Demolition

Disguise

Security

Intimidation

Toughness

Guns

Known Accomplices

Loyalty

Tony "Lead Foot" Smith

1

Sonja Birch

3

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Stashed Loot

\$8,000

Failsafes

Police dispatcher