

Making and receiving payments



by Indian Scientists Response to Covid

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Bank notes are notorious carriers of germs of all kinds. Can notes and coins carry coronaviruses? Are there viruses on ATM buttons and screens, cash registers or barcode scanners? What about on the card you use at the ATM or elsewhere? There could be viruses on all these surfaces! Here are some ways that we can minimize the possibility of contacting the coronavirus while making financial transactions.

Can the Coronavirus stay on notes / coins / cards?

Bank notes all over the world are known to be carriers of germs. The most prevalent seems to be *E. coli* (a bacterium of the gut, some forms of which may cause diarrhoea). More harmful, antibiotic-resistant germs have also been found on currency. Most of the time, these germs do not pose a large risk to public health, but during the CoViD-19 pandemic you can be extra careful when making financial transactions.

A recent study showed that the coronavirus can last for upto 3 days on notes. Coronaviruses are likely to remain on coins for just as long. Credit and debit cards are made of plastic, and are likely to carry viruses too. Keypads and mobile phone screens used for cashless transactions can have viruses on them too.



General guidelines

You should be wearing a mask, not touching your face and maintaining a distance of 1-2 m while outside your house anyway.

As a shopkeeper or delivery worker, clean your hands with soap and water (or with hand sanitizer) periodically during the day.

You could choose infrequently used fingers to operate cash or card related machines. This could be the non-dominant hand (e.g., left hand for right-handed people) and non-dominant finger of that hand (e.g., ring finger instead of the index finger) to enter keys at ATMs / cash registers etc.

Try to avoid visits to banks unless absolutely necessary. This is for the protection of customers as well as bank employees. Try to use phone payments and online banking alternatives as much as possible.

Above all else, remember two things after you handle cash, plastic cards or your phone to make and receive payments: DO NOT touch your face (nose, mouth, eyes) until you DO wash your hands with soap and water.

ATM withdrawals or cash deposits / bank counters

Enter the ATM booth only if no one else is in it. If you can, push / pull the doors using your elbow / shoulder / leg. Once inside the booth, try not to touch any surface unless necessary. If possible, use a hand sanitizer before and after using the ATM. Use infrequently used fingers to operate the ATM. You could choose to carry a tissue and wipe off the surface of the keys on the ATM with hand sanitizer (or 70% isopropyl alcohol) before and after you use it. (If you do this, make sure you carry the tissue home in an envelope or small bag and dispose of it properly.)

If you need to visit a bank, take all standard precautions like wearing a mask and maintaining 1-2 m physical distance. Try to use hand sanitizer before and after any transactions.

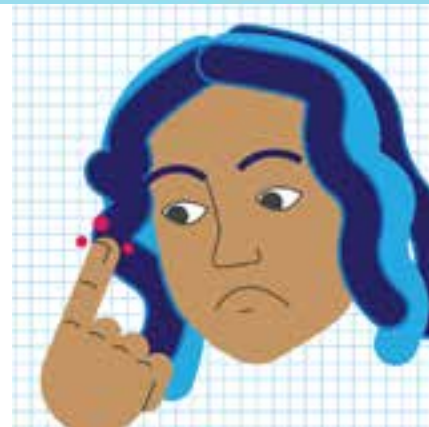


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Ken Rinaldo, WHO, Unsplash, Sayantan, Indian News Express, Rabin, Shreya Dimri

Money 2 of 3 May 17, 2020

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Cash transactions

As a shopkeeper or delivery worker, you may be handling more cash than most other people. You can keep a bottle of soap solution and water to clean your hands. You can make soap solution by putting a small bit of soap in a bottle of water and mixing it. Use the solution to lather your hands and wipe it off with a towel. You can also use hand sanitizer to clean your hands regularly. Keep a separate container or small bag for money that you can clean with soap (or isopropyl alcohol) at least once a day.



As a customer, any time you handle cash make sure you clean your hands with soap (or hand sanitizer) and especially before you touch your face. At home, keep your wallet / money in a separate location.

(If you want to wash notes and coins, you can do so with soap and dry them under a fan or in the sun. They will tolerate this treatment but do not scrub too hard or use an open fire or oven to dry them!)



Cash registers / Counting machines / Card machines

As a shopkeeper or cashier, clean your hands with soap (or hand sanitizer) regularly. Periodically wipe down cash boxes / cash registers / card readers / money counting machines with damp soapy cloth or 70% isopropyl alcohol during the course of your business hours. If there is a change of worker at the cash/ payment counter, the person handing over charge can clean the machines before the next person takes over. (Make sure to read the manufacturer's instructions for this process: to avoid damage to the equipment.)



Try to use infrequently used fingers to operate card machines (or any other types of machines / screens).

If you want, you can clean cards with a damp soapy cloth or with hand sanitizer. Do not scrub hard: use a pencil rubber to gently clean the magnetic stripe -- this will not damage it.



Phone payments

If you use your mobile phone for online payments, clean off your phone with hand sanitizer / 70% isopropyl alcohol when you are done (or when you get home).

Every attempt has been made for scientific accuracy; in case any inaccuracies are found, please bring it to our notice at indscicov@gmail.com.