

Frequently Asked Questions: Cash and Coronavirus (COVID-19)

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CASH AND CORONAVIRUS COVID-19

This document answers some frequently asked questions about cash and Coronavirus (COVID-19). The questions are outlined below.

- 1. Is cash safe to use and safe to handle?**
- 2. Are cash payments safer than cards?**
- 3. How is Next Payments prioritising hygiene and cleaning ATMs as a result of COVID-19?**
- 4. Can I contract COVID-19 and other bugs from touching cash?**
- 5. Why should my venue continue to carry cash and support cash transactions?**
- 6. Why is it best to carry cash and support cash transactions in uncertain times?**
- 7. What can I do to support good hygiene in my business?**
- 8. How can I safely clean my ATM?**
- 9. What else can Next Payments do for me?**

Question 1: Is cash safe to use and safe to handle?

Yes, cash is safe to use and handle – with good hand hygiene.

The World Health Organisation, the Royal Australian Mint, medical experts and many central or reserve banks internationally (i.e. New Zealand, Canada, Germany) have stated that cash poses no greater risk than any other form of payment (credit/debit cards, phone etc.) or many other dry surfaces, and that good hand hygiene is essential.

There is no evidence that either coins or cash spread COVID-19. The World Health Organization has rejected reports that it warned COVID-19 could be spread through handling cash. WHO spokeswoman Fadela Chaib said, 'WHO did NOT say banknotes would transmit COVID-19, nor have we issued any warnings or statements about this.'

The Australian Government has issued no official warnings not to use cash.

Touching any surface, including check out screens at supermarkets, eftpos terminals and handing your credit or debit card to phone, involves risk of contracting bacteria and viruses. Regular hand washing with soap or using alcohol-based hand sanitiser (over 60%) is the best prevention method against COVID-19.

Read more: [here](#)

Question 2: Are cash payments safer than cards?

Credit card/eftpos terminals are typically touched more than ATMs.

"...if you stick to contactless payments but don't wash your hands after touching your phone, credit card or a payment terminal, you are still susceptible to potential infection" stated Michael Knight MD, Assistant Professor, George Washington University on March 6, 2020

Hundreds of eftpos and Tap and Go transactions occur in your venue each day where people are touching their cards or phone on the same surface of the device repeatedly, transmitting germs and viruses.

With card payments, customers touch the terminal directly by entering a PIN, or indirectly by touching their card and tapping their card on the terminal - the terminal is getting 100% contact with each user. Plus, the employee touches the terminal regularly.

The myth that cash is not safe will increase card payments and cause your costly eftpos fees to rise.

With card payments becoming more popular, more people than ever are touching eftpos terminals. Therefore, some payment experts are suggesting that cash and ATMs are potentially safer.

ATMs are used less and therefore touched less frequently limiting exposure to viruses or bacteria.

Question 3: How is Next Payments prioritising hygiene and cleaning ATMs as a result of COVID-19?

Next Payments' ATMs and cash are cleaner than many public surfaces.

For Cash Supplied ATMs Next Payments' major partners are sanitising bank notes with ultraviolet light and disinfectants to kill any germs and viruses. The notes are also quarantined for between 24 and 48 hours to ensure any germs cannot survive on the surface prior to circulation.

Next Payments is also communicating and educating merchants who self cash their ATMs with facts and tips on how to keep their ATMs clean and presentable and communicating these efforts to their customers with signage **(Refer question 7)**.

Question 4: Can I contract COVID-19 and other bugs from touching cash?

Australian Government health advice says that COVID-19 passes through respiratory droplets or by touching a surface with respiratory droplets then touching your face, particularly your eyes, mouth or nose. Therefore, good hand hygiene is the best prevention method against COVID-19.

Cash poses no greater risk than other payments forms.

Question 5: Why should my venue continue to carry cash and support cash transactions?

Cash is reliable and secure.

Electronic payments fail all the time – cash is secure, reliable and simple. Do not get caught out by not accepting cash. Plus, some members of the community may not have bank account access, including the elderly and disabled.

Question 6: Why is it best to carry cash and support cash transactions in uncertain times?

Data shows that government stimulus packages result in an increase in ATM transactions, so be prepared: customers will be accessing cash and wanting to make cash payments.

Keep your ATM clean and stocked with plenty of cash.

Question 7: What can I do to support good hygiene in my business?

You should always practise good hygiene standards in your place of business and communicate to customers that cleanliness is a priority.

You can reassure customers by cleaning your ATM regularly throughout the day and by displaying clear signage informing customers that your ATM is clean.

Customers need to know that your ATM is clean with clear signage.

Question 9: What else can Next Payments do for me?

We are here to help you with any concerns or questions you may have about our ATMs.

Please reach out to us at **1300 659 918** or info@nextpayments.com.au if we can support you in any way.