

Interim Recommendations for the Handling of Cash in Stores and Workplaces

March 27, 2020

COVID-19 Preventive Measures in the Workplace

These measures apply when sustained community transmission has been confirmed by public health authorities.

Characteristics of the issue

Transmission of the virus through contact raises the issue of the possibility of contamination via monetary transactions: exchanging bank notes (bills), coins, or cheques, and handling bank cards or cell phones.

The maximum survival time of SARS-CoV-2 has been estimated at 4 hours on copper, 24 hours on cardboard and 3 days on plastic or stainless steel surfaces. It has also been shown that the number of viable viruses decreases rapidly once on these surfaces. There have been no documented cases of virus transmission through handling of coins, credit cards or bank notes. It should be noted, however, that survival time is not indicative of the ability of SARS-CoV-2 to infect exposed individuals. Thus, there remains uncertainty about the risk of contracting the virus through money or bank cards.

Some studies have shown that bank notes can be contaminated by pathogenic micro-organisms, including viruses. To prevent the spread of the SARS-CoV-2 virus, some countries have taken measures relating to bank notes and monetary transactions (e.g. China, some European countries). According to the WHO, the risk of becoming infected with SARS-CoV-2 by handling bank notes, credit cards or coins remains low.

Although monetary transactions do not appear to be a major mode of contamination, preventive measures can be taken to limit the potential risk to workers. The most effective preventive measures are to stay two metres away from the nearest person and avoid skin-to-skin contact. However, additional measures can be implemented to further reduce the risk.

Preventive measures

If people (clients, workers) have symptoms, they should not go shopping, because in addition to potential contamination of the means of payment, potential contamination of the objects handled (purchases, bags, etc.) must be taken into consideration.

1. Recommend delivery instead (e.g. online purchasing, purchases made by an asymptomatic person).
2. Limit hand-to-hand exchanges of bank notes, coins, cheques, credit cards, loyalty cards, discount coupons, etc.; instead opt for payment by cards and cell phones, ideally on fixed terminals, which do not have to be handled. Clients should avoid touching terminal buttons by using contactless payment instead. Using virtual wallets, such as Paylib, Apple Pay, Google Pay and Samsung Pay are also good alternatives.
3. Workers should avoid handling clients' bank cards or cell phones and practice hand hygiene as often as possible (ideally between each client if there has been contact with money, cards or the terminal touched by the client), using an alcohol-based solution composed of over 60% alcohol (or as an alternative, a wet soapy cloth available at the workstation, kept in an open waterproof container and changed regularly, if possible). Workers should have access to soap and running water, the best method of hand hygiene.

4. Wearing gloves is not recommended; this may produce a false sense of security and result in contamination through contact with multiple surfaces due to the gloves not being changed. Wearing gloves does not eliminate the need for hand washing (hands must be washed every time gloves are removed).
5. Payment terminals must be kept clean. Ideally, terminals should be disinfected many times a day and whenever the terminal is visibly dirty. Cleaning with the usual products, many times a day, can also be an alternative (the mechanical effect of cleaning and the action of the cleaning product are complementary). Ensure that the disinfectant or cleaning product is suitable for use on the terminal according to the supplier's recommendations.

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The French version is entitled *Recommandations intérimaires concernant la manipulation d'argent dans les magasins et les milieux de travail* is also available on the website of the Institut national de santé publique du Québec at: <https://www.inspq.qc.ca/publications/2932-manipulation-argent-covid19>

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