

Tips for a Cleaner Payment Experience

The global situation with COVID-19 has raised everyone’s awareness of the need to avoid contact with frequently touched public surfaces and exercise careful hygiene practices. Businesses and individuals are responding quickly with new procedures and interactions.

The U.S. Payments Forum developed this resource to provide practical tips for a “cleaner” payment experience for merchants, ATM owners and consumers.

Consumer Tips

Consumers can have a cleaner payment experience by making changes in how they pay.

- Clean your payment cards using soap, hand sanitizer or alcohol after each use.
- Maintain control of your card, whenever possible, rather than handing it to the merchant.
- If contactless is available, tap and pay.
- If asked for a signature, PIN or other information at the payment terminal, use your own pen or personal stylus.
- If using home delivery services, pay in advance through website, app or telephone.

Merchant and ATM Owner Tips

Merchants and ATM owners are encouraged to clean and disinfect terminals frequently and implement some changes to the payment process to reduce consumer interaction with equipment.

Tips to Clean and Disinfect Terminals

Reminder: Follow manufacturer guidelines to protect and care for payment terminals.

IMPORTANT: Never spray any product directly onto the terminal. Use a cloth or wipe that has been sprayed instead.

60% or Higher Alcohol-based

Hand Sanitizer



Card Reader Cleaning Card



Alcohol-based Disinfectant Wipes (**NO BLEACH**)

or Glass Cleaner



Tips for a Cleaner Payment Experience

- Clean checkout and payment terminal area frequently (or after each transaction if possible). Consider all checkout touchpoints (e.g., payment terminal including PIN pad, check lane counter and merchandise dividers, self-checkout lanes).
- When cleaning the terminal, do not clean the electrical connections and plugs.
- Never spray any product directly onto the terminal. Use a cloth or wipe that has been sprayed instead.
- Do not use solvents, detergents or abrasive products as they may damage the plastic or electrical contacts.
- Avoid excessive wiping, which might cause damage.
- Do not get moisture into any openings nor use aerosol sprays.
- The magnetic stripe reader or chip card slot should not be cleaned with alcohol wipes or micro-fiber cloths. Use a card reader cleaning card according to the manufacturer guidelines.

Other Tips

- Provide sanitizing options for consumers to use in store.
- If inserting a card is required, when possible, let the consumer insert their own card.
- If you accept chip, do not require a consumer signature for payments.
- When accepting contactless payments, consider removing or raising limits for contactless payments to encourage tapping.

Note: Merchants considering changes to limits for contactless payments should consult with their acquirers for potential impacts on routing and liability.

Note: Reach out to your acquirer or terminal supplier for information on how to change terminal configurations.

Note: Refrain from using harsh and abrasive cleaners that contain strong chemicals such as bleach that may cause damage to your terminal.

Resources

- [How to Clean Verifone Devices](#)
- [Cleaning your Equinox Terminal](#)
- [Cleaning Instructions for Ingenico Payment Terminals](#)
- [Sanitation Guide for PAX Terminals video](#)
- [ATM Marketplace: National ATM Council releases COVID-19 safety guidelines](#)
- [NCR: POS & self-checkout hardware cleaning guide](#)
- [Gilbarco: Convenience Stores Stay Vigilant on Gas Pump Sanitation](#)