



## Cleaning And Disinfecting Credit Card Terminals

### **The Ah-ha Moment**

One thing that may not be top of mind is the role point of sale credit card terminals can play spreading the viruses like the coronavirus.

Everyday customer after customer will enter their PINs touching the same buttons, perhaps holding the terminal with their hands. Employees may hand terminals to customers, tear off receipts, contact the keys, or move it around on counters. One customer with an infection touching the terminal could infect dozens of customers and your employees who may inadvertently touch their face after contact with the terminal. Therefore it is essential that you clean and disinfects your card machines regularly to prevent the spread of disease.

Have a check reader? Even check readers aren't immune as employees interact with customers and potentially un-sanitized surfaces frequently between hand washings.

The best payments are online or contactless payments, but not all card terminals or payment processing systems are set-up for NFC payments.

Modern payment processors offer stand-alone digital payment solutions that make it easy for your business to accept digital or online payments.

### **Step-by-step cleaning process**

**Necessary Cleaning** - when cleaning your credit card terminals, you first need to remove dust, debris, grime, and other accumulated dirt. A clean disposable cloth and a small cup of warm water with a small amount of liquid dish detergent dissolved will handle the surface grime, but won't kill the germs – bacteria or viruses. Canned air is useful for removing debris between the keys. Card reader cleaning cards clean internal mechanisms and are available from a wide variety of online sources.

**Disinfecting** – The best method for disinfecting terminals is to use disposable disinfectant wipes for electronic devices. A close second is a disposable cloth sprayed with disinfectant cleaning spray for electronics. Caution should be used in using general-purpose disinfecting wipes as could contain high levels of alcohol that could damage the protective coating smart terminal's screens. The keys on credit card terminals with keypads might require both canned air and small content swaps sprayed with an electronics disinfecting spray to ensure the surfaces are sanitized.

As an additional precaution, you could use a UV light sanitizer, which kills 99.9% of the bacteria on exposed frequently touched surfaces.

It is always a good idea to check with the terminal manufacturer to ensure the cleaning chemicals you intend to use are safe to use on your particular terminals, especially if this is the first time you are cleaning your terminal. Using unapproved methods or chemicals may void your equipment warranty or damage the equipment.

### **Things You Should Never do.**

- Never spray any liquid directly on your POS credit card terminal.
- When using disposable wipes, remove excess fluid, excess fluid could drip into openings in the reader and damage it.

### **What You Should Always do,**

- Collect all your cleaning supplies, including disposable gloves, before getting started.
- Wash your hands thoroughly and slip on a pair of disposable gloves onto your hands.
- Turn-off the device and unplug and from the charger from the terminal or disconnect from the electrical outlet or network cable, if applicable.
- Clean swipe and dip slots as per manufacturers' recommendations and with approved methods.
- Reconnect the device to power and network, then turn on the card reader.
- Throw away disposable items, including gloves when finished cleaning.
- Wash your hands afterward.

### **How Often to Clean?**

Ideally, the card terminal should be cleaned after each customer use; however, that is often not practical. Readers and swipers should be cleaned a minimum of three times a day. For frequent cleanings, use a UV light sanitizer, which kills 99.9% of the bacteria on exposed frequently touched surfaces.

### **Hacks to prevent the spread of germs**

If after each customer cleaning isn't practical, here are some hacks for you to consider:

- Keep your credit card terminals out of the customer's reach. When customer choose to pay by card encourage them to use a contactless card for payment while an employee holds the terminal.
- Have card reader dedicated for lower dollar amount payments. Use contactless or NFC for higher amounts via Apple Pay or Google Pay which do not have strict transaction limits. If you've installed a mobile wallet limit on the terminal, consider removing it
- For customers who can't pay via contactless, hand the terminal to the customer for a dip and swipe payments and sanitize the terminal before its next use.
- Touchscreen smart POS terminals can be used with a screen protector. Screen covers can be removed with general sanitizers without damaging the terminal.
- Some card machine terminals have keypad protectors you can purchase. These pads designed to protect the terminal from liquids can also be a protection against the spread of disease. Keypad protectors are easy to remove and sanitize off terminal without the need to turn off the terminal or disconnect it from power or the network.
- Make sure you have a clear hand washing policy and card reader policy in effect for your employees to follow to safeguard everyone's health.