

Cleaner Payment Experiences for Merchants

Best Practices Checklist

The COVID-19 pandemic has raised everyone's awareness of the need to adopt **cleaner payment experiences** to avoid coronavirus spread. Digital and contactless payments have come up as a new option for consumers who are much more conscious of what they touch and their personal health. According to **RTi Research**, "With many people viewing money as unclean and potentially infected with COVID-19, there has been an increase in contactless payment usage!"¹

As a response to the pandemic, Latin American & Caribbean consumers are exercising cleaner payments practices and changing their preferred payment method from cash to debit card. During COVID-19, **"72% of consumers prefer using debit cards, 63% credit cards, above 44% that prefer cash"**.²

SOURCES:

1. Here's How Consumers are Responding to COVID-19, March 31, 2020. RTi Research made to American consumers.

<https://www.paymentsjournal.com/heres-how-consumers-are-responding-to-covid-19/>

2. C-Space, Latin America & Caribbean Consumer Community, April 2020. 400 interviews made in 7 Latin American & Caribbean markets (Brazil, Mexico, Argentina Colombia, Peru, Chile & Dominican Republic).



10 Recommendations to provide cleaner payment experiences

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1. Prepare the store before you receive clients providing payment acceptance signage from the door to the checkout point.

2. Clean and disinfect terminals frequently using a cloth or wipe to avoid spraying any product directly onto the terminal. Also communicate the cleaning procedures.

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- 3. Provide sanitation options for consumers to use in-store**, such as hand sanitizer, masks, and even disposable gloves.
- 4. Protect employees and customers from each other while **engaging in face-to-face transactions with acrylic shields.****
- 5. Place contactless POS terminal within customer's reach.**
- 6. Encourage consumer to tap or insert their own card when possible**, whether they choose to pay with contactless, or by chip and pin. It is important for staff members to avoid handling customer cards if possible.
- 7. If permitted, **program POS terminals to not prompt for a signature** to reduce the need for customers to touch POS terminals. Make sure you know what the limits are for transactions that do not require ID, PIN or signature, by asking your acquirer.**
- 8. Make sure cashiers **promote contactless payments** and are knowledgeable about how to **accept mobile, QR code and app payments.****

- 9. Encourage new shopping experiences, such as buying online, pick-up in store, drive-thru, delivery, walk-in & take out.** This can help you offer a consistent omnichannel experience.
- 10. Promote your business online by communicating discounts or promotions** to amplify consumer reach and influence their purchasing.

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