



Central Bank of The Bahamas Health and Safety Directives for Cash Handling and Point of Sales Payments.

COVID-19: Be Sanitary—Not Fearful

Due to workplace health and safety concerns surrounding the Novel Coronavirus (COVID-19), the Currency Department of the Central Bank of The Bahamas consulted with its international partners to co-opt and develop guidance and recommendations for financial institutions, businesses and the general public around sanitary practices for cash handling and processing; and for electronic point of sales transactions.

In-House Practices at the Central Bank

In internal operations, the Central Bank has always followed sanitary cash handling practices. These are being augmented, in light of COVID-19.

General Health and Safety Measures Pre-COVID-19 (Standard Operating Procedures)

1. It was mandatory, and strictly enforced, that staff wore protective lab jackets while working in cash secured areas.
2. The Bank has always provided protective eyewear, facemasks and gloves for staff. While use was optional, staff were encouraged to wear the full complement of safety gear.
3. The Bank has always maintained a supply of disinfectants and chemicals to clean work surfaces.
4. Staff were always advised to wash their hands following cash related activities. However, this was never supervised.
5. Exceptional care was always taken when handling banknotes suspected to be damp, mold infested, excessively dirty, or bearing unknown chemicals or substances such as blood.

Enhanced Health and Safety Measures Since March 2020

1. It is now mandatory that staff working in cash related areas **must** wear surgical facemasks, gloves and protective eyewear. These items are no longer elective.
2. Staff must use a new, disposable lab jacket each day.
3. Surfaces in cash related areas must be sanitised at the end of each operation, using disinfectant wipes. These include workstations, desks, door handles, computer keyboards, etc.
4. Staff **must** wash their hands regularly to reduce the transfer of germs that may linger on banknotes or surfaces where cash was present; and following every instance in which banknotes



were handled or surfaces touched. Erected signs reinforce the increased safety measures, including the frequent washing of hands.

5. Contaminated banknotes, if discovered, must be handled with due care, avoiding direct contact with body parts.
6. Staff are encouraged to avoid touching their face, ears and mouth during the course of the day, and especially after handling banknotes.
7. Staff are encouraged to take vitamin supplements to boost their immune systems.
8. Staff must report any signs of respiratory illness or fever. They are not permitted to stay at work or return to work while unwell.

Advice for the Public and Financial Institutions

Financial institutions, businesses and the general public may wish to adopt sanitary practices from the recommendations below, as cash is handled or processed. Good sanitation should also be observed for electronic transactions, particularly on points of sales (POS) devices and automated banking machines (ABMs).

Cash (Banknotes and Coins) Health and Safety Tips for Financial Institutions and Businesses

1. Persons processing cash (cash handlers) should wash their hands with soap and water regularly. That is, at intervals during and after handling of banknotes and coins. Using a hand sanitiser of at least 60 percent alcohol concentration is also effective.
2. Cash handlers should avoid touching banknotes and then touching their eyes, nose, or mouth areas.
3. Cash handlers and the public should avoid “licking” their fingers to aid in the manual banknote counting/sorting process.
4. Where possible, business/financial operations should minimize the number of shared users of cash handling equipment (such as note counting machines) and perform regular wipe downs of the equipment before, during, and after daily operations.
5. Work surfaces that may be exposed to banknotes and coins should be disinfected regularly—at least daily and at greater frequency during the day for intensive operations.
6. Where possible, especially in non-customer facing areas, cash handlers should wear appropriate, protective gear including, gloves and surgical masks.
7. Employees should avoid sneezing or coughing onto banknotes. Always follow public health guidance on the safe ways to cough or sneeze.



8. Contaminated banknotes should always be handled with care, to avoid contact direct with exposed parts of the body.
9. All public facing areas should be disinfected regularly, at the beginning, during, and the end of operations, without causing alarm to patrons/customers.
10. Rules should be strictly enforced to keep sick employees at home and away from the workplace.
11. Employees should minimise or avoid sharing common workplace items like pens, pencils, notepads, computers and telephones.
12. Limit meetings, where possible. Communicate by e-mail, telephone or other virtual means.
13. Disinfect phones deployed in public areas regularly; as well as other office and personal devices exposed to hand use.
14. Avoid the overcrowding of stores and areas around counters and point of sales kiosks. Streamline the number of customers entering stores or branches at any one time.

Public Advisory

1. Wash hands regularly (or use an alcohol based sanitiser), and clean/disinfect work surfaces during and after the handling of banknotes. Banknotes generally pass from hand to hand and may carry germs from person to person.
2. Avoid touching banknotes and then touching the face, nose, mouth, or ears without having first washed or sanitised your hands.
3. Avoid “licking” fingers to aid in the manual counting and/or sorting of banknotes.
15. Avoid sneezing or coughing onto banknotes. Always follow public health guidance on the safe ways to cough or sneeze.
16. Avoid bringing cash into contact with commonly used household surfaces such as kitchen and bath countertops, dining tables, etc. Keep wallets and handbags off these surfaces as well.

Handling of Electronic Payments

1. Individuals should consider using a stylus, pens, pencils or other devices to input pin codes on ATM machines and point of sales (POS) systems.
2. Individuals should limit the use and handling of their credit and debit cards by cashiers and store personnel at payment stations. They should ask to swipe or insert and remove the card themselves. They should sanitise their hands after completing their card payments.
3. Contactless payments should be used or facilitated whenever the option is available and enabled. Again, the public should ensure that they have minimal contact with POS systems, where possible.



4. Businesses and financial institutions should disinfect equipment regularly that is used by the public, such as credit/debit card machines and ABMs. Hourly would not be considered too often.

A Final Note

Cash handlers will touch banknotes more frequently than the average person. The advice around frequent hand washing and avoiding touching of the face is particularly important for these individuals. With safe, sanitary practices, the risk of contracting the COVID-19 from the normal banknote handling processes is low in comparison to the background threat posed by airborne particulates or general unsanitary behavior.

Most transmissions of the virus are thought to be the result of person-to-person contact. Experts from the U.S. Centers for Disease Control and Prevention (CDC), the World Health Organisation (WHO) and Bahamian public health officials have emphasised the importance of social distancing to minimise this risk. They have also emphasized the benefits of regular hand washing; avoiding touching of the face (specifically the eyes, nose, and mouth, where the virus can enter the body); and practicing good respiratory hygiene, such as coughing or sneezing into a tissue that is immediately disposed of.

19th March, 2020



CENTRAL BANK OF THE BAHAMAS HEALTH AND SAFETY TIPS – Quick Pointers

Central Bank of The Bahamas provides the following safety tips and cautions for cash handlers. They also apply for those performing cash and electronic payment transactions.

The public is being advised to exercise caution and not fear. The Bank will continue to provide helpful updates from time to time in the best interest of the public.

Tips	Cash Handlers	Commercial Banks	Public
Wash hands frequently (during and after handling of banknotes)	X	X	X
Avoid touching the face, mouth, ears, nose and other body parts (particularly after handling banknotes and coins)	X	X	X
Minimize shared use of cash handling machines (clean and disinfect between users)	X	X	
Disinfect work surfaces and payments or cash processing machines regularly	X	X	
Disinfect public areas regularly (door knobs and handles/desks, workstations/laptops/public entrances and exits)	X	X	
Avoid use of shared work place materials like pens, pencils, notepads, telephones	X	X	
Use contactless payments where available and enabled		X	X
Use a stylus, pen, pencil or similar equipment to pin codes on ABM and point of sales (POS) equipment		X	X
disinfect ABMs and POS systems regularly	X	X	
Keep cash, credit cards and debt cards off kitchen and bath counters, and off dining tables	X	X	X

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