

A Merchant's Guide for Managing Your Business During the Coronavirus Outbreak



What you can do to help keep your customers and employees safe during the COVID-19 outbreak.



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On March 11, 2020, the World Health Organization (WHO) announced that the novel coronavirus (COVID-19) had reached pandemic levels as the number of worldwide cases soared over 100,000. As of March 12, the Centers for Disease Control and Prevention (CDC) announced that in the U.S., the states with the most reported cases were Washington, New York, California, and Massachusetts.

The impact that the rapid spread of the coronavirus has had on communities all across the U.S. is both alarming and frustrating, touching nearly all aspects of daily life and commerce—including schools, houses of worship, transportation, entertainment, food service establishments, and more. As the coronavirus continues to evolve, many municipalities are requiring storefront businesses to limit their hours of operation or even close, and this trend is likely to continue. Retailers in all industries are affected, but this can be especially problematic for restaurants, bars, and other businesses that rely on foot traffic.

While the situation may feel overwhelming, there are things you can do to mitigate negative business outcomes due to the virus, such as implementing rigorous sanitation procedures at your place of business and making adjustments to the way you accept customer payments. The sooner you take action on the things under your control, the better your chances of avoiding problems caused by the virus.

Here are some ways that all businesses—both brick-and-mortar and e-commerce/card-not-present—can help protect the health and well-being of their staff and customers.

Tips for Brick and Mortar and E-Commerce Businesses

Send an Email

Send an email to your customers, suppliers, and other business partners informing them about the steps you are taking to protect the health and safety of all who interact with your business. The people and businesses you work with will appreciate knowing that you are taking a responsible, proactive approach to the outbreak.

Cleaning Procedures

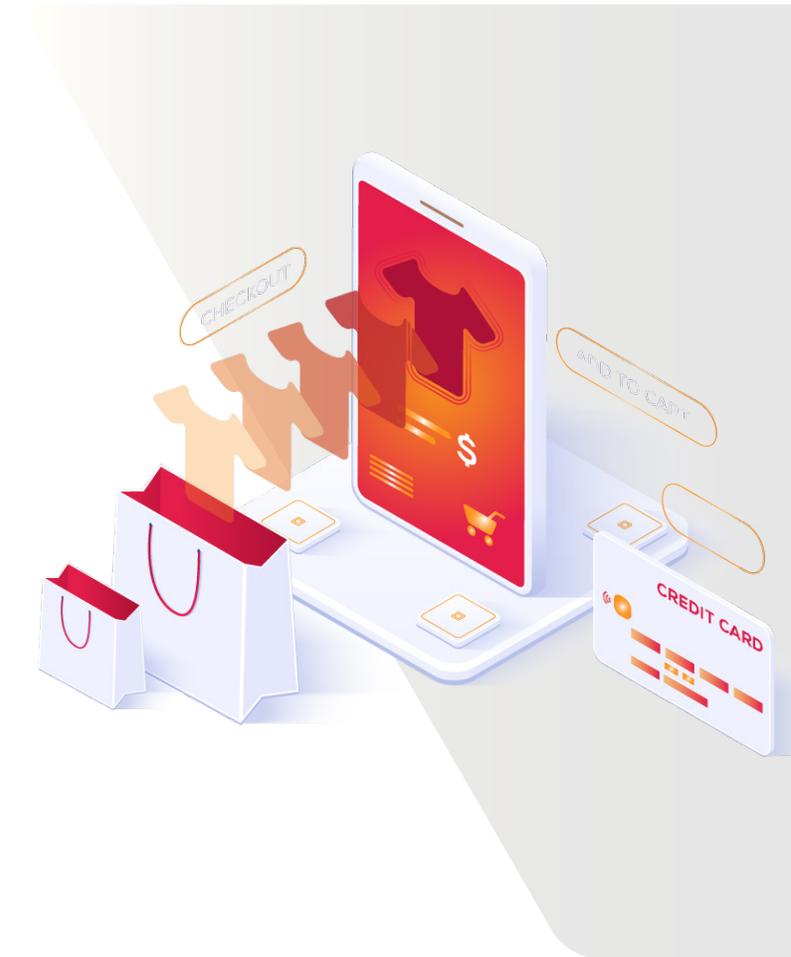
Implement rigorous cleaning and sanitation procedures. Check out [cdc.gov](https://www.cdc.gov) for guidelines.

Protect Yourself

Avoid touching your eyes, nose, and mouth with unwashed hands.

Protect Others

Cover your nose and mouth with a tissue when you cough or sneeze and dispose of the tissue properly.



Stay Home

Encourage your employees to stay home when they are sick to avoid infecting others.

Implement Telecommuting

If possible, consider implementing remote working options for your employees.

Tips for Brick-and-Mortar Merchants

In addition to communicating what your business is doing in response to the virus and promoting healthy workplace habits, here are some changes for storefront merchants to consider.

Do you accept cash payments?

It's illegal in some municipalities to refuse to accept cash; however, you could offer an incentive to your customers to [pay electronically](#) instead.

Are you set up to process card-not-present transactions?

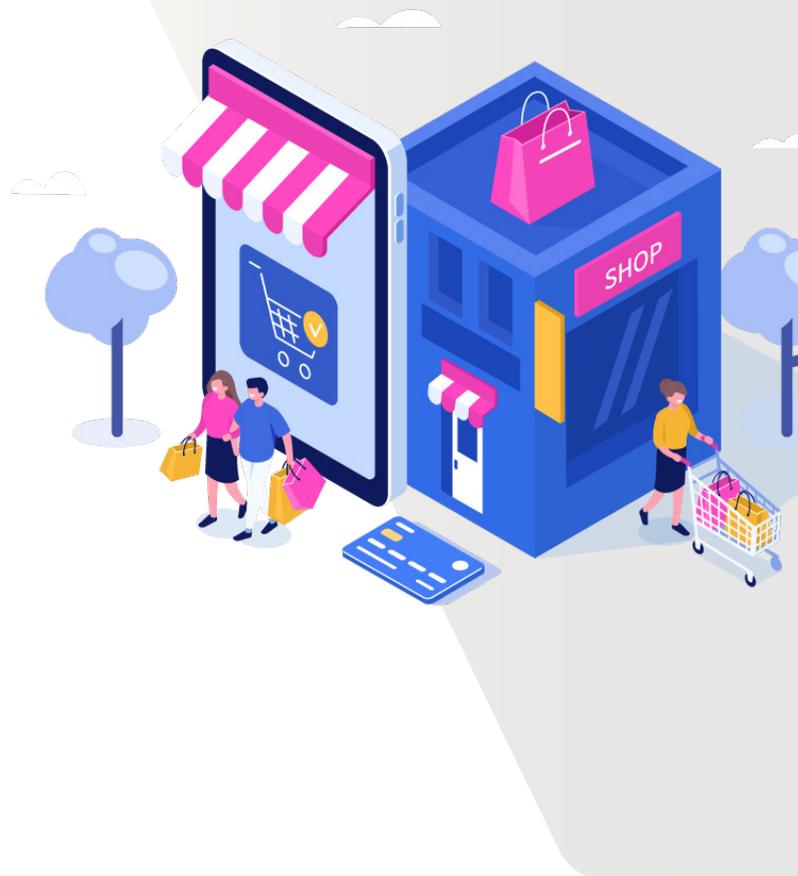
If not, this would be a good time to set up an [e-commerce](#) website or virtual payment terminal, or or an [interactive voice response](#) (IVR) solution so you can accept payments over the phone.

Contactless payments

If you currently accept EMV chip-card payments, consider upgrading your equipment to use [contactless payment technology](#), as this payment method eliminates human touch and is therefore more sanitary.

Protective equipment covers

Invest in PIN pad and terminal covers to protect your payment terminals and POS devices.



Does your restaurant offer carry-out orders or delivery service?

If not, consider adding these services so you can continue serving your customers in the event that your restaurant is ordered to close. There are a number of [point-of-sale](#) (POS) integrations and [mobile apps](#) available that make it easy to handle carry-out and delivery meals.

Cleaning Guidelines for Storefront Businesses



In a retail environment, business owners need to step up their efforts to protect their customers and employees. Cleaning is the first and biggest step to keeping your store and its staff and visitors healthy. While cleaning with detergents removes food, soil, grease, and other types of debris from surfaces, it does not, by itself, reduce the number of germs on a surface to a level that is unlikely to transmit disease. That's where sanitizing and disinfecting come in.

The terms sanitizer and disinfectant are often used interchangeably, but they are not the same—and depending on the type of business you have, it's important to know the difference. Sanitizers are products that use heat or chemicals on an already clean surface to reduce—but not eliminate—the number of microorganisms on surfaces to levels that are considered safe by public health codes or regulations. Disinfectants are products that actually destroy or inactivate infectious fungi, bacteria, and viruses on non-porous, inanimate surfaces, such as plastic or metal (note: be sure to purchase a disinfectant product from the Environmental Protection Agency's [approved list of disinfecting products for COVID-19](#)).



Cleaning is the first and biggest step to keeping your store and its staff and visitors healthy.

Here are some simple and effective steps you can take in your store to fight the spread of disease.

Clean and sanitize or disinfect all high-touch surfaces:

- Entry doors
- Shopping carts and baskets
- Doorknobs
- Handles on cooler doors and food display cases
- Checkout countertops and check-writing surfaces
- Drink dispensing stations
- Countertop terminals and hand-held POS devices
- Cash registers and ATMs
- Store phones and intercom systems
- Laptop and desktop keyboards
- Tablets and smartphones
- Self-service checkout terminal keypads
- Restroom door handles
- All restroom fixtures and surfaces

Train your employees regarding the importance of maintaining robust sanitation practices and provide checklists to help them follow specific cleaning and sanitizing procedures.

Post notices at the entrance to your store informing customers about enhanced cleaning and sanitizing procedures, the availability of certain products or services, and any changes to the types of payment methods you accept, such as cash.

Establish frequent cleaning and sanitizing schedules for all high-touch, high-traffic areas of your store, including back office and storage areas.

Post reminders throughout your store about the importance of following CDC guidelines such as frequent handwashing and practicing social distancing to prevent the spread of the virus.

Use only food-safe sanitizing products on surfaces that come in contact with food items.

Food service workers who run cash registers should always wear plastic or vinyl gloves while cashiering and must change gloves when switching between handling food and customer payments. Encourage all employees to wash their hands frequently for at least 20 seconds and dry with paper towels.

Provide hand sanitizer at the checkout counter, employee and customer restrooms, and throughout the store.

Use disinfectant wipes instead of sprays or liquids on all electronic devices. After applying a disinfectant product, let the surface air dry.

Discontinue allowing the use of refillable mugs and cups at self-service beverage dispensers.

Mop floors with a mixture of 1 tablespoon of bleach per 1 quart of water.

Regardless of what type of sanitizer or disinfectant you use, be sure to follow these general rules:

- Always wear protective gloves when working with disinfectants and other cleaning products.
- Never mix bleach and ammonia—doing so creates chlorine gas!
- Always follow the manufacturer's directions when using EPA-registered sanitizers or disinfectants, including how long it needs to remain wet on the surface, whether it should be diluted or used full strength, and if the area needs to be rinsed.
- After applying sanitizers or disinfectants to surfaces, do not wipe the area dry; unless otherwise indicated by the manufacturer, let the surface air dry instead.

Final Thoughts

The impact of this virus has the potential to cause severe economic hardship, so it's important for all of us to stay abreast of the ever-changing situation. Now is the time to make plans for protecting ourselves and our families, as well as other at-risk populations, and to support our local businesses and community organizations.

But most importantly of all, we should practice some well-deserved self care and remember to reach out to friends and family who may be struggling during this time of uncertainty. Take advantage of all the ways technology helps us stay connected—send an email, write a text message, or launch a video chat. You can even do it the old fashioned way by sending a letter through the mail or making a phone call! The point to remember is that with the help of our colleagues, families, and loved ones, we can get through this unsettling time and look forward to enjoying better times ahead.



Information Resources

See the [WHO](#) website for updates about the current global status of the outbreak. For U.S. information, go to the [CDC](#) website. You can also visit your county and state health department websites for up-to-date information about local efforts to contain the virus, as well as the following organizations for guidance and resources:

- [Salvation Army](#)
- [U.S. Department of Health and Human Services](#)
- [Small Business Administration](#)