



9802-12 Baymeadows Road, #196 | Jacksonville, FL 32256 | O (904) 683-6533 | F (904) 425-6010

EMAIL [mail@natmc.org](mailto:mail@natmc.org) | WEBSITE [www.natmc.org](http://www.natmc.org)

March 9, 2020

Dear WHO Ethics Representative:

This is written to take serious issue with an unnamed WHO representative's recent declaration published on March 2<sup>nd</sup> in The Telegraph, and picked up widely by all U.S. media outlets, advising the public to use "contactless" payments and to treat cash as a higher level exposure threat than other forms of payment.

This overly broad/simplistic statement ignores inherent differences between U.S. currency and other world currencies and contradicts available scientific research. (See Examples of Research Findings Excerpted in Attached Compilation.)

U.S. currency is composed of 75% cotton and 25% linen, unlike other world currencies, which are typically composed of wood pulp materials that comprise standard paper. This is an important distinction, given available scientific research that indicates COVID-19 type viruses live much longer on hard surfaces – such as plastic charge cards, point-of-sale terminal buttons, and cell phones – versus fabric-like surfaces made of materials such as those used in U.S. bills.

Moreover, U.S. availability and use of contactless payments is far less than other countries; it is much more a real world choice here as to whether to use paper currency, swipe/insert a plastic charge card or touch the buttons on a Point-of-Sale terminal (either with one's fingers or on a much more limited basis with a plastic card or one's phone for "tap and go" (not true "touchless" – still providing an opportunity for plastic-to-plastic virus transmission).

Again, given the research regarding the relative lifespan of COVID-19 like viruses on plastic surfaces versus softer fabric surfaces, it is disingenuous and ethically improper to send out a uniform worldwide message such as WHO has issued, without noting the scientific research findings that suggest the COVID-19 virus is likely to live much longer on a plastic card/POS device...or one's cellphone...than on a U.S. currency note.

We wholeheartedly concur that the public should take due care and precautions when handling paper currency in the U.S., given cash's broad circulation among the public. However, this handling/risk must be put into perspective as against the exposures undeniably present with other payment methods, given the fact that the plastic surfaces involved with charge cards and POS terminals provide longer lived surface environments for viruses than offered by the surface/composition of U.S. currency.

Using a charge card in the U.S. today typically means inserting, swiping &/or handing the card over to a retail clerk/server...then pressing plastic buttons or a screen on a POS device...and then taking your card back... This real world charge card experience is certainly no less a "safe" transaction than paying with cash...and these facts need to be properly addressed vis a vis WHO's earlier overly broad and unrefined statement on this subject.

As such, we would accordingly respectfully request that WHO issue an immediate clarification of its earlier statement to more properly inform the public in America, based upon the available scientific

research indicating the longer surface lifespan for these types of viruses on plastic surfaces vs. the cotton/linen currency we have with U.S. currency.

We would also ask that you please provide us with clear “safe handling” guidelines for U.S. currency that our industry members can use and follow, to help further reduce any exposure associated with the continued circulation of U.S. notes by our sector. This is especially important given the fact that many millions of Americans rely exclusively on cash as their only available payment method, including our most vulnerable senior and economically disadvantaged citizens.

Please contact the undersigned should there be any questions and to follow up on the above requested safe cash handling guidelines.

Thank you in advance for your kind consideration and prompt action to correct the current public misperception regarding the COVID-19 risk associated with different forms of payment in the U.S.

Sincerely,

Bruce Renard

