

Tips For Keeping Your Debit And Credit Cards Clean

As we work to reduce the spread of COVID-19 with social distancing and other health-promoting behaviors, you may want to consider the germs hiding in your wallet after purchasing groceries, takeout food, or a trip to the pharmacy. Many people think money is the dirtiest item in their wallet, but your debit and credit cards could be carrying more germs than money, depending on what they've come in contact with and how often you use them.

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The following are some tips for keeping your debit and credit cards clean to help protect yourself and others from potentially harmful germs in your wallet.

How to Clean Debit and Credit Cards

Luckily, plastic debit and credit cards can be disinfected using items you likely have at home. An antibacterial wipe or an alcohol-based cleaner, such as rubbing alcohol, will do the trick. If you use a liquid disinfectant, spray it on a cotton ball or paper towel rather than directly on the card. Gently wipe both sides of the card with the cleaning agent and wait for the card to dry before using or returning it to your wallet.

If you don't have an antibacterial wipe or alcohol-based cleaner at home, you can use a touch of hand or dish soap with warm water to clean your debit and credit cards. Either run the card under the sink with soap – similar to the way you wash your hands – or add the soap to the card and wipe both sides with a damp towel.

Cleaning the Card's Chip and Magnetic Strip

Each part of plastic debit and credit cards are designed to be water resistant, which means you can clean the chip and magnetic strip just like you would the rest of the card. However, submerging the card under soapy water for hours or scrubbing the card too hard with cleaner can damage the chip and magnetic strip over time. It's important to be gentle when cleaning your card and ensure the card's chip and magnetic strip dry completely before your next purchase or the card goes back in your wallet.

Minimize Spreading Germs from Your Debit and Credit Cards

Each in-person transaction you make with your debit and credit cards can require several people to touch your card. Even if you pay by inserting the card's chip, hundreds of other cards may have touched that same space before yours and you might also be asked to type your PIN or sign at the transaction terminal. To help reduce the spread of germs when you pay with your debit and credit cards, consider cleaning them regularly and wash your hands before shopping and after the transaction.

One of the most effective ways you can ensure your debit and credit cards aren't spreading or bringing home unwanted illnesses is by enrolling in your bank's [Mobile Wallet](#). This feature allows you to make contactless payments using your mobile device, rather than swiping or inserting your card. However, the [Centers for Disease Control and Prevention](#) (CDC) still recommends washing your hands after visiting a public place, and touching gas pumps and shopping carts to help ensure your safety.

Contactless Payment Solutions

PlainsCapital Bank takes the health and safety of our customers, community, and employees very seriously. We offer [contactless payment solutions](#) as well as [online and mobile banking solutions](#) to decrease the spread of COVID-19 and other harmful illnesses. To get started or learn more, please contact us at 866.762.8392.