

GARAGE SALES

How to Take Cards and Stay Safe

Many retail locations have stopped accepting cash as COVID-19 spreads. It's easy to make your garage sale cash-free (and germ-free), too.

THE FACTS

The Centers for Disease Control and Prevention says that, to keep safe, you should stay 6 feet away from people you don't live with, wear face coverings and avoid sharing common equipment like computers, phones or cash. These are all pretty hard to do at a garage sale.

AVOIDING CASH

This part is easier than you think. There are lots of software and apps out there that make accepting credit or debit cards easier than ever. Pick a few services, including some contactless services such as Venmo, CashApp or Paypal, and create an account. You may need to link your bank account, and there may be some trial deposits. You may also have to receive a card swiper to plug into your phone. Plan ahead; this isn't something you can do the day of the sale.

Customers will then either swipe or tap their credit cards



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on your phone or tablet to make the sale. With some apps, you can even just use your email address to transfer money.

KNOW YOUR APP

Whichever apps you choose, and you should choose more than one, play around with them before your

sale. Get to know how to make a sale and how to issue a refund. If you have to accept a payment from someone, you should do that before the

buyer leaves your sale.

Ask friends and family what apps they use and practice transferring money to friends, accepting money from friends and transferring it to your bank account. Make note of how long each transaction takes so that you know before the day of your sale.

FEES

Be aware that some apps charge fees for each transaction. A typical fee for a credit card transaction is about 3%. If you don't get the card reader and want to enter the credit or debit card number manually on your device, you'll likely be charged a higher fee. Cash transfer sites tend to be free, but there are generally more steps involved in using them. Read the fine print on whichever apps you choose and make sure you understand the fee schedules.

ADVERTISE THAT YOUR SALE IS CASH-FREE

Let people know that your sale is cash-free. Research shows that consumers tend to spend more when they use cards to pay; a 2017 survey by the Federal Reserve Bank of Boston shows that the average cash transaction is \$22, which the average non-cash payment is \$112. Plus, it may give people more confidence that your sale is safe and healthy.

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SELLER'S TIP

Keeping your Sale Safe

Place hand sanitizer around your garage sale for shoppers to use. Regularly wipe down tables and items with sanitizing wipes or spray with a sanitizing spray, especially popular items that seem to be getting a lot of attention. Space out your tables and displays so that shoppers can easily maintain a 6-foot distance.

AD SPACE