

PARCHMENT COMMUNITY LIBRARY CREDIT AND DEBIT CARD ACCEPTANCE POLICY

For the convenience of its patrons the Parchment Community Library provides the option of paying for library bills, fines, fees, and sale items with a credit card or a debit card.

The Library accepts Visa, MasterCard, and Discover cards. The Library will not accept American Express cards. The Library is subject to compliance with all laws, statutes, and reasonable terms and conditions associated with accepting these cards. At no time does the Library store credit or debit card information. The information collected is only made accessible to authorized credit card vendors to complete the transaction. This service can only be used for processing credit and debit card payments and may not be used to provide a cash advance. If the internet or equipment are down, credit and debit card payments will not be accepted during that time.

Credit or debit card payment will not be accepted under \$1.00 total. The Library does not charge a fee for credit or debit card use.

Credit and debit card payments must be made in person with card present at the Checkout Desk. Charges can be made only by the person named as the cardholder on the card; the person presenting the card may be asked to present a photo ID. The patron must swipe their own card. Credit and debit card payments will not be accepted by telephone, fax, mail, or e-mail.

Library staff members have the right to refuse a credit or debit card. In the event that a card payment is unable to be processed, the Library will attempt to notify the patron using the contact information provided. In any event, the patron remains solely responsible for the payments due.

Patrons using a credit or debit card will be asked to sign a receipt from the transaction. The patron will be given a paper receipt or an e-mailed receipt from the transaction upon request and the Library will keep the signed receipt.

The Library will accept credit card payments for the following library charges:

- Fines
- Lost or damaged materials replacement
- Replacement library card charges
- Collection agency fees
- Computer print fees
- Fax fees
- Photocopier fees
- Book sale purchases
- Book bags, earbuds, and similar items
- Program registration fees

Patrons who have paid by credit or debit card for lost materials and subsequently found and returned them will be issued a refund following the guidelines established in the Circulation Policy. The typical refund will be paid by check.

Occasionally a customer may dispute a credit card transaction, leading to a chargeback to the library. If a chargeback occurs, a library staff member will be responsible for notifying the Library Director and for providing the appropriate supporting documents to resolve the chargeback.

Adopted 5/22/2018