



LIBRARY CREDIT AND DEBIT CARD POLICY

The Marion Community Library accepts credit and debit cards as a form of payment for fines, fees, or donations by adults aged 18 and older. A third-party provider (Square, Inc.) is used to process the transaction. Payment via credit/debit card can be made at the main circulation desk. Square, Inc. works with any US-issued and most internationally-issued magstripe or chip cards bearing a Visa, MasterCard, American Express, Discover, JCB, or UnionPay logo. The minimum to use a credit/debit card for payment is \$5.00. The Library requires full payment of any outstanding bills when a patron uses a credit/debit card for payment to the Library.

The following may be paid for via credit/debit card:

- Faxes, copies and computer printouts
- Lost and/or damaged material (Marion Community Library items only)
- Bags, stickers, ornaments, and other library merchandise
- Donations to the Marion Community Library.
- Non-Resident Fees

Security

The Library reserves the right to refuse service or cancel transactions at any time if fraud or an unauthorized or illegal transaction is suspected. If card and receipt signatures do not match, library staff will ask for government issued photo identification to verify the cardholder. Unsigned cards will not be accepted. Completion of a payment transaction is contingent upon both the authorization of payment by the applicable credit card company or financial institution and acceptance of payment by the Library. In the event that a credit/debit card payment is unable to be processed, the patron will be responsible to provide payment via cash or check for all amount due.

Prohibited Credit/Debit Card Activities

The Library prohibits certain credit/debit card activities that include, but are not limited to:

- Accepting payment cards for cash advances or cash back
- Adding a surcharge or additional fee to card transaction
- Refunds in excess of the original amount paid
- Payments over the phone or via email
- Split-tender transactions

Payment Receipts

The patron will receive a paperless receipt by entering your email address during the transaction. Your email address will not be shared.

Chargebacks/Disputes

In the event that the Library is notified of a dispute, the Director and Treasurer will investigate the transaction and respond as necessary.

Privacy Statement

We respect your privacy! Credit/debit card transaction details collected are encrypted at point of swipe. Square, Inc. complies with all required PCI-DSS (PCI-DSS stands for Payment Card Industry Data Security Standards). For more information, please see <http://squareup.com/security>.

The Library will have access to the last four digits of the credit/debit card number used in the transaction only. The Library does not retain payment card data on the mobile device or within the application. This information will only be used for transaction retrieval. This information is kept private and is not used for any other purpose. Transaction information is available until the Library terminates its account with Square, Inc. For information regarding how Square, Inc. uses your information, refer to the Square, Inc. privacy policy at <https://squareup.com/legal/privacy>.

Disclaimer

By processing, you agree to accept and assume all risks and responsibilities for the losses and damages that may arise from your use of this payment service and release the Marion Community Library from all liability.

Policy created 03/07/2024

Policy approved by Marion Community Library Association Membership 03/13/2024