

Coleman Area Library

Credit Card and Debit Card Acceptance Policy

Credit Card and Debit Card Minimum Transactions

The Coleman Area Library (“Library”) will accept a credit or debit card as a form of payment for transactions of \$5.00 or more at the Library. Payment via credit/debit card can be made in person at the Circulation Desk.

The third-party provider (Square, Inc.) is utilized to process the credit/debit card transactions completed in the Library. The Library requires full payment of the transaction when a patron uses credit/debit for payment. Examples of eligible transactions include, but are not limited to, item replacement charges, print and fax services, donations, community room rental fee and similar library charges with a minimum cost of \$5.00.

To cover processing charges, the library will add a surcharge of 3% for eligible transactions for services.

The Library accepts Visa, MasterCard, American Express, and Discover.

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. The Library reserves the right to request government issued photo identification to verify the cardholder. 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 Library may hold the patron responsible to provide payment via cash or check for the full amount due plus any fees incurred by the Library.

Prohibited Activities

The Library will not:

- Accept payment cards for cash advances or cash back
- Discount fines or fees based on the method of payment
- Refund in excess of original amount
- Accept payments over the phone, via email or other methods requiring staff to manually enter card numbers
- Accept split-tender transactions (using two or more forms of payment)

Payment Receipt

The patron will receive a paperless receipt by entering a valid email address or mobile phone number during the transaction. A paper receipt will be provided by Library staff only upon request.

Chargebacks/Disputes/Refunds

In the event the Library is notified of a dispute, the Library Director will investigate the transaction and respond as necessary. In the event of a refund, it may take up to 14 days to process, as per Square, Inc.

Privacy Statement

The Library respects the cardholder's privacy. Credit/debit card transaction details collected are encrypted at point of swipe. Square, Inc. complies with all required Payment Card Industry Data Security Standards (PCI-DSS). For more information, visit <http://squareup.com/security>. The Library will have access only to the last four digits of the credit/debit card number used in the transaction. The Library does not retain payment card data on the mobile device or within the application. This information will be used only for transaction retrieval, 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 the cardholder's information, refer to the Squareprivacy policy at <https://squareup.com/legal/privacy>.

Disclaimer

By processing, the cardholder agrees to accept and assume all risks and responsibilities for any losses or damages that may arise from the use of this payment service and releases the Coleman Area Library from all liability.