



## Credit and Debit Card Policy

The Fox River Grove Public Library ("Library") accepts credit and debit cards as a form of payment for fines, fees, or donations. A third-party provider (Square, Inc.) is used to process the transaction at the Fox River Grove Public Library. Payment via credit/debit card can be made at the main circulation desk. The types of credit/debit cards accepted by Square, Inc. are: VISA, MasterCard, American Express, Discover, JCB, and UnionPay. The minimum to use a credit/debit card for payment is \$1.00. There is a \$1.00 fee to pay by credit/debit card, except for donations, when the donor will be invited but not required to pay the processing fee charged by Square. 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:

- Overdue fines
- Copies and computer prints
- Lost and/or damaged material
- Donations to the Fox River Grove Public Library. Donations to the Friends of the Library can be made via check or cash.

### 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. Library staff may ask for 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 patron will be responsible to provide payment via cash or check for all amount due.

### PROHIBITED CREDIT/DEBIT CARD ACTIVITIES

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

- Accepting payment cards for cash advances or cash back
- Discounting fines or fees based on the method of payment
- Adding a surcharge or additional fee to card transaction
- Refunds in excess of the original amount paid
- Payments over the phone or via digital communication
- Split-tender transactions

### **PAYMENT RECEIPTS**

The patron will receive a paperless receipt by entering your email address during the transaction. A paper receipt will only be provided by library staff upon request.

### **REFUNDS**

When a fine or fee has been paid using a credit/debit card and a refund is necessary, the refund must be credited to the account that was originally charged. Credit/debit card refunds cannot be made more than 60 days after the transaction. Refunds may take up to 14 days to process as per Square, Inc. If a refund is deemed necessary after the 60 days, a refund may be made via check issued by the Library. Refunds are made at the discretion of the supervisor on duty and are subject to approval by the Director.

### **CHARGEBACKS/DISPUTES**

In the event that the Library is notified of a dispute, the Director 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 <https://squareup.com/security>.

The Fox River Grove Public Library will have access to the last four digits of the credit/debit card number used in the transaction only. The Fox River Grove Public 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 Fox River Grove Public Library terminates its account with Square, Inc. For information regarding how Square, Inc. uses your information, refer to the Square 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 Fox River Grove Public Library from all liability.

**Approved July 18, 2018**