

Credit/Debit Card Acceptance Policy

Purpose

The Mount Clemens Public Library will accept a credit or debit card as a form of payment for transactions of \$2.00 or more at the Library. Payment via credit/debit card can be made in person at the Circulation Desk or online through the patron's library account.

The in-person third-party provider (Clover Network, LLC) 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, overdue fees, lost/paid materials, genealogy services, printing, collection fees, damaged materials, flash drive sales, tech lab expenses, and makerspace expenses with a minimum cost of \$2.00.

The Library accepts Visa, MasterCard, American Express, Discover and debit cards from an issuing bank.

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. A charge of \$30.00 will be applied to the patron's account for checks that have nonsufficient funds.

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
- Add a surcharge or additional fee to card transaction
- Refund in excess of original amount
- Accept payments over the phone or via email
- Accept split-tender transactions (using two or more forms of payment)

Payment Receipts

A paper receipt will be provided by Library staff upon completion of transaction.

Chargebacks/Disputes/Refunds

In the event the Library is notified of a dispute, Administration will investigate the transaction and respond as necessary. In the event of a refund, it may take up to 15 days to process, as per Clover Network, LLC.

Privacy Statement

The Library respects the cardholder's privacy. Credit/debit card transaction details collected are encrypted at point of swipe. Clover Network, LLC complies with all required Payment Card Industry Data Security Standards (PCI-DSS). For more information, visit <http://clover.com/security> and <https://www.clover.com/ca/small-business-resources/pci-compliance>. 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. 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 Clover Network, LLC. For information regarding how Clover Network, LLC uses cardholder's information, refer to the Clover Privacy Policy at <https://clover/privacy-policy>.

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 Mount Clemens Public Library from all liability.

