

## **Meredith Public Library Credit and Debit Card Policy**

The Meredith Public Library (“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 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 \$1.00. 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 (Meredith Public Library items only)
- T-shirts, earbuds, flash drives and other library merchandise
- Notary Services
- Donations to the Meredith Public Library.
- Non-Resident Fees
- Friends of the Library Donations. (The Library Trustees will write a check to the Friends at the end of each month for these donations.)

### **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.

## REFUNDS

When a 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 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 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 Meredith Public Library and Town of Meredith from all liability.