

## **Allegan District Library Credit and Debit Card Payment Policy**

### **Purpose**

Allegan District Library allows payment for select services, fines, and fees by adults aged 18 and older. Most consumer transactions are credit or debit transactions; allowing library members to pay for services, fines, and fees, bringing ADL in line with current service demands.

### **Guidelines**

- Allegan District Library currently uses a third-party provider (Square Inc.) to process transactions. Payment can be made at the main circulation desk in-person or online.
- Square, Inc. accepts VISA, MasterCard, American Express, Discover, JCB, UnionPay, Apple Pay, and Google Pay.
- The minimum payment amount to use a credit or debit card is \$5.00.
- The following may be paid for via debit/credit card:
  - Overdue fines
  - Lost or damaged materials
  - Copies or computer prints
  - Meeting room fees
  - Notary Public fee for nonmembers
  - Donations to the Library
- Payments to the Friends of the Library for items purchased from the used bookstore or programs put on by the Friends cannot be paid for with a debit/credit card.
- The Library reserves the right to refuse service or cancel transactions at any time if fraud or an unauthorized or illegal transaction is suspected.
- In the event that a refund is necessary, the refund will be credited to the account that was originally charged. Refunds must be requested within 60 days of the original transaction and may take up to 14 business days to process.
- Completion of a payment transaction is contingent upon the authorization of payment by the financial institution and acceptance of payment by the Library. In the event that a payment is unable to be processed, the patron will be responsible for the original charges via cash or check.
- By using this service the payee agrees to be bound by Square Inc.'s General Terms of Services, Payment Terms, and all other terms, policies, and guidelines applicable to the Services used.
- Square Inc.'s security information can be found at <https://squareup.com/us/en/security>.

### **Review**

This policy will be reviewed by the Budget & Finance Committee every three years.