

East Greenbush Community Library

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 Eastgreenbushlibrary.org
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POLICY NAME	Credit Card Transactions Policy			POLICY NO.	7
EFFECTIVE DATE	11/15/2016	DATE OF LAST REVISION	12/18/2018	VERSION NO.	2
APPLIES TO Apply group names to define applicable areas of staff.					
Staff	x	Patrons	x		
Board	x				

VERSION HISTORY				
VERSION	APPROVED BY	REVISION DATE	DESCRIPTION OF CHANGE	AUTHOR
1	Board	11/15/2016	Adoption	Michael Poost
2	Board	12/18/2018	Revised & Amended	Michael Poost

Policy

Policy Statement

For the convenience of its patrons, the East Greenbush Community Library provides the option of paying Library bills and fines by credit or debit card. Payments are encrypted to protect financial information. Credit card data is not retained by the Library.

General Guidelines

Credit cards may be used to pay for fines, fees, and donations payable to the East Greenbush Community Library. The East Greenbush Community Library accepts VISA, MasterCard, American Express, Discover, JCB, and UnionPay. The Library is subject to compliance with all laws, statutes, and reasonable terms and conditions associated with accepting these credit cards. Cash advances or cash back transactions are prohibited.

The Library does not charge a fee for credit card use. The Library reserves the right to refuse service or cancel transactions at any time if fraud or an unauthorized or illegal transaction is suspected.

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. If a credit/debit card payment is unable to be processed (rejection or otherwise), the patron will still be responsible to provide payment.

Refunds

Refunds for lost materials paid by credit card will be issued through the Library's Accounting Office. Refunds will be issued to the original credit card. Refunds for lost materials are given following the guidelines established in the circulation policy.

Payment Receipts

Paperless receipt will be automatically provided by entering your email address during the transaction. A paper receipt will only be provided by Library staff upon request.

Chargebacks/Disputes

In the event that the Library is notified of a dispute, the Director and Bookkeeper will investigate the transaction and respond as necessary, up to and including reinstating fines and or fees.

We respect your privacy. Credit/debit card transaction details collected are encrypted at point of swipe and third-party vendors are required to comply with all required PCI-DSS (PCI-DSS stands for Payment Card Industry Data Security Standards). Information is kept private and is not used for any other purpose.