

## Mexico Public Library

### Credit and Debit Card Use for Payment of Fines, Fees, Sales and Donations

Fines are assessed for items that are returned to the library or renewed past their due date or items that are lost or damaged. Fees are assessed for copies, faxes, computer prints, and certain program registrations. Money collected for sales include used books, promotional materials, book bags, etc. Donations of money are also accepted.

The Mexico Public Library (The Library) allows the use of Master Card, Visa, Discover or American Express credit or debit card (credit card) payments in person at the Library by adults age 18 and older.

The Library reserves the right to refuse service or cancel transactions at any time. 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 card payment is unable to be processed, the Library will attempt to notify the customer using the contact information provided. In any event, the credit card user remains solely responsible for payments due.

#### Payment receipts

Credit and debit receipts are available via text message or email. Paper receipts are available but will not have credit card information on them.

#### Prohibited Credit Card Activities

The Mexico Public Library prohibits certain credit card activities that include, but are not limited to:

- Accepting payment cards for cash advances or cash back exceeding the total amount of fines and fees owed to the Library
- Adding a surcharge or additional fee to payment card transactions

#### Refunds

When a fine or fee has been paid using a credit card and a refund is necessary, the refund must be credited back to the account that was originally charged. Refunds in excess of the original amount paid or cash refunds are prohibited.

#### Chargebacks

Occasionally a customer will dispute a credit card transaction, ultimately leading to a chargeback. In the case of a chargeback, the Library staff person initiating the transaction is responsible for notifying the Treasurer and for providing appropriate supporting documents.

#### Privacy Statement

We respect your privacy! Credit card payment details collected electronically are encrypted using secure server technology. At no time does the Library store credit card information. This information is only made accessible to authorized credit card vendors and financial institutions to complete your transaction.

*Created May 8, 2017*

*Adopted by the Mexico Public Library Board of Trustees on May 9, 2017.*