

# Credit/Debit Card Payments

## ACCEPTING PAYMENT



### Policy:

Patrons can submit credit/debit payments to member libraries through their online library accounts.

When a patron pays for account charges through their online library account:

- All collected credit/debit payments will be held in escrow in a BCCLS-owned merchant account and disbursed to member libraries in quarterly payments by check.
- A \$0.50 convenience fee will be charged to the patron for each online transaction.
- There is no minimum charge required to make a payment.
- The item-owning library will receive payments for overdue and lost/damaged materials.
- Manual fines will be paid to the library that created the manual fine.

**For PCI compliance and security concerns, libraries are not permitted to dedicate a machine for patrons to submit credit/debit card payments. In addition, library staff may not have contact with patrons' credit /debit cards.**

## REFUNDS



### Policy:

BCCLS will not issue refunds for credit/debit card payments.



### Recommendation:

Libraries wishing to refund a patron's online payment may do so within their own bookkeeping and accounting practices by cash or check.

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**Procedures:**

Each library will be provided a monthly report of online payments made to their library.

The revenue generated from convenience fees will be used to pay for the transaction fees assessed by the credit card merchant. In an effort to reduce costs, any remaining balance from the convenience fee will be applied to the annual software/maintenance fee.

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