

Credit/Debit Card Usage Policy

The Berwyn Public Library accepts credit/debit card transactions for payment of any library-related charges or donations equal to or over the amount of \$2.00. The Library accepts Visa, Master Card, Discover, and American Express cards under the following conditions:

- Credit/debit cards may only be used in person at the library by the authorized cardholder.
- Credit card use requires proper identification.
- Payments will only be accepted for established library charges, including (but not limited to):
 - Overdue fines
 - Lost and damaged materials
 - Library product sales (headphones, memory sticks, book sale, etc.)
- The library does not process cash back transactions.
- Library staff members have the right to refuse a credit/debit card transaction.
- No refunds can be given, except in the case of staff error.
- Charges to the account are made in real time at the instance of the transaction; declined charges require alternative payment.

The library does not keep any record of card information that is not necessary to process the transaction.

With the exception of online payment made through the My Account feature in the Enterprise catalog, payment must be made in person at the library during normal operating hours.

Online payments for charges on patron library accounts may be made through the My Account section of the Enterprise catalog; please note a convenience fee may be assessed for online payments.

Any claims of alleged fraud must be made to the issuing credit card agency; the library will not mediate such claims with individual claimants.

Approved by the Berwyn Public Library Board of Trustees
February 20, 2018