

Title: *Credit Card Acceptance Policy*

Effective Date: 02/20/17

Authorized By: Library Board of Trustees

Date of Last Revision: 02/15/23

Huntington City-Township Public Library accepts credit cards and debit cards for the payment of fines, fees and other library related expenses.

Huntington City-Township Public Library will not accept credit cards for any activities related to the Friends of the Library through library accounts. Library staff who are members of the Friends of the Library may accept credit cards for Friends of the Library purchases. All Friends of the Library activity must be processed through the credit card processing device designated for that purpose.

Forms of Payment

The Library will accept payment in the form of credit, debit or other card payments. The library will only accept forms of payment which are compatible with the available credit card processing device.

Card payments may only be made in person and with the physical card. Payments will not be accepted by phone, e-mail, mail or any other means. Patrons may be required to present identification in order to pay with a credit card.

Security

The library shall provide appropriate hardware and software to execute secure credit card transactions.

Credit card payment information will not be stored in either a physical or digital format outside of the necessary use for accounting and processing purposes. Records needed for these purposes will be stored only in paper form. Any stored information will be secured while in use and destroyed by the most secure means possible when it is no longer needed.

Credit card information will never be transmitted via e-mail or stored on any network or device. Employees who handle credit card data may not disclose or acquire any information concerning a cardholder's account.

Employees may not sell, purchase, provide, disclose or exchange card account information or any other transaction information.

Minimum Charge

The minimum charge amount is \$1.

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Cash back

The library will not offer cash back on any credit- or debit-card transactions.

Responsibilities

The Business Manager will provide daily oversight of all credit card transactions and reconcile credit card transactions with the financial institution. Credit card transactions will be entered into the cash register and desk staff will be responsible for daily reconciliation. The Director will maintain all internal infrastructure and policies for PCI compliance.

In the event of unauthorized access or disclosure (breach) of credit card numbers, the Director will notify those affected of the security breach as soon as possible and without unreasonable delay, provided notification will not impede a law enforcement investigation. The Director will respond to self-assessment PCI compliance surveys from merchant services companies.

Staff responsibilities:

- Anyone who accepts payment for services shall adhere to processes that protect credit card data.
- All staff are responsible for timely communication with the Director of any credit card inquiries or requests for information, such as for surveys and questionnaires regarding credit card processing.
- Anyone who suspects a breach and/or fraud involving credit cards should contact the Director immediately.
- Staff must inspect their point-of-sale devices on a regular basis, and should notify the Director if something appears to be changed, added or different.
- If it is not appropriate to contact the Director about any credit card issues, staff should contact the Assistant Director. If necessary, staff may contact the Board of Trustees with any issues regarding credit cards.