

**Mukwonago Community Library**  
**Credit Card Use for Payment of Library Fines and Fees Policy**  
**Approved March 10, 2022 – Last Reviewed September 16, 2024**

To expedite library payments and for the convenience of Library customers, the Mukwonago Community Library (the Library) accepts Mastercard, American Express, and Visa credit cards payments or Mastercard, American Express, and Visa debit cards run as credit card transactions by adults age 18 and older. The Library will not accept Discover cards. The Library requires full payment of any outstanding bills when a customer uses a credit card or debit card for payment to the Library. A convenience fee of one dollar (\$1.00) is charged for each debit/credit swipe.

**I. Library Rights and Responsibilities**

The Library reserves the right to refuse service, cancel transactions, or change which credit card companies it accepts. Completion of a payment transaction is contingent upon both the authorization of payment by the Credit Card Company or financial institution and acceptance of payment by the Library. If a credit card payment cannot be processed, the Library will attempt to notify the customer using the contact information provided. The credit card user remains solely responsible for payments due.

The library is not responsible for debit/credit card transactions paid by unauthorized users. Unauthorized use of patron debit/credit to pay library bills should be handled by the patron with their credit card company.

The Library will post prominent signage near the credit card terminals that discloses fees for use, accepted cards, and anything else a customer might need to know before choosing to complete a transaction with a credit card.

**II. Library Charges Payable by Credit Card**

The Library will accept debit/credit card payments for the following library charges:

- Library fines
- Lost or destroyed materials replacement
- Replacement library card charges
- Collection agency fees
- Computer print fees
- Fax fees
- Photocopier fees
- Book sale and merchandise purchases

**III. Processing Time for Credit Card Payments**

Staff and any automated processes should wait until the debit/credit payment is complete before applying payment to customer's account. If the transaction is denied, staff should not continue trying to process the debit/credit payment.

#### **IV. Payment Receipts**

Payment receipts are available immediately when using your credit card in the library. The library also retains a copy of all receipts.

#### **V. Prohibited Credit Card Activities**

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

- Accepting payment cards for cash advances or cash back exceeding the total fines and fees owed to the Library
- Discounting fines or fees based on the method of payment

#### **VI. Chargebacks**

Occasionally a customer will dispute a credit card transaction, ultimately leading to a chargeback. With a chargeback, the Library staff person initiating the transaction notifies the Administrative Office and provides appropriate supporting documents.

#### **VII. Privacy Statement**

The Library respects the privacy of its customers. Credit card payment details collected electronically are encrypted using secure server technology that is PCI compliant. 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.

#### **Revision History**

**March 10, 2022**      Policy approved by Library Board