

## Credit Card Acceptance & Information Security Policy

The Library District is pleased to accept credit/debit cards for online payment of library fines and fees, effective October 1, 2013.

### Policy Statement

The purpose of this policy is to establish requirements and guidelines for processing payments to customer accounts with credit/debit cards. The guidelines are intended to protect against risk exposure and possible theft of account and personal cardholder information of Library customers and to limit the liability of the LPLD in order to provide the convenience for customers. This policy shall be reviewed annually and updated as needed to reflect changes in objectives or to the risk environment. LPLD reserves the right to discontinue acceptance of credit card payments and to amend the guidelines at any time. The most current version of this policy is available at [www.lpld.lib.in.us](http://www.lpld.lib.in.us) or through the LPLD business office.

### Information Security

The Library contracts with a third party vendor (Comprise SmartPay) to process payments online. SmartPay is a participating organization in the PCI Security Standards Council. SmartPay publicly advertises that it meets the PCI DSS (**Payment Card Industry –Data Security Standard**) standard, as well as the security certification requirements of major credit card processors, financial institutions and government accounting offices. SmartPay uses the Comprise Hosted Gateway which insures that an individual's credit card information does not reside with LPLD as it is not processed through the LPLD servers.

The following requirements and guidelines must be met in order to make the transaction fees a reasonable expense for the library

- Discover, MasterCard and VISA cards will be accepted.
- Credit Card payments will be accepted only via the web. Anyone in either building who wishes to make a payment can do so at one of the Public Access Internet Stations.
- Staff will assist customers with the process if needed, but cannot handle the card or enter personal information into the computer.
- Staff cannot accept information from customers to make credit card payments by phone or email.
- Credit Card payment can be made only for the following types of charges:
  - Fines for materials returned after the due date
  - Fees for lost or damaged materials
  - Collection agency fees
  - Non Resident fees
  - Public Library Access Card Fees
  - Donations

Credit Cards cannot be used for

- Charges for photocopies or computer printouts (this equipment is not owned by LPLD)
- Computer printout charges
- Friends memberships,
- Friends book sale charges.
- Deposits to accounts
- Cash back.

The Library cannot issue refunds. Contact your individual bank or credit card company for questions or conflicts.