

# Crandon Public Library

## E-commerce Policy

**Purpose:** To set forth the terms, conditions and responsibilities for Library patron's use of credit and/or debit cards to pay for fines and fees on overdue or lost materials via the VCat catalog website.

**Policy:** All library materials checked out by patrons that become overdue are subject to fines and fees per the Crandon Public Library Circulation Policy. Patrons have the option to use the Library's E-Commerce capability via the VCat catalog website to pay all or a portion of their fines and/or fees. Customers must have a valid Library Card and Personal Identification Number (PIN) in order to use the E-commerce capability.

In order to use the E-Commerce capability, customers must use a valid financial institution issued Visa, MasterCard or Discover and ensure funds are available to pay the fines and fees selected. The Crandon Public Library respects the privacy of customer's financial information and therefore the VCAT website does not copy or record customer's credit card information during fine and fee payment transactions. Customers will be directed to a third party service provider which has been accredited by the Payment Card Industry (PCI) to securely perform credit card transactions between the customer's financial institution and VCAT's merchant account provider. Customers may make E-Commerce payments from their home computing devices, from their own device connected to the Crandon Public Library's WiFi or from a Crandon Public Library public access computer. Library staff will not handle customer credit cards, but may assist customers using their own devices or Library public access computers as they perform the payment transaction. No ability to swipe a card will be provided at the Crandon Public Library.

The Crandon Public Library has established the following E-Commerce and Credit Card Handling Procedure agreement for Library staff members. A copy of the signed agreement will be placed in the appropriate staff member's Personnel file and will be updated whenever required as a result of changes in VC AT processing requirements and/or financial institution policy and procedures.

## E-Commerce and Credit Card Handling Procedure Agreement

As an employee of the Crandon Public Library, I, \_\_\_\_\_ (print name) understand that:

- I will at no time take or receive a patron's credit card or handle a patron's credit card in any manner
- I, within the library building, will direct customers to pay their fines and/fees via any available public access computer of other internet capable device
- I will not enter the customer's credit card information into the E-Commerce system, even though the patron physically retains custody of their credit/debit card.

\_\_\_\_\_  
Signature of Employee

\_\_\_\_\_  
Date