

## **Durham Public Library Credit Card Acceptance Policy**

The Durham Public Library (the LIBRARY) accepts credit card payments for fees, donations, and purchases of items sold by the LIBRARY.

Due to credit card processing fees charged by our payment processor (Square, Inc.), a minimum transaction of \$1.00 is required when using a credit card. A \$1.00 processing fee will be added to all credit card transactions.

The Durham Public Library only accepts payments or donations intended for the library itself. This excludes any other organizations, including but not limited to the Friends of the Durham Public Library and the Town of Durham.

### **Payments**

Completing a payment requires both approval from your credit card company or bank and acceptance by the LIBRARY. If your credit card cannot be processed, you will need to pay with cash or check for the full amount owed.

While the library gladly accepts credit card payments, we are unable to give cash back, accept credit card payments over the phone or via email, or accept split-tender transactions— Payments must be all credit/debit or all cash.

Email receipts are available through the credit card processor when an email address is provided. A paper receipt is also available by request.

### **Refunds**

If a refund is requested, the LIBRARY will credit the actual amount paid back to the original payment method used for purchase.

- Please note that credit card refunds can only be processed within 60 days of the purchase date. If a refund is requested after 60 days, a check will be issued.
- Refunds may take up to 14 business days to appear as credits to the purchaser's account, depending on bank processing times.
- All refund requests are subject to approval by the Library Director.

If the LIBRARY is notified of a dispute, the Library Director will investigate the transaction and respond as necessary.

### **Privacy Statement**

The Durham Public Library is required by law to protect the privacy of its patrons and their credit card information. Credit card transaction details collected are encrypted at point of submission. Square, Inc. complies with all required Payment Card Industry Data Security Standards (PCI-DSS). For more information, please see [Square Security](#).

The Durham Public Library will have access to the last four digits of the credit card number used for the transaction only, and this information will only be used for transaction retrieval. This information is kept private and is not used for any other purpose. Transaction information is available until the Durham Public Library terminates its account with Square, Inc.

For information regarding how Square, Inc. uses your information, refer to the Square, Inc. privacy policy at [Privacy Notice for Square Sellers and Website Visitors](#).

By utilizing this service, the consumer agrees to accept and assume all risks and responsibilities for the losses and damages that may arise from their use of this payment service and release the Durham Public Library and the Town of Durham from all liability.