

Commack Public Library Credit Card Policy

For the convenience of our patrons, the Commack Public Library (the “Library”) will accept credit cards/debit cards as a form of payment when such payment due is equal to or greater than \$10.00. Payment via credit card/debit card can only be made in person at the Circulation Desk.

The Library uses Square, Inc. to process all credit card/debit card transactions and can accept Visa, MasterCard, American Express and Discover.

Security

The Library reserves the right to refuse service or cancel transactions at any time if fraud or an unauthorized or illegal transaction is suspected. The Library reserves the right to request government issued photo identification to verify the cardholder. In the event that a credit card/debit card payment is unable to be processed, the Library may hold the patron responsible to provide payment via cash or check for the full amount due.

Prohibited Activities

The Library will not:

- Accept credit cards/debit cards for cash advances
- Refund in excess of the original amount
- Accept payments over the phone or via email

Payment Receipts

The patron will receive a paperless receipt by entering a valid email address during the transaction. A paper receipt will be available upon request.

Refunds

When a fine or fee has been paid using a credit card/debit card and a refund is necessary, the refund must be credited to the account that was originally charged and cannot be made more than 60 days after the transaction.

Privacy

Credit card/debit card transaction details collected are encrypted at point of swipe. Square, Inc. and the Library follow all legally required standards. The Library does not retain/store credit card information. If you have any questions about Square, Inc.’s use of the information, refer to Square, Inc.’s privacy policy at squareup.com/legal/privacy.

Disclaimer

By the patron using a credit card/debit card, the patron agrees to accept and assume all risks and responsibilities for the losses and damages that may arise from use of this payment service and releases the Library from all liability.