5.50 PAYMENT ACCEPTANCE POLICY

Purpose

The purpose of this policy, pursuant to MCL §129.221 et seq., is to establish procedures and internal controls for accepting payments for library fees, services, donations, and other authorized transactions. This policy provides guidance for the secure, consistent, and accountable handling of payments received by the Library through cash, check, electronic transaction devices, and online payment systems.

Scope

This policy applies to all library employees, volunteers, and contractors who process or manage payments made through:

- In-person cash or check transactions
- Point-of-sale (POS) terminals
- Online payment portals
- Mobile or contactless payment systems (e.g., Apple Pay, Google Pay)
- Self-service kiosks or other approved transaction devices

Accepted Payment Methods

The Library may accept the following forms of payment:

- Cash
- Personal or business checks payable to Richland Community Library
- Credit cards (Visa, Mastercard, Discover, American Express, as approved by the payment processor)
- Debit cards
- Contactless or mobile wallet payments (tap-to-pay technologies)
- Approved online payment platforms

The Library reserves the right to limit or refuse specific payment methods for certain transactions.

Payment Processing Guidelines

- Richland Community Library currently uses a third-party provider, Square, Inc., to process electronic transactions. Payments may be made in person at the main circulation desk or through approved online payment platforms.
- Square, Inc. supports most U.S.-issued and many internationally issued chip, magstripe, and contactless payment methods, including mobile wallets.

- The minimum payment amount for use of a credit or debit card is $5.00.
- The following fees, services, and purchases may be paid using approved payment methods:
    - Lost or damaged materials
    - Copies or printing services
    - Fax services
    - Lamination services
    - Membership fees
    - Contributions or donations to the Library
    - Friends of the Library book sale purchases
    - Friends of the Library membership fees
- The Library reserves the right to refuse service or cancel transactions at any time.

Cash Payments

Cash payments must be made in the exact amount whenever possible. All cash received shall be processed according to the Library's financial handling and cash management procedures.

Check Payments

The Library may accept checks for approved transactions. Checks must be made payable to Richland Community Library and include current contact information if requested.

The Library reserves the right to refuse checks or require an alternate form of payment in cases of repeated returned checks or suspected fraud.

Any fees incurred by the Library due to returned or insufficient-funds checks may become the responsibility of the payee.

Electronic Payment Terms

Completion of an electronic payment transaction is contingent upon authorization by the financial institution and acceptance of payment by the Library. If an electronic payment is declined or unable to be processed, the patron remains responsible for the original charges and may be required to remit payment through another approved method.

By using electronic payment services, the payee agrees to be bound by the applicable terms, policies, and guidelines of the Library's payment processor, including Square, Inc.'s General Terms of Service and Payment Terms.

Square, Inc.'s security information is available on its website.

Insufficient Funds and Payment Assistance

The Library recognizes that patrons may occasionally experience temporary financial hardship or insufficient funds at the time of service.

At the discretion of library staff, the Library may utilize designated Pay It Forward funds to assist with eligible patron costs of up to $3.00 per transaction, when funds are available. Use of these funds shall be limited to reducing barriers to library access and services and is not guaranteed.

For patrons with a library card account, outstanding charges may alternatively be applied to the patron's library account for payment at a later date in accordance with library borrowing and account policies.

If the individual does not possess a library card, determination regarding deferred payment, fee waiver, or use of Pay It Forward funds shall be made by the Librarian in Charge or designee based on the circumstances and in the best interest of equitable access to library services.

The Library reserves the right to limit or deny payment assistance in cases of repeated misuse or abuse of this provision.

Refunds

If a refund is approved, the refund will be issued to the original payment method whenever possible.

Refund requests must be made within 60 days of the original transaction and may take up to 14 business days to process.

Cash refunds may be issued for cash transactions at the discretion of the Library. Refunds for check payments may be delayed until the original payment has cleared the financial institution.

Fees and Surcharges

The Library may choose to absorb payment processing fees as a cost of doing business.

If surcharges or convenience fees are ever applied, they must comply with applicable Michigan law, be approved by the Library Board, and be clearly disclosed prior to payment.

Internal Controls and Security

Library staff shall follow established financial procedures for handling payments, reconciling transactions, and safeguarding funds.

The Library will not store full payment card information and will utilize secure, PCI-compliant payment processing systems whenever possible.

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