



Hampstead Public Library Credit Card Acceptance Policy

The Hampstead Public Library accepts credit cards as a form of payment for fines, fees, or donations. HPL uses two third-party providers (currently Square, Inc. and PayPal) to process the transactions for the Hampstead Public Library.

Due to surcharges incurred by the Library, a minimum of \$1.00 will be required to use a credit card as a payment option. The Library will not charge a fee to patrons for credit card use.

Payments or donations by credit card will only be accepted for monies owed or donated to the Hampstead Public Library directly. HPL cannot accept payments for the Friends of the Library or any other Hampstead organizations.

Payment transactions are contingent upon both the authorization of payment by the applicable credit card company or financial institution and acceptance of payment by the Library. In the event that a credit card payment is unable to be processed, the patron will be responsible to provide payment via cash or check for the amount due.

The Hampstead Public Library following transaction types will not be permitted:

- Accepting payment cards for cash advances or cash back
- Discounting fines or fees based on the method of payment
- Adding a surcharge or additional fee to card transactions
- Refunds in excess of the original amount paid
- Split-tender transactions

Email receipts are typically available through payment processing companies when an email address is provided. A paper receipt is also available by request.

When a refund is required, the refund must be credited to the account that was originally charged. Credit card refunds cannot be made more than 60 days after the transaction date. Refunds may take up to 14 days to process, depending on the payment processing company. If

a refund is deemed necessary after the 60 days, a refund may be made via check issued by the Library. Refunds are subject to the approval of the Library Director.

In the event that the Library is notified of a dispute, the Library Director will investigate the transaction and respond as necessary.

Privacy Statement

Credit card transaction details collected are encrypted at point of submission. Square, Inc. and PayPal comply with all required Payment Card Industry Data Security Standards (PCI-DSS). For more information, please see Square or PayPal Security on their respective websites.

The Hampstead 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 Hampstead Public Library terminates its account with Square, Inc or PayPal.

For information regarding how these payment processing services use your information, refer to their privacy policies at [paypal.com](https://www.paypal.com) and squareup.com.

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 Hampstead Public Library and the Town of Hampstead from all liability.

Adopted August 20, 2024 by the Board of Trustees