Credit & Debit Card Acceptance Policy

The Benbrook Public Library accepts bank cards for all point-of-sale transactions for the convenience of library patrons. The library accepts VISA and MASTERCARD for charge and debit card transactions under the conditions described below:

- Patrons may only use credit/debit cards in person at the library by the authorized cardholder.
- Payments may only be accepted for established library charges, including:
  - Lost or damage materials fees
  - Fines
  - Copy and print charges
  - Library product sales (headphones, memory sticks, 3D printing, etc.)
  - Non-refundable meeting room fees
  - Deposits of money into personal or their minor children’s accounts
- No cash back is authorized.
- Credit card use requires an authorized signature and proper identification.
- Debit card use requires a PIN, entered by the cardholder.
- Receipts must be signed by credit card holders.
- Customer receipts for credit and debit cards transactions are available upon request.
- Library Staff members have the right to refuse a credit/debit card.
- No refunds can be given, except in cases of staff error.
- Charges to the card’s account are made in real time at the instance of the transaction; declined charges require alternative payment.

While no minimum amount is required, patrons are encouraged to refrain from using a credit or debit card for amounts less than $5.00.

The library does not keep any records of the card information that is not necessary to process the transaction. The library uses a third-party, PCI compliant merchant services vendor.

Library staff shall ensure the credit/debit card remains within sight of the client at all times.

The library will cooperate with the patron, merchant services vendor, and card issuer to resolve any disputes pertaining to charge/debit transactions conducted at the library, and will act as a responsible organization by immediately reporting any security incidents to appropriate authorities.

This policy is subject to change. The official copy is posted to the library’s website.