



Credit Card Policy

Adopted by Board of Trustees May 12, 2021

Revised June 12, 2024, March 11, 2026

This policy outlines use of credit cards by the Library to facilitate purchases and by patrons of the Library to pay Library fees.

Use of a Credit Card by the Executive Director and Designated Employees

The Treasurer of the Eckhart Public Library Board of Trustees will procure credit cards for the Library from the financial institution or other purveyors offering the most favorable terms for the Library. The Treasurer may obtain a card that has an annual fee if the totality of the terms applicable to that credit card makes it the best choice for the Library.

Designated Custodian

The Business and Finance Manager is the designated custodian of the credit cards. The Executive Director and the Business and Finance Manager must ensure that the card is used in conformance with the Indiana State Board of Accounts Accounting and Uniform Compliance Guidelines Manual for Libraries and this policy.

Use by Employees

The Business and Finance team must maintain a log for each card which will include:

- Name of employee requesting usage of the card
- Employee's position
- Type of purchase to be made
- Estimated amount to be charged
- Date the card is given to the employee
- Date of return
- Amount that individual charged to the card.

Employees must sign for the card when they are taking it from the office and shall return the card and receipt(s) as soon as possible after use, but no later than the first day the employee returns to work. When not checked out to an employee for an authorized purchase, the credit cards shall remain in a locked drawer or safe in the Library's business office.

Employees requesting use of the credit cards will be required to read a copy of this policy and sign indicating they understand and agree to abide by the terms of the policy. Any employee who violates the Library's Credit Card Policy is subject to disciplinary action.

Authorized Purchases

The total of all lines of credit extended to the Library by means of the credit card shall not exceed (fifteen) thousand dollars (\$15,000.00).

The Executive Director, or an employee designated by the Executive Director or Business and Finance Manager, may use the credit cards for the following types of purchases:

1. Supplies
2. Services and Charges (where required)
3. Capital Outlays (where required)
4. Professional Development

Use of the Library's credit cards for personal purchases is expressly prohibited.

The Library is generally exempt from sales tax on purchases. The card user must notify the vendor or merchant that the credit card transaction should be tax exempt and should provide the Library's Sales Tax Exemption Certificate at the time of purchase, to avoid paying sales tax. Meals and lodging are not exempt from sales tax.

Cash Advances

Cash advances are expressly prohibited.

Payment

The balance due on credit cards will be paid in full each month by or before the payment due date. Procedures for payments should be no different than for any other claim. Supporting documentation such as paid bills and itemized receipts must be provided by card users.

Payments will not be made on the basis of a statement or a credit card slip only. Interest or penalty incurred due to late filing or furnishing of documentation by an officer or an employee will be the responsibility of that officer or employee.

Benefits

Any benefits derived from the use of the credit cards are the property of the Library.

Lost/Stolen Cards

If a card is lost or stolen, the card issuer must be notified immediately. This loss must also be immediately reported to the Executive Director and the Business and Finance Manager.

Use of a Credit Card by Patrons to Pay for Library Fees

The Library accepts payments from cardholders using credit/debit cards. Credit card processing includes any payment card transaction (whether credit card, debit card, or other instrument linked to such a card) or other transmission, processing or storage of credit card data regardless of the means by which that transaction occurs.

Processing can only be done via Library Square hardware over a wifi connection.

Employees who handle credit card data agree to not disclose or acquire any information concerning a cardholder's account without the cardholder's consent. Employees will not sell, purchase, provide, disclose or exchange card account information or any other transaction information.

Procedures

The Library accepts credit card transactions.

Credit card customer information shall not be maintained unless absolutely necessary as determined by the Executive Director. Paper records with card numbers should be disposed of through shredding. If it is absolutely necessary, paper records shall be stored in a locked and secured cabinet or desk. Credit card information will not be stored on any Library computer, storage device, or other electronic medium, including imaging, spreadsheets or PDF documents.

Access to credit card information and the processing of credit card payments is limited to those individuals whose job requires such access.

Receipts

Patrons will be offered the option to receive a receipt via print, email, or text.

Receipting information will be recorded in the daily receipts log so that deposits can be recorded into the Library's accounting system.

Responsibilities

The Executive Director is responsible for daily oversight and reconciliation of all credit card transactions. The Executive Director is responsible for maintaining all internal infrastructure related to compliance with the Payment Card Industry Data Security Standard (PCI DSS). In the event of unauthorized access or disclosure (breach) of credit card numbers, the Executive Director notifies individuals affected of the security breach as soon as possible and without unreasonable delay, provided notification will not impede a law enforcement investigation. The Executive Director responds to self-assessment PCI compliance surveys from merchant services companies.

Employees that accept payment for services shall adopt processes that protect credit card data. Employees must inspect their point-of-sale devices on a regular basis and must notify the Executive Director if something appears to be changed, added or different. Employees are responsible for timely communication with the Executive Director of any credit card inquiries or requests for information, such as for surveys and questionnaires regarding credit card processing. Employees who suspect a breach and/or fraud involving credit cards must contact the Executive Director immediately.

Evergreen Payments

Cardholders may also use their credit card to pay for fines and fees through the "My Account" feature in Evergreen. A small convenience fee may apply. Please note that this vendor is contracted through the Indiana State Library to service the entire Evergreen Consortium.