

Placentia Library District

POLICY HANDBOOK

POLICY TITLE: Credit and Debit Card Processing Fee Policy
POLICY NUMBER: 6036

6036.1 Purpose

The purpose of this policy is to establish clear guidelines for the application of credit and debit card convenience fees when patrons or customers choose to pay for services, fines, or fees using a credit and debit card. The intent is to recover the actual costs incurred by the Placentia Library District (“District”) for processing such transactions.

This policy applies to all credit and debit card transactions conducted at or through the District, including in-person, online, and telephone payments.

6036.2 Policy Statement

The District permits the use of credit and debit cards for the convenience of patrons and customers. However, to reduce the fiscal impact of credit and debit card processing fees on the District’s general fund, a convenience fee shall be charged for each applicable credit and debit card transaction. The convenience fee will be used solely to offset the cost of processing credit card payments.

6036.3 Fee Structure

- A 2.5% convenience fee will be added to all credit and debit card transactions
- The fee will be automatically calculated and disclosed before the transaction is completed.
- No fee will be assessed for payments made by cash, check, or ACH transfer.

6036.4 Disclosure and Transparency

- Signage shall be posted at all points of payment notifying patrons of the fee.
- Online and mobile payment platforms will display the fee and provide users the option to cancel the transaction prior to completion.
- District staff shall be trained to clearly explain the convenience fee policy to patrons upon request.

6036.5 Review and Adjustment

The Library Director, in consultation with the Business Manager, will annually review the actual cost of credit and debit card processing and may recommend adjustments to the convenience fee rate as needed. Any adjustments shall be approved by the Library Board of Trustees and reflected in Policy 6035 - Fee Schedule Policy.