Section: Service

Subject: Privacy Policy for Online Payment System

Effective Date: February 15, 2012

Summary: This policy addresses the handling of online credit card payments.

Policy: A user must provide certain contact information, such as name and address, and financial information, such as a credit/debit card number and the expiration date, in order to pay library fines and fees using our website. Users should know the following about the security of personal information provided in order for the library to process these transactions:

- The library is committed to data security and the data quality of personal information that is either available from or collected by the library website. The library has taken reasonable precautions to protect such information from disclosure, loss, misuse or alteration. The library requires that “secure data networks” be operated, which are protected by industry standard firewalls and password protection systems. Additionally the library requires that only authorized individuals have access to the information provided by library users.

- The library requires the use of Secure Socket Layer (“SSL”) standard transmission encryption to protect transmission of users’ personal information submitted in connection with credit/debit card transactions. SSL is a security technology designed to enable a browser to send and receive information with another server in an encrypted format. The user’s browser’s security icon, usually located in the top or bottom status bar of the browser’s window, reflect the security condition of the browser. The lock icon indicates that the browser is communicating over a secure link.

- The library requires that all the information provided in this manner is stored securely.

Use of Personal Information

As described above, a user must provide certain contact information and financial information in order to pay library fines and fees using the library website. The library requires that this information be used for the limited purpose of processing these transactions and as otherwise permitted by the rules and regulations of the
applicable credit card associations, debit card networks, credit/debit card issuers and/or credit/debit card processors. The library does not permit this information to be used for marketing purposes and the library requires that it be retained for at least five (5) years in accordance with banking and accounting requirements or when required to do so pursuant to subpoena or valid court order.

Sharing Personally Identifying Information to Third Parties

The library does not share personal information with third parties, except that the library will provide the necessary personal information (a) to the companies assisting the library with processing credit/debit card transactions through the library website, including credit card associations, debit card networks, credit/debit card processors and banks, and (b) to the companies assisting the library with providing other services through this website, as is necessary to provide such service. The library may also disclose such information to law enforcement and/or fraud investigatory agencies or to other third parties when the library, in its sole discretion, reasonably believe necessary to protect the library property or other rights or the property or other rights of third parties or the public at large.

Consequences of Failing to Provide Personal Information

If the user decides not to provide the library with his/her name or other necessary information, the user will not be able to pay his/her library fines or fees using this website. If the user has concerns about privacy and security on the Internet, the user also has the option of visiting the library in person.