

## Nesmith Library E-Commerce Policy

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### Summary

In order to use the E-Commerce portal provided through our GMILCS Consortium, a Nesmith Library cardholder (Customer) must use a valid financial institution issued Credit card and ensure funds are available to pay the selected charges on the customer's library account.

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### Policy

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**Privacy.** The Nesmith Library respects the privacy of the customer's financial information and therefore the GMILCS E-Commerce portal does not copy or record credit card information. Customers will be directed to a third party service provider, which has been accredited by the Payment Card Industry (PCI) to securely perform credit card transactions between the customer's financial institution and GMILCS merchant account provider. Customers should make E-Commerce payments from their personal computing devices. The library does not recommend using the library's public computers or wifi connection to conduct credit card transactions, because these networks may not be secure. The library is not responsible for any theft of personal information or monetary loss that results from the use of our computing resources.

Library staff may not handle customer credit. Per New Hampshire State Law: Title 16-Chapter 201:D11, Nesmith Library cannot provide any personal information to third parties without permission and cannot sell any personal information to third parties.

**Fees paid by credit card are final and non-refundable.** All payments and convenience fees paid by credit card are final and non-refundable. Convenience fees are non-refundable by the library.

If you have any questions about charges on your account, please contact the library prior to paying through the E-Commerce portal.

Approved June 10, 2014 by the Nesmith Library Board of Trustees

Reviewed and approved: October 20, 2015 by the Nesmith Library Board of Trustees.