Our library just started using Square to accept credit card payments. The card reader is free and they only charge you 2.75% per swipe. We have our reader plugged into an iPad Mini where we can ring up purchases by category and have patrons sign their receipts with a stylus. It's very user-friendly and the money gets deposited into our bank account in a timely manner. Some libraries waive the surcharge per swipe for patrons, but we tack on the 2.75% surcharge and inform patrons of this beforehand. So far we are very happy with Square.  
Allison Ferguson  
Director  
Lyons Township District Library

Here at TADL I just contacted our bank, Fifth Third.  They set everything up for me, so the most I had to do was fill out some forms. Our Tech Department had to make sure that we had the correct setup to handle things, but it was not a difficult process.  The apparatus was about $400, I think.  There are monthly fees, of course, but I don't think they are exhorbitant.  Receipts came in slowly at first, but now, with accepting credit cards in the normal way plus with our self-check machines and online, we usually take in more via credit card than in cash and checks.  Not sure how this would work for you, but it certainly is a convenience, and our patrons are happy that they have this option.  With so many people not carrying cash, this is sometimes the only way the fines get paid.  Good luck!

Gail  
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Hi Sylvia,

 At the East Lansing Public Library we have a VeriFone Omni 3750 terminal with International Bancard.  The terminal is at our Circulation Desk and we accept Visa and Mastercard.  We do not have a minimum charge amount and we do not charge a fee to our patrons.  The terminal is not connected with our ILS so we have to also process payments in Sierra.  Patrons can pay for anything via credit card including fines, donations and non-resident cards.

 We also recently started a PayPal Payflow Pro account, also through international Bancard, where patrons can now pay for fines or make a donation online.  This is directly connected to the patron's account and our ILS.  I'm not positive but I believe that it is 2.5%.  We are a department of the City of East Lansing so the Finance Department set it up City wide.

 Please let me know if you have any questions.

 Best

Jennifer Amormino East Lansing Public Library

Executive Assistant to the Library Director

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wanted to let you know that there was a big discussion on the ARSL (rural/small libraries) listserv last week about using The Square. I unfortunately didn’t save the email chain but it may be accessible from the ARSL site. What I do recall is that it sounded like the cheapest and easiest way to accept cards in a library although the purchase of a tablet to run it is a larger, one-time cost.

Hopefully chat with you soon,

Ryan Deery

Suttons Bay Bingham District Library

[librarian@suttonsbaylibrary.org](mailto:librarian@suttonsbaylibrary.org)

[www.suttonsbaylibrary.org](http://www.suttonsbaylibrary.org)

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FYI – Leland Library asked this question. We met this morning with a representative from Heritage Payment Solutions. . . and really liked the information that he shared. As I compile the comparisons (mainly with Square, which it seems many, many libraries are using), I’ll share with those interested.

Sylvia Merz

Leland Township Library

[lelandlibrary@lelandtownshiplibrary.org](mailto:lelandlibrary@lelandtownshiplibrary.org)

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