

Credit Card Board Resolution Questions

1. What library name goes on the blank line at the top of the resolution? We want the resolution to cover all the libraries in the Evergreen consortium, don't we?

The blank is for you to enter your library's name. This authorizes all other Evergreen Libraries to accept payments on your behalf.

2. Can you please explain to me whether there are any costs associated with this process? Does the State Library receive a percentage for acting as broker? Does the collecting library receive a percentage? Do we just keep a record/report of money collected?

The State QPA for credit card transactions is a low rate. The library will receive its fines and fees less the credit card transaction fee for those items paid by credit card. No other fees will be assessed against the library except for the credit card transaction fee, which we expect to be around three percent.

3. What happens if a board refuses to sign? Does that mean that the library simply does not collect fees and/or that the State Library will not pay to the library any fees collected by others?

The State Library will have a conversation with your board to understand the reasoning and explain the benefits of the ability to pay fines and fees at any Evergreen Indiana library. The library's staff is not going to be using a credit card machine; your patrons will access the credit card module directly through Evergreen.

4. Are LOST materials included as a "fee" under this resolution, or are only fines to be collected?

Fines and fees (including Lost and Damaged) will be collected via this module; however, if patrons want all or portions of the amount waived, it will require contacting the library owning the materials.

5. Does the Evergreen software record all this detail and we merely print out a report that says what we should send to State Library, and likewise, the ISL pays what is owed to us based on an EI report?

Yes, all these transactions will be recorded in Evergreen. ISL will run the reports for the consortium on a quarterly basis. The credit card revenue will be deposited into a central account; ISL will transfer the money to the library that was owed the fees quarterly (less the credit card transaction fees).

6. We are making the assumption that we would not waive another library's fines/fees, even though we might waive our own. However, if I call another Evergreen library and their personnel wish to waive a fee, will we be OK to do so without confusing the issue and the software? Since we are only ten miles apart, often a customer uses both of us and may have a fee at each site. When we have the offending warm body in front of us, we'll want to try to resolve all concerns, if that is allowed.

Libraries can authorize their own fines/fees waivers only. If you wish, you may contact the owning library and if they are willing, can change the fee in the system while the patron waits; allowing for a waived or partially waived fee and you can collect the balance.

7. How often do we turn in payments to the Indiana State Library? I see that ISL distributes to the libraries quarterly. Do we pay weekly (that many checks would cause me real concern), monthly, or quarterly? Will ISL send an invoice, or do we compute and report what we believe to be the amount collected and due to other libraries and include it with our payment to ISL?

The money will be deposited into the central credit card account, managed by ISL automatically. All transactions will be made online, so there is no need to send in money to ISL for the credit card module. If you collect more revenue than you are due, then Evergreen Indiana will bill you for the excess quarterly and the amount will be distributed to the libraries owed the funds.

8. Do we also have to send in to the ISL the monies collected from our customers and on our materials? Or do we only send that collected on behalf of other libraries?

You will only be sending the fees the State Library/Evergreen quarterly reports show you owe in excess of what is due to your library. You will not need to send in fees paid by cash or check by your customers for materials from your library. Credit card payments will be routed to a central account for quarterly processing.

9. May we cross out the credit card payment reference or will this be forcing us to accept credit cards?

Libraries will not be required to take credit card payments onsite. All credit card payments can be made by patrons online.

10. We are on the list to go live in Evergreen in 2011. Do we need to sign this resolution? Does everyone have to agree to accept fines from other Evergreen libraries?

The expectation is that all Evergreen libraries would sign the resolution to allow each library to collect fines and fees for other libraries in the Evergreen consortia.

11. I assume the State Library is going to send out some additional information regarding the process for taking money on behalf of other libraries.

Yes, this is part of the education process. The system-wide fine and fees collection and credit card payments topics were first discussed in May, 2010 at the Evergreen Indiana annual meeting.

12. We do not yet accept credit card payments. The resolution states that the signers do accept credit card payments. Are we required to adopt the resolution and if so may we cross out or omit the "credit card" clause?

Libraries will not be required to take credit card payments onsite. All credit card payments can be made by patrons online. Some patrons will be paying by credit card so the line should remain in the resolution.

13. I need clarification on the final paragraph: BE IT FURTHER RESOLVED, that the Library acknowledges that Evergreen Indiana libraries, including the Indiana State Library, are not debt collectors and will not be contacting patrons or making proactive collection efforts on behalf of the Library. Wouldn't calling patrons as a reminder (which we do on the one day overdue) and overdue notices/ final billing notices be considered "contacting patrons or making proactive collection efforts?"

The Resolution authorizes libraries to accept payments on behalf of one another, but does not at the same time obligate the libraries to send letters and make phone calls in an attempt to collect fees and fines for each other. Libraries will still be able to engage in whatever activity they typically engage in to get their own patrons to pay fines and fees.

14. Is the Resolution due on December 31, 2010?

No. In response to member concerns, this deadline has been extended. The new deadline will be announced following the December 14 Executive Committee meeting.