

**Merrimack Public Library**  
**Board of Trustees**  
**E-Commerce Privacy and Refund Policies**

In order to use the E-Commerce portal provided through our GMILCS Consortium, patrons 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. The Merrimack Public Library (MPL) respects the privacy of patron's financial information and therefore the GMILCS E-Commerce portal does not copy or record patron's 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. Patrons may make E-Commerce payments from their home computing devices or in the library on a public computer. The library does not recommend using the library's public wifi to conduct credit card transactions, because the public network is not secure. The library is not responsible for any theft of personal information or monetary loss that results from the use of our public computers.

Library staff may not handle customer credit cards, but may assist patrons to log into their library accounts. Per New Hampshire State Law: Title 16-Chapter 201:D11, MPL cannot provide any of your personal information to third parties without your permission and cannot sell any personal information to third parties.

**E-Commerce Refund Policy**

All payments and convenience fees paid by credit card are final and non-refundable. Convenience fees are non-refundable by the library. If you feel you are entitled to a credit on your library account for a payment, please contact the library.