**Library – processing of card payments**

**PDQ Machines**

There are 2 PDQ machines in the library, one is in The Sheppard-Worlock Library and the other one is in the Creative Campus Library.

**SWL Machine**

This is held on the Library Help Point, it is on an open desk but the desk is staffed at all times. All library staff are trained to use the PDQ machine.

**Payments (when customer is present)**

When a card transaction is made and the customer is present, the library staff ask for the customer’s card and insert it into the machine. The library staff then put in the relevant amount for the transaction and the machine is then passed onto the customer they are then asked to check the amount and to input their PIN. Once this is completed the customer then passes the machine back to the library staff, who then check that the transaction has been authorised. If it has been authorised the card is then given back to the customer with the credit card customer receipt and till receipt. The customers ID number and reason for payment is then written on the back of the merchant receipt, this is then put in to the till and is reconciled at the end of the day. At the end of the day all monies and credit card receipts are placed in a cash box and then put into the library safe.

**Phoning for authorisation**

There are the extremely rare occasions when after the customer has entered their pin a message on the PDQ machine asks the operative to telephone for authorisation – the telephone number that needs to be rung also appears. It is usual in these instances for the bank to ask to speak to the customer and various security information is requested. Once these questions have been answered the bank will then speak to the cashier and the bank will advise one of the following;

1. Payment authorised – the bank will give us an authorisation code.
2. Payment declined
3. The bank will ask us to withhold the card which should then be sent to the bank.

**Payments (when customer is not present)**

When a customer wants to make a payment by card over the telephone this is known as a cardholder not present transaction. The library staff are required to fill in a Credit/Debit card payment slip, see below for information requested from customer.

**NB** we do not make a note of the 16 digit PAN number, the expiry date or 3 digit CV number. All this information is input directly onto the PDQ machine

**LIVERPOOL HOPE UNIVERSITY**

**CREDIT/DEBIT CARD PAYMENTS – TELEPHONE**

|  |
| --- |
| Name: |
| ID No. |
| Tel No. |
| Amount: |
| Payment for:  (eg. Fines/ILL/Printing) |
| Bank Name: |

The transaction is processed straight away and the customer is informed if the payment has been authorised or not. The customers ID number and reason for payment is then written on the back of the Merchant receipt, this is then put in to the till and is reconciled at the end of the day. The Credit/Debit card payment slip is then passed onto the Services & Operations senior team in order for the customer receipt to be reconciled on Talis (Library system) and the customer receipt is then sent out by post to the customer. The Credit/Debit card payment slip is then shredded.

**Refunds**

Refunds are only generally made for payments for lost books, a copy of the Lost Book form is checked to ascertain which card was used for payment and refunds are only made to this card. Every lost book form has the information required for checking this ie. type of card used and the last 4 digits of the 16 digit PAN number.

(NB Lost book form is a log of payment for a book that has been damged/lost, bibliographic details and cash payment details are put on to this form- see attached).

Refunds can be carried out by both assistants and Services and Operations Librarian a 6 digit passcode is used.

The process for completing the refund is the same as for a cardholder present/not present transaction.

**End of day reconciliation**

At the end of the day we ‘x’ total the PDQ machine and a ‘z’ reading first thing the next morning. The Z reading is done of a morning because this is when the cashing up is done.

The X and Z reading slips are currently kept at The Library Help Point in a folder. No personal information is held on these slips so they are not therefore stored in the safe.

**Weekly Banking**

This is now done once a week when all credit card transactions are input onto spreadsheet, without any personal information ie. Just type of transaction and amount. Old credit card slips are kept in the safe for 2 years.

**Creative Campus Library**

The PDQ machine is kept at the Library Help Point, which is staffed at all times. All the processes are the same for Creative Campus library except we do only one reading at night the reconciliation reading which is stapled along with the X reading from the till with cash reconciliation form. This is kept in a folder in a locked cupboard.

**Library Staff authorised to use PDQ Machines**

Susan Murray

Angela Griffiths

Julie Potter

Lisa O’Connor

Sue McCartney

Ann Doyle

Janet Williams

Carol Hunt

Carol Devine

Jackie Kavanagh

Denise Graston

Paul Slater

Karen Dove

Fiona Hair

Philippa Williams

Andrew Taylor

Michelle Bond

Angela Duckworth

Amanda Ducker

Robert Cunningham

Updated December 2014

**LOST ITEM RECEIPT**

Borrower Number:

Name:

Accession No: Shelfmark:

Author:

Title:

ISBN:

Price:

Staff Use Only

Date:

Reason: Lost: \* Damaged:

Received by Passed to

Withdraw? Replace?

Payment Method: Cash

Cheque

Card Indicate card type …………………

Last 4 digits…………..