Ecommerce - Pay Your Extended Use Fees Online!

Did you know that you can pay your library extended use fees via the Internet? Your V-Cat Library offers library patrons the ease, convenience and security of online payments for library extended use fees. The patron can use Ecommerce while using the WebPAC in a V-Cat library or from any PC with an Internet connection.

To use Ecommerce, login to My Library and follow the on-screen directions. The library accepts Visa, MasterCard, and Discover. Ecommerce transactions at the library are secured through 256-bit encryption (typical of most ecommerce sites on the web). By statute and culture, the library protects the confidentiality of all patron information, including electronic transactions.

Just follow these steps to get started. At the bottom of this page are some answers to *Frequently Asked Questions*.

> **Step One:** Log into *My Library* by entering your library card number and pin.

> **Step Two:** If there are any overdue extended use fees on your account there will be a link Click on this link to see a list of your extended use fees.

> **Step Three:** Above and below your list of extended use fees will be buttons labeled Pay Online. Click on one of those buttons.

> **Step Four:** If there are multiple charges listed you may choose to uncheck the extended use fees you do not wish to pay at this time, and then click on the button labeled "Recalculate Total".

> Type your billing information into the form and click on the SUBMIT button.

> **Step Five:** You will see a confirmation screen appear. When you have verified the information is correct click on SUBMIT. If you need to modify this information click on CANCEL and you will be able to enter the billing information again.

> **Step Six:** A Payment Receipt page will be available to be printed immediately after a successful transaction. If you entered a valid email address in the billing form, an email receipt will also be sent to the address you entered.

Please note: A successful transaction will immediately update the balance in your library account. When you close this receipt window, the screen with your library account information may still show your extended use fees as unpaid. The correct and updated information will be displayed if you: refresh your browser screen search the catalog while logged in, and return to your account log out of your account and log back in.

Frequently Asked Questions:

1. What credit cards do you accept? Currently the Library accepts Visa, MasterCard, and Discover - or debit cards that function as a credit card (with the Visa, MasterCard, or Discover logo on them).

2. Is there a fee or additional cost for the patron to do an online transaction? No. We do not charge any additional transaction fee at this time. The library will cover the cost of the transaction fee.

3. Is there a minimum fine amount required to pay online? Yes, $3.00 minimum.

4. Can I choose to pay only part of a fine? If you have multiple extended use fees on your account you can choose to select specific charges rather than the entire sum however you may not pay a portion of any one fine.

5. Is the transaction secure? The Library is using an SSL certificate for all online transactions. SSL stands for Secure Socket Layer. This is a method of encryption which encodes data sent over the World Wide Web, designed to allow only the intended recipients to receive the information in readable form. The library uses SSL when you log in to your library account. Most Web browsers will show a small padlock image at the bottom of the screen to indicate you are using a secure site.

6. Will I receive a receipt for online payments? Yes, if you have an email address in your patron record or enter an email address in the online payment form, your receipt will be emailed to you from the address of swanecom@mls.lib.il.us. Do not reply to these emails. You can print a receipt if the PC you are using is connected to a printer.

7. Is there a service fee when I pay online? No, there is no service fee for you to pay online.

8. Is my credit card charged immediately for the transaction? Yes, it is charged immediately upon submission of the payment information.

9. Can I pay with a credit card, using Pay Online, inside a V-Cat library? You can use Visa, Discover and MasterCard at any WebPAC (V-Cat online catalog) in any V-Cat library. You can also use your credit card to pay

fines and bills via V-Cat's WebPAC from any PC/Device, located anywhere, as long as it has an Internet connection. You can find V-Cat's WebPAC at the following address: http://catalog.wvls.org

10. Can I use my credit card to pay charges at the Circulation desk instead of online? For the staff and patron's protection, the patron should use the "My Account" and "Pay Online" features with the WebPAC (V-Cat's online catalog) on their own.

11. Do the charges on my library account get cleared immediately when I pay online? Yes, when PayPal confirms and accepts the payment, your library account will be updated accordingly. If your payment transaction is denied, the charges will remain on your account.

12. My library account has been referred to a collection agency. When will I be able to use my library card again? Charges on your library account are cleared as soon as PayPal accepts the transaction. However, the block on your account, created when your account was turned over to the collection agency, will not be cleared until the next business day. If the block on your library account is not removed after a reasonable amount of time, contact the Circulation Desk at your local V-Cat library for assistance.

13. Who will be the merchant listed on my credit card statement for online payment? The merchant on your credit card statement will be "Wisconsin Valley Library System", not the name of your local V-Cat member library.

14. What if I pay online for a billed or lost item and then I find the item? Refunds are dependent upon individual library policy.

15. What does the message "There is a problem with your patron record – payment not made – please see a librarian for assistance" mean? This message means that your library account is busy. Wait a few minutes before making another attempt to pay your charges. If you continue to see this message, contact the Circulation Desk at your local V-Cat member library for assistance.

16. What does the message "Checked out item could not be removed from your record (someone else is updating it) – please see a librarian for assistance" mean? This means that the record for one of the items you are paying for is busy or has been deleted from the database. Wait a few minutes and try again. If you continue to see this message, contact the Circulation Desk at your local V-Cat member library for assistance.

17. What does the message "We're unable to process your payment – please reenter your card number or visit a V-Cat member library to pay this amount" mean? This message means that your payment was declined by your credit card company. This is due to a problem with your credit card and you should contact your credit card company to resolve the problem. If you have another credit card, you may attempt to pay your charges using that card. If you are unable to use any of your credit cards, you must pay in person at the Circulation Desk in a V-Cat member library.

18. What does the message "Transaction declined" mean? This message means that your payment was declined by your credit card company. This is due to a problem with your credit card and you should contact your credit card company to resolve the problem. If you have another credit card, attempt to pay your charges using that card. If you are unable to use any of your credit cards, you must pay in person at the Circulation Desk in a V-Cat member library.