Original Question: “I am looking into the possibility of using a Square Reader at the circ desk for credit/debit payments. Are any of you out there doing this currently? If so, please share your thoughts on how you like it.”

Responses:

Email: We have been using Square with an iPad mini for about two years now. It has been a great asset in capturing revenues we previously lost out on. The register was/is very easy to setup and the reports are great. The staff adopted the technology very quickly and the patrons think it is neat. Overall it has been a great addition to our circulation desk.

If you have any other questions please don't hesitate to email or call.

Regards,

Andrew

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Andrew Sutherland
Head of Circulation and Technology
West Branch District Library

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West Branch, MI 48661
P:989.345.2235 | F:989.345.8735 | W:westbranchlibrary.org

My response: Andrew,

Sorry if I have a lot of questions… Is that the only thing you use the Mini for? Is the device secured at the desk? Is it locked up at night? Do you have a minimum amount for a Square transaction? Do you charge the patron a fee to use it? Do you have library or personnel policies covering its use?

Erin

His response: Erin -

Ask away! We do use the mini for roving reference. It really helps when you're out in the stacks. We keep the device located on a self, behind the desk, when not being used. It is not secured to the desk or locked up. We have a camera security system that monitors the library with a camera focused on the desk, in the event of an issue. We do have a minimum of $3.00 per transaction and we do not charge a fee to the patrons. With the low percent we pay per transaction, we felt we could shoulder the cost. Last year we collected $1,515 and paid $43.01 in fees (slightly higher than the 2.75% due to hand keyed cards). The only policy that deals with the use of the device is referenced in our circulation policies regarding the acceptance of CC/Debit cards. We do have a policy in our handbook about mobile device use, in the workplace, however the mini is exempt from that policy as it is library owned and needed to perform our duties.

I hope this helps. Let me know if you need more information.

Regards,

Andrew

Email:” Yes, we have one that we use for a variety of payments.  We purchased a mini-ipad for it.

It works great.  Within an hour I receive an email telling me that it was used and how much will be deposited into our account.  A day or so later, I receive an email stating that the money has been deposited.  I print that out for the bookkeeper.

We are a Class III library in a rural community.  I looked into getting a machine through the bank for credit cards and it was going to cost $100 a month.  Obviously, we would never be able to afford that, so we decided to try Square.  Our patrons really appreciate being able to use their credit and debit cards at the Library.

It is very easy to use.  We are quite happy with ours.

Ann Greene

Director

Eau Claire District Library”

My response: “Anne,

Do you charge a fee or have any type of limit on how small an amount they can charge?

Erin”

Her response: Hi Erin:

Our limit is $1.00, which I think is what Square uses for a limit.  We don't charge a fee.

Ann

We use it, and both the staff and patrons like it. We have an IPad specifically dedicated to Square usage.

Do you have any specific questions?

**Andrea Estelle,** Library Director

“**Brighten the Corner Where You Are**”



Every Great Community Deserves a Great Library

401 Dix Street

Otsego, MI 49078

(269) 694-9690

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

Yes, we use it at Charlotte Community Library. We absorb the per transaction charge of 2.75%. And we find well worth it. It becomes a benefit for the patron's that don't carry cash, or checkbook. (The majority today) and have found that people will pay their fines more readily. We also sell items in the library and people are more apt to purchase them that we take cards.

Jim Oliver

Library Director

Hi Erin,

I am working with Propay.com as our  mobile credit/debt card provider.  Their rates are very reasonable and they also offer an online website service with their mobile service.  I can email you Chris’s contact information if you are interested.  The rate is about 2% with .25 fee for each transition.  Pretty reasonable.

Sheila

Sheila M. Bissonnette, MLIS

Library Director

Pere Marquette District Library & Harrison District Library

We use it and love it. It could not be easier. We started using it in October 2013. No issues or problems. If you have any specific questions, please feel free to contact me.

Our minimum charge is $1.00, which I believe is the minimum Square will accept also. We don’t have any specific policies for it. I think it has definitely increased our fine/fee intake. We had to turn away so many people before because we didn’t accept debit/credit. Most of the time, they didn’t come back to rent that DVD or purchase that book off our book sale cart. I didn’t really have a difficult time convincing our Library Board. The other services that I had looked into were so expensive so this was a nice, cheap alternative. We did have to purchase an iPad mini but the Board didn’t seem too concerned about that expense. I think the biggest selling point is that the device itself is free, so no equipment to rent or purchase. Also Square deposits right into the bank account you set up with them within a day or two of the transaction. They take their 2.75% fee right off the top so you don’t have to send them a separate check. I have it set-up so that I receive an email from Square whenever a transaction has occurred. The website squareup.com really has some useful information also.

Hope this helped!

Marlena Arras

Director of Financial Services

Charlotte Community Library

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I've condensed many emails about the Square Stand, I hope it's helpful:

Here at Brighton to go with the Square Register (<https://squareup.com/sell-in-store>) and so far we are happy!

I compared the standard register from Lauver's with credit card reader and the Envisionware solution.  The ordering process was simple and quick, and I installed the cash drawer, Ipad/stand and receipt printer with no problems.  Getting up and running with the reporting was easy for our head of circulation, and the staff took right to it with minimal fuss. If you are not currently accepting credit cards, I recommend it.

One of the benefits, in my opinion, is that the system should be pci-compliant.  I say should, b/c really.... I believe we'll still need to take the compliance "test" thing every year, though.  <https://squareup.com/security>

​We are not integrating it with our ILS, so it is stand alone.  I liked Envisionware's ability to do that, but the price made it un-do able.
We got this running for around $900.  Square takes a flat fee, 2.75% per swipe.

It cost just shy of $900 start to finish, I bought the Ipad 2 to go with it (<https://squareup.com/stand/shop>) since we only have an old Ipad 1 onsite.

It's a flat 2.75% fee for each credit card swipe, but no other fees.  They deposit 2 days after transactions in a lump sum to our checking account, we already had a specific account designated just for credit card activity, so that might be worth thinking about.  We just put it right where our old cash register was, and the stand swivels 180 degrees to make signing easy.  People are mildly interested in it.

<https://squareup.com/news/releases/2014/square-launches-pickup-offline-inventory-tracking>

Specifically, that there is now an offline cash register mode for taking CC:
Offline Mode enables sellers to use Square’s mobile register, including accepting credit card payments, when temporarily without Internet connection. Square processes payments swiped offline when a connection is reestablished, keeping a consistent experience for the buyer and seller.

Hi,

Morton Township Library uses the square for charges at the information desk. We use it on a Ipad. We charge 3% more than the fee to recover the 2.5% cost. We do not charge an additional fee for donations if they are over $20.00. We like it. The bookkeeping works well also as it immediately goes into our checking account.

Mary Ann Lenon

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Mary Ann Lenon

Director

Morton Township Library

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