4CLS Governing Council Minutes

August 15, 2014 at 10:00 am-11:45 am

William B. Ogden Free Library (WA)

Attending:

Mary King (GR), Nancy Wilcox (OX), Donna Jo Cody (WO), Carrie Fishner (FR), Lily Wadsworth (SI), Alice Mahardy (RS), Barb Potter (HART), Sherry Kowlaski (BCPL), Stephanie Champney (WP), Stacey Tromblee (DI), Tina Winstead (ON), Claire Ottman (CV), Nancy Simerl (SH), David Kent (CO), Susan Carter (MG), Andrea Tillinghast (JC), Dawn Rogers-Kroll (WA) and Steve Bachman, Megan Biddle, Emily Creo and Starr LaTronica (4CLS).

1. Welcome-Introductions:
    i. Stephanie Champney was introduced as the new director at WP, Carrie Fishner was introduced as the new director at FR and Dawn Rogers-Kroll was introduced as the new director at WA.
2. Old Business/Action Items:
    i. There was a brief review of the survey collected by Steve after the Governing Council video conferencing trial in May. The general consensus was to move forward using a mix of both in person meetings and video conferencing with the dates for next year's video conferencing to be decided at the November meeting.
3. Forgot my PIN in Enterprise:
    i. With the latest upgrade to Enterprise there is now an option for "forgot my PIN". This will enable patrons who have registered their email to have their PIN reset and a link sent to them by email. The link that will be emailed to the patron is specific to the barcode that they entered and is a one-time use only link. This option will be active after Sirsi fixes an issue. Also, PINs are staying hidden within WorkFlows as Sirsi is working on making all PINs encrypted.
4. Blue Cloud Commerce:
    i. If Blue Cloud Commerce is turned on patrons will be able to pay fines through the online catalog from home. This is a credit only option, debit cards are not able to be used. There is a refund option and while there is a fee associated with a transaction there is no fee for a return transaction. Please see attachment for more details.
    ii. **Libraries voted (16-1) to move forward with Blue Cloud Commerce.**
    iii. The fines collected will be distributed to the libraries on a quarterly basis, though this may be revisited as the process starts.
5. eResource Central:
    i. The goal is to have all titles both digital and not available in one online catalog for "one-click" use. The cost is $5,000. Eventually this could include all of the databases but for right now the focus is one the downloadable eBooks and audiobooks through Overdrive.
    ii. Sirsi is currently offering a "loyalty coupon" that can be used to offset the cost and that would be grandfathered in.

6. Optional Modules
    i. There are other modules that the "loyalty coupon" can be used towards
    ii. Mobile Circ: allows staff to use Workflows on a tablet or smart phone
    iii. Portfolio: a way to scan documents
    iv. Social Library: provides and interface to Facebook.
    a. Vote to add a new module was unanimous for adding eResource Central.
7. After the Symphony upgrades:
    i. There are 3 more Item Cats. Item Cat 3 is now being used for eReaders.
    ii. There are now 12 User Cats, 7 are turned off.
8. Policy changes:
    i. Circ Map policy changes can be done by filling out the form that is found on the intranet.
    ii. This will be discussed in more detail in November.
9. New eReader policy:
    i. A new circ map policy has been created for eReaders but if you would like something other than the default settings for your libraries eReader please submit the Circ Map form.
10. Non-Holdable classification:
    i. There was not much interest in having a long discussion involving this issue. Jeff will continue to look into the options of non-holdable classification.
11. BuyItNow:
    i. BuyItNow is still active and has collected $182.00 that is going to offset the automation fee as will any other amount collected.
12. Serial Control:
    i. While there are still a few minor issues that are being worked out, all of the major ones seem to have been resolved. If you are interested in serials control please contact Megan at mbiddle@4cls.org.
13. Last Copy Center:
    i. A pilot project has begun for the Last Copy Center. If you are interested in participating in the future or if you have questions, please contact Megan at mbiddle@4cls.org.
14. Download Zone:
    i. If you are interested in having a patron or staff training on the Download Zone please contact Megan at mbiddle@4cls.org.
15. General Discussion:
    i. A discussion was held on if a library can renew another libraries DVD's. **A vote was held and the response was 3-no and 13-yes that you can renew another libraries DVD's as long as there are no holds on the DVD.**

Attachments:

BlueCloud Commerce & 4CLS

BlueCloud Commerce is program that SirsiDynix has been developing to allow libraries to accept credit & debit cards for the payment of fines. The primary benefit for patrons is convenience. Anecdotal reports indicate that the volume of fines paid increases when credit card payments are an option.

How Does it Work?

Patrons will be able to pay their library bills through the Enterprise online catalog (not e-Library). They will see a link in the My Account section for fines. The actual credit card transactions will be handled by a third-party company called ProPay (www.propay.com).

What Will It Cost?

There are three cost components associated with this program:

• The yearly account fee ($100) will be covered by 4CLS.

• Interchange Fee – 2.2% of the total transaction amount, payable to ProPay

• $0.50 per transaction convenience fee, payable to ProPay

This program can be made cost-neutral to member libraries by setting the convenience fee to $1 per transaction.

How Will Libraries Get Paid?

Payments will be collected in a 4CLS merchant account and distributed to member libraries on a quarterly basis. If patron payment volume increases sufficiently, 4CLS will consider monthly distribution. 4CLS will run reports to facilitate disbursement of payments: lost item charges to the owning library, all other payments to the billing library.

Also Of Note

• No credit card information will be stored on 4CLS or member library machines

• An online demo can be arranged

• At this point, BlueCloud Commerce cannot be used to collect donations online

- Patrons could pay multiple fines from multiple libraries at once

- Only enabled with Enterprise (not e-Library)

- Governing Council members may agree to set a minimum payment amount

**BlueCloud Commerce has the functionality to allow libraries to accept credit card payments through WorkFlows. However, the fee structure and requirements are different. After the successful implementation of payments through the online catalog, we can investigate further.

Follow-Up

After the February Governing Council, I took several questions to Sirsi for clarification. The results are below:

- Refunds – it will be possible for a library to offer refunds for credit payments. Each library will be issued login info they can use to access to ProPay system and execute a refund.

- Credit vs. Debit – The system will work with credit cards and cards that can be used as debit or credit. Cards that are debit only (where transactions require a PIN) cannot be used with ProPay.

- Convenience Fee/Surcharge on Workflows transactions – the BlueCloud Commerce system does not include an automatic method to apply a convenience fee for in-person credit card transactions. Plus, state law indicates that adding a fee for in-person credit card transaction is not allowed.

Hypothetical Figures

It is very difficult to forecast what percentage of library bills would be paid by credit card. We expect that most bills will still be paid in cash at member libraries. Below are some calculations and some hypothetical assumptions to illustrate how the ProPay fee structure might impact revenue from library fines. The fine figures used were taken from Directors Station.

In January 2014, 4CLS libraries collected $24,413 from 1309 payments for lost materials, an average of $18.65 per bill.

If, for example, 10% of the payments for lost materials were paid by credit card, this is how the fees would be applied:

Collection

131 Bills Totaling		$2,443.17	
	Convenience Fees	$ 131.00	(assuming no bulk payments)
	Total Collected	$2,574.17	

Disbursement

	To ProPay		
	Interchange Fee	$ 53.75	(2.2% of total transactions)
	Transaction Fees	$ 65.50	($0.50 per transaction)
	To Billing Libraries	$2,454.92	

*** Hypothetical figures for accepting credit cards through workflows

Library A collects 106 payments totaling $2,088

If, say half of those payments were made with credit cards, the fees would be thus:

Collection

53 Bills	Totaling	$1,044.00
	Transaction Fees	$ 15.90
	Total Collected	$1,059.90

Disbursement

	To ProPay	
	Interchange fee	$ 22.97
	Transaction fee	$ 15.90
	To Billing Library	$1,021.03

**BlueCloud Commerce has the functionality to allow libraries to accept credit card payments through WorkFlows. To do so, a library must purchase a card reader ($60) and, pay a 2.2% interchange fee, and a per transaction fee of $0.30. No convenience fee is applied.