MORE and Online Payments (Ecommerce)

MORE has had an online fines-payment service since 2009. MORE's forthcoming public-facing online catalog interface, BiblioCore, will require changes to the current service. Two options:

1. The BiblioCore package approved with the 2020 MORE budget included an integrated fine-payment module, BiblioFines, but that service comes with a high one-time cost, and increased annual costs.
2. For no additional one-time costs and lower annual costs, MORE can stick with the current fines-payment system, but the method for accessing it would be less direct: users would have to log into the Classic Catalog and select the fines-payment option from their account.

Online payments snapshot:
- Average monthly fees paid online based on 2019 YTD: $5,592
- 2019 approximate annual fees paid online: $67,102 (down from 2016's annual fees paid of $104,934)
- Average monthly transactions based on last 6 months: 464

BiblioCore's BiblioFines option

Fines-payment service neatly built into BiblioCore, MORE's forthcoming public-facing online catalog interface. Requires licensing Innovative Interfaces' Fines Payment Web Service

Costs:

- BiblioFines implementation fee (one-time): $5,000*
- BiblioFines annual fee: $5,000*
- Fines Payment Web Service license fee from Innovative Interfaces (one-time)**: $36,400
- Annual license maintenance from Innovative Interfaces after removing current fine-payment option: $5,313
- PayPal fees: 2.9% of transaction amount plus $.30 per transaction. Approximate annual cost based on current transaction averages: $3,612
  - ➢ **Total one-time costs: $41,400**
  - ➢ **Total annual costs (approximate): $13,925**

*These fees have been paid, but BiblioCommons will credit our account if we do not use the service

**Fines Payment Web Service would also be required for libraries with 3rd party self-checks to take payments at those stations. Additional fees would apply locally.

Innovative Interfaces' Linked Ecommerce option

MORE's current fines-payment system. Following MORE's switch to BiblioCore, it would be available via Classic Catalog only.

Costs:

- Annual maintenance from Innovative Interfaces: $1,248
- PayPal fees: $219 annually plus $.10 per transaction over 500 per month. Approximate annual cost based on current transaction averages: $250
- Merchant e-Solutions (payment gateway) approximate annual fee: $1,800
  - ➢ **Total annual costs (approximate): $3,298**