Credit and Debit Card Use for the Payment of Library Fines and Fees

Fines are assessed for items returned to the library or renewed past their due date or items lost or damaged. A convenience fee of one dollar is charged for each debit/credit swipe.

The Dougherty County Public Library (the Library) allows the use of Master Card, Discover, or Visa credit or debit card (credit card) payments in the Library by adults age 18 and older. The Library requires full payment of any outstanding bills when a customer uses a credit card or debit card for payment to the Library.

The Library reserves the right to refuse service or cancel transactions. Completion of a payment transaction is contingent upon both the authorization of payment by the Credit Card Company or financial institution and acceptance of payment by the Library. If a credit card payment cannot be processed, the Library will attempt to notify the customer using the contact information provided. The credit card user remains solely responsible for payments due.

The library is not responsible for debit/credit card transactions paid by unauthorized users. Unauthorized use of patron debit/credit to pay library bills should be handled by the patron with their credit card company.

Processing time for credit card payments
Staff should wait until the debit/credit payment is complete before applying payment to patron’s account. If debit transaction is denied, payment should not be applied. If the transaction is denied, staff should not continue trying to process the debit/credit payment.

Payment receipts
Payment receipts are available immediately when using your credit card in the library. The library also retains a copy of all receipts. A receipt is also printed for library patron.

Prohibited Credit Card Activities
The Dougherty County Public Library (the Library) prohibits certain debit/credit card activities that include, but are not limited to:

- Accepting payment cards for cash advances or cash back exceeding the total fines and fees owed to the Library
- Discounting fines or fees based on the method of payment
- Payment for copies

Refunds
When a fine or fee has been paid using a credit card and a refund is necessary, the refund must be credited back to the account originally charged. Refunds over the original amount paid or cash refunds are prohibited. Refunds are not processed electronically but are processed according to the current library refund policy.

Chargebacks
Occasionally a customer will dispute a credit card transaction, ultimately leading to a
chargeback. With a chargeback, the Library staff person initiating the transaction notifies the Business Office and for provides appropriate supporting documents.

**Privacy Statement**
We respect your privacy! Credit card payment details collected electronically are encrypted using secure server technology. At no time does the Library store credit card information. This information is only made accessible to authorized credit card vendors and financial institutions to complete your transaction.

*Approved by Dougherty County Public Library Board of Trustees on ____________________*
*Date*