

Cobb County Public Library
Credit and Debit Card Payment Policy

Approved: November 27, 2017; November 18, 2019

The Cobb County Public Library System (The Library) accepts credit and debit cards as a form of payment for fines, fees and donations from adults aged 18 and older. Payment using a credit or debit card can be made online or through the self-service stations located in the library branches. The Library accepts payment by VISA or MasterCard, and there is a \$5.00 minimum to pay by card. Receipts may either be printed or sent to the email address provided by the patron.

Completion of a payment transaction is contingent upon both the authorization of payment by the applicable credit card company or financial institution and acceptance of payment by the Library. In the event that a card payment is unable to be processed, the patron may provide payment by cash or check. The Library reserves the right to refuse service or cancel transactions at any time if fraud or an unauthorized or illegal transaction is suspected.

Credit/Debit Card Usage:

MasterCard and VISA debit and credit cards may be used to pay the following:

- Overdue fines
- Copies and computer prints
- Lost and/or damaged library materials
- Donations
- Meeting rooms
- Proctoring fees
- Non-resident cards
- Other fees of \$5 or more

Prohibited Credit/Debit Card Activities:

The Cobb County Public Library System prohibits certain credit/debit card activities that include, but are not limited to:

- Accepting payment cards for cash advances or cash back
- Discounting fines or fees based on the method of payment
- Adding a surcharge or additional fee to payment card transactions
- Payments over the phone or by mail

Refunds will be made by check. Checks will be issued by Cobb County, and may take up to 10 business days to process. Refunds are made at the discretion of the supervisor on duty and are subject to approval by the Library Director.

Privacy Statement:

In compliance with PCI-DSS (Payment Card Industry Data Security Standards), the credit/debit card payment details collected are encrypted at the point of swipe 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.

Disclaimer:

By processing your payment using a credit/debit card, you agree to accept and assume all risks and responsibilities that may arise from the use of this payment service and release the Cobb County Public Library System and the Cobb County Government from all liability.

*Approved by the Library Board of Trustees
November 18, 2019*