Understanding Lending Models

Learn about lending models in OverDrive Marketplace
What is a lending model?

A set of purchasing and borrowing terms for digital content, determined by the publisher.

- One Copy/One User
- Metered Access
- Cost per Circ
- Simultaneous Use
Where to shop for each lending model

Chose a lending model from the **Shop** drop-down menu in Marketplace.
One Copy/One User

1. Each copy of a title is checked out to one user at a time.

2. Other users place holds on checked out titles.

3. Automatically fulfill holds with a Holds Manager plan.
Metered Access (MA)

1. Titles expire at the end of a period, as established by the publisher.
   - Titles can be metered by time, checkouts, or both (examples below).

2. When **five** checkouts remain:
   - Email notification will be sent.
   - A cart will be created in OverDrive Marketplace.

3. Purchase additional copies as needed.

*HarperCollins*: Titles expire after 26 checkouts.
*Macmillan*: Titles expire after 52 checkouts or 24 months.
Cost Per Circ (CPC)

Titles borrowed simultaneously by an unlimited number of users until:

- Your monthly budget runs out.
- Individual users reach their monthly circulation cap for titles in the plan.

Edit monthly budgets and title limits at any time.

Add or revoke single titles at any time.
Simultaneous Use (SU)

Circulate an unlimited number of copies of a collection of titles from a specific publisher:

- No holds or waiting lists!
- Available in all formats, including magazines.
- For annual subscription.
Digital Book Clubs

Libraries can request a digital book club or opt to participate in one of our global digital book clubs.

Contact your Content Specialist to request a title for a book club.
Marketplace Help

help.marketplace.overdrive.com
Next Steps

Learn more
Visit resources.overdrive.com.
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