

The Florida Senate
BILL ANALYSIS AND FISCAL IMPACT STATEMENT

(This document is based on the provisions contained in the legislation as of the latest date listed below.)

Prepared By: The Professional Staff of the Committee on Community Affairs

BILL: SB 1612

INTRODUCER: Senator DiCeglie

SUBJECT: Electronic Payments to Local Governments

DATE: January 26, 2026

REVISED: _____

ANALYST	STAFF DIRECTOR	REFERENCE	ACTION
1. Tolmich	Fleming	CA	Favorable
2. _____	_____	GO	_____
3. _____	_____	RC	_____

I. Summary:

SB 1612 requires each unit of local government, and each department, subagency, and division of such units of local government, to accept electronic payment online by use of credit cards, charge cards, bank debit cards, and electronic fund transfers for payments received by and financial obligations owed to the local government.

The bill takes effect July 1, 2026.

II. Present Situation:

Electronic Payments to Governments

Current law encourages state agencies, the judicial branch, and units of local government to make their goods, services, and information more convenient to the public through the acceptance of electronic payments to the maximum extent practicable when the benefits outweigh the costs of accepting such payments.¹

Municipalities, special districts, counties, and county constitutional officers may accept payment by credit card, charge card, bank debit card, or electronic funds transfer for financial obligations that are owed to the local government.² If electronic payment is used for taxes, license fees, tuition, fines, civil penalties, court-ordered payments, or court costs, or other statutorily prescribed revenues, a local government may add a surcharge to the payment sufficient to cover the service fee charged by the financial institution, vending service company, or credit card company. The local government is responsible for verifying the validity of the method of

¹ Section 215.322(1), F.S.

² Section 215.322(5), F.S.

payment used and whether the person using the card or transfer has sufficient credit to complete the transaction.³

The modernization of government financial transactions has taken place around the world in attempt to address the inefficiencies and security risks associated with paper-based payments.⁴ On March 25th, 2025, President Trump signed Executive Order 14247, Modernizing Payments To and From America's Bank Account, to direct the U.S. Department of the Treasury to advance the transition to fully electronic federal payments.⁵ The policy included the phase-out of paper tax refunds to the extent permitted by law.⁶ The Treasury Department estimates that each paper check costs \$1.05 to process, whereas electronic payments costs just \$0.02 per transaction, resulting in millions in annual savings.⁷

III. Effect of Proposed Changes:

SB 1612 amends s. 215.322, F.S., to require each unit of local government,⁸ and each department, subagency, and division of such units of local government, to accept electronic payment online by use of credit cards, charge cards, bank debit cards, and electronic fund transfers for payments received by and financial obligations owed to the local government.

The bill takes effect July 1, 2026.

IV. Constitutional Issues:

A. Municipality/County Mandates Restrictions:

None.

B. Public Records/Open Meetings Issues:

None.

C. Trust Funds Restrictions:

None.

D. State Tax or Fee Increases:

None.

³ *Id.*

⁴ Catalis, *Accelerating Digital Payments in Government*, available at: <https://catalisgov.com/accelerating-digital-payments-in-government/> (last visited Jan. 26, 2026).

⁵ IRS, *Modernizing payments to and from America's bank account*, available at: <https://www.irs.gov/newsroom/modernizing-payments-to-and-from-americas-bank-account> (last visited Jan. 26, 2026).

⁶ *Id.*

⁷ *Supra* note 4.

⁸ A unit of local government includes a municipality, special district, or board of county commissioners or other governing body of a county, a consolidated or metropolitan government, and any clerk of the circuit court, sheriff, property appraiser, tax collector, or supervisor of elections.

E. Other Constitutional Issues:

None.

V. Fiscal Impact Statement:

A. Tax/Fee Issues:

None.

B. Private Sector Impact:

None.

C. Government Sector Impact:

Local governments that do not already accept electronic payments may incur initial administrative and technology costs to establish such systems. However, the bill authorizes local governments to impose surcharges to recover credit card processing and transaction costs, mitigating long-term fiscal impacts.

VI. Technical Deficiencies:

None.

VII. Related Issues:

None.

VIII. Statutes Affected:

This bill substantially amends section 215.322 of the Florida Statutes.

IX. Additional Information:

A. Committee Substitute – Statement of Changes:

(Summarizing differences between the Committee Substitute and the prior version of the bill.)

None.

B. Amendments:

None.