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LEGISLATIVE ACTION

Senate

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House

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Floor: 1/RS/2R

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02/19/2026 12:34 PM

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Senator Yarborough moved the following:

Senate Amendment (with title amendment)

Delete everything after the enacting clause
and insert:

Section 1. Section 520.105, Florida Statutes, is created to
read:

520.105 Convenience fee for processing electronic
payments.—

(1) As used in this section, the term:

(a) "ACH payment" means a payment made by an automated
clearing house electronic transfer from a retail buyer's bank



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12 account.

13 (b) "Electronic payment" means a payment made by credit
14 card, debit card, electronic funds transfer, electronic check,
15 or other electronic method.

16 (2) A holder of a retail installment contract, or its
17 agent, may collect a fee for processing a retail buyer's
18 electronic payment under the retail installment contract,
19 provided that all of the following conditions are met:

20 (a) The fee is reasonably related to the actual expense
21 incurred by the holder or its agent in processing the electronic
22 payment.

23 (b) The holder or its agent does all of the following:

24 1. Allows the retail buyer to make a payment by a method
25 other than the method that incurs a fee.

26 2. Maintains an option for a retail buyer to make an ACH
27 payment without collecting a fee.

28 3. Does not establish electronic payment as the expected
29 form of payment.

30 4. Before the retail buyer agrees to make a payment by a
31 method that incurs a fee, discloses all of the following:

32 a. The amount of the fee to be charged under this section.

33 b. The retail buyer's option to make a payment by an
34 alternative method that does not incur a fee, including by cash,
35 check, money order, or ACH payment.

36 Section 2. This act shall take effect July 1, 2026.

37
38 ===== T I T L E A M E N D M E N T =====

39 And the title is amended as follows:

40 Delete everything before the enacting clause



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41 and insert:

42 A bill to be entitled
43 An act relating to electronic payments of retail
44 installment contracts; creating s. 520.105, F.S.;
45 defining the terms "ACH payment" and "electronic
46 payment"; authorizing holders of retail installment
47 contracts and their agents to collect fees for
48 processing electronic payments made by motor vehicle
49 retail buyers under certain circumstances; providing
50 an effective date.