



794450

LEGISLATIVE ACTION

Senate

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House

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Floor: 2/AD/2R

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02/19/2026 12:34 PM

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Senator Yarborough moved the following:

1 **Senate Substitute for Amendment (296936) (with title**
2 **amendment)**

3
4 Delete everything after the enacting clause
5 and insert:

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

8 520.105 Convenience fee for processing electronic
9 payments.-

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

11 (a) "ACH payment" means a payment made by an automated



12 clearing house electronic transfer from a retail buyer's bank
13 account.

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

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

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

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

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

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

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

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

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

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

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

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

40 And the title is amended as follows:



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41 Delete everything before the enacting clause
42 and insert:

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