

1 A bill to be entitled
2 An act relating to electronic payment processing fees
3 for motor vehicle purchases; creating s. 520.083,
4 F.S.; defining the term "electronic payment";
5 authorizing holders of retail installment contracts
6 and their agents to collect fees for processing
7 electronic payments made by motor vehicle retail
8 buyers under certain circumstances; providing an
9 effective date.

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11 Be It Enacted by the Legislature of the State of Florida:

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13 **Section 1. Section 520.083, Florida Statutes, is created**
14 **to read:**

15 520.083 Convenience fee for processing buyers' electronic
16 payments.—

17 (1) As used in this section, the term "electronic payment"
18 means a payment made by credit card, debit card, electronic
19 funds transfer, electronic check, or other electronic method.

20 (2) A holder of a retail installment contract or the
21 holder's agent may collect a fee for processing a retail buyer's
22 electronic payment under the retail installment contract if:

23 (a) The fee is reasonably related to the expense incurred
24 by the holder or holder's agent in processing the electronic
25 payment; and

26 (b) The holder or holder's agent:

27 1. Allows the retail buyer to make a payment by a method
28 other than an electronic payment which does not incur a fee;

29 2. Does not establish electronic payment as the expected
30 form of payment; and

31 3. Informs the retail buyer of the following before the
32 retail buyer agrees to make the electronic payment:

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

35 b. That the retail buyer may make a payment by a method
36 other than an electronic payment which does not incur a fee,
37 including by check, cash, or money order.

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