

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

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

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

520.083 Convenience fee for processing buyers' electronic payments.—

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

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

(a) The fee is reasonably related to the expense incurred by the holder or holder's agent in processing the electronic 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.