

RESOLUTION NO. 26-2158

A RESOLUTION OF THE TOWN COUNCIL OF THE TOWN OF MIAMI LAKES, FLORIDA; ADOPTING A CREDIT CARD PROCESSING POLICY; AUTHORIZING THE TOWN MANAGER TO EXECUTE ANY DOCUMENT REQUIRED TO ADOPT POLICIES; AND PROVIDING FOR AN EFFECTIVE DATE.

WHEREAS, the Town of Miami Lakes (the “Town”) accepts credit and debit card payments for various municipal services, including building and planning permits, licenses, code enforcement fines, park facility rentals and donations; and

WHEREAS, during the FY2025–2026 Budget Workshops, the Mayor and Town Council directed staff to discontinue the practice of absorbing credit and debit card processing fees and instead charge customers the actual cost associated with these transactions; and

WHEREAS, Florida Statute § 215.322 authorizes municipalities and other local governments to accept credit and debit card payments and allows for the imposition of a surcharge to cover associated processing costs; and

WHEREAS, historically these fees have been paid by the Town, with approximately 90% of the fees absorbed by the Building Department Fund and 10% to the General Fund; and

WHEREAS, in accordance with the Mayor and Council’s directive, Town staff have reviewed the current processing fee structure and evaluated the administrative impacts of implementing a pass-through policy; and

WHEREAS, currently, when a customer pays for Town services by credit or debit card, the electronic payment processing company assesses a processing fee that varies by transaction type. These fees are assessed and retained entirely by the payment service provider and are currently paid by the Town. The Total annual processing fees are estimated at approximately Fifty Thousand Dollars and 00/100 (\$50,000.00); and

WHEREAS, if adopted, the implementation of the credit/debit card processing fee policy will shift the burden of annual service fees to the end user, the Town will remain responsible for a processing fee of approximately One Thousand Three Hundred Seventy-Five Dollars and 00/100 (\$1,375.00); and

WHEREAS, implementation of this policy will eliminate the Town's obligation to fund credit and debit card processing costs and is projected to result in annual savings of approximately \$43,760 to the Building Department Fund and \$4,865 to the General Fund.

NOW, THEREFORE, BE IT RESOLVED BY THE TOWN COUNCIL OF THE TOWN OF MIAMI LAKES, FLORIDA, AS FOLLOWS:

Section 1. **Recitals.** The foregoing Recitals are true and correct and incorporated herein by this reference.

Section 2. **Approval of Credit Card User Fee Policy.** The Town of Miami Lakes' Credit Card Policy as set forth in the memorandum attached herewith as Exhibit "A", are hereby adopted by the Town Council.

Section 3. **Authorization of Town Officials.** The Town Manager and/or his designee are authorized to execute any document necessary to effectuate the Policies, and to create internal procedures in order to address the Policies requirements.

Section 4. **Effective Date.** This Resolution shall be effective immediately upon adoption.

Passed and adopted this 20th day of January 2026.

The foregoing resolution was offered by Vice Mayor Morera who moved its adoption. The motion was seconded by Councilmember Sanchez and upon being put to a vote, the vote was as follows:

Mayor Joshua Dieguez	Yes
Vice Mayor Bryan Morera	Yes
Councilmember Juan Carlos Fernandez	Absent
Councilmember Angelo Cuadra Garcia	Yes
Councilmember Ray Garcia	Absent
Councilmember Steven Herzberg	Yes
Councilmember Alex Sanchez	Yes




Joshua Dieguez
MAYOR

Attest:



Gina M. Inguanzo
TOWN CLERK

Approved as to form and legal sufficiency:



Lorenzo Cobiella
Gastesi, Lopez and Mestre, PLLC
DEPUTY TOWN ATTORNEY

EXHIBIT "A"