



Government of the Virgin Islands
of the United States

Department of Licensing and Consumer Affairs
Office of the Commissioner

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FOR IMMEDIATE RELEASE

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**DLCA WARNS AGAINST ILLEGAL CREDIT CARD PROCESSING
SURCHARGES ON DEBIT, PREPAID, AND GIFT CARDS**

(U.S. Virgin Islands) – The Virgin Islands Department of Licensing and Consumer Affairs (DLCA) is reminding all businesses and service providers that it is **illegal** to impose credit card surcharges on transactions made with debit cards, prepaid cards, or gift cards. Under applicable card network rules, merchants are strictly prohibited from applying surcharges to these types of transactions. Surcharges are permitted **only** for credit card purchases and even then, businesses must follow specific disclosure requirements and appropriate fee structures.

Businesses are encouraged to familiarize themselves with the card network rules to ensure compliance. Both Visa and Mastercard clearly prohibit surcharges on debit, prepaid, and gift card transactions. Detailed guidance can be found in their official policies, available on the [Visa website](#) and the [Mastercard website](#), which outline the specific rules and conditions regarding surcharging practices.

Visa Debit Card Policy

<https://usa.visa.com/content/dam/VCOM/global/support-legal/documents/merchant-surcharging-qa-for-web.pdf>

Mastercard Debit Card Policy

<https://www.mastercard.us/en-us/business/overview/support/merchant-surcharge-rules.html>

Commissioner Nathalie Hodge stated, “Consumers using their debit cards, even when processed ‘as credit,’ should never be charged an additional fee. Likewise, customers using prepaid or gift cards must not be penalized through unlawful surcharges. DLCA remains committed to protecting consumer rights and ensuring businesses operate in full compliance with the law.” Businesses found in violation may face significant penalties, including fines, license sanctions, and potential legal action.

Consumers who believe they have been wrongfully assessed a surcharge on a debit, prepaid, or gift card transaction are urged to report the incident to DLCA immediately. Complaints may be filed online at www.dlca.vi.gov or by contacting the DLCA Consumer Affairs Division at 340.713.3522 on St. Croix, 340.714.3522 on St. Thomas, and 340.727.3303 on St. John, or the DLCA Scam Line at 340.727.7226.

DLCA will continue to monitor merchant practices closely to ensure the fair and lawful treatment of all Virgin Islands consumers. The DLCA remains committed to protecting consumer rights and ensuring businesses operate in full compliance with the law.

The Bryan-Roach Administration is investing in the Territory’s people, infrastructure, and future through transparency, stabilizing the economy, restoring trust in the government, and ensuring that recovery projects are completed as quickly as possible. Visit transparency.vi.gov.



“Serving Businesses and Assisting, Educating, & Protecting Consumers”
www.dlca.vi.gov