



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 REMINDS BUSINESSES OF
REQUIRED PAYMENT OPTIONS UNDER VIRGIN ISLANDS LAW**

(U.S. Virgin Islands) – The Department of Licensing and Consumer Affairs (DLCA) is reminding **all businesses and government agencies** operating within the U.S. Virgin Islands of their legal obligation to provide customers with multiple payment options, in accordance with Virgin Islands Code Title 12A, § 452. Under the law, all businesses and government entities must offer at least two (2) payment methods, including:

- Cash (mandatory),
- Credit or debit card (mandatory), and
- Other accepted methods may include checks, money orders, or electronic transfers.

The customer maintains full discretion over which payment option to use. Businesses are **prohibited from coercing or pressuring customers to choose a particular method** using excuses including, but not limited to:

- Adding a surcharge for debit card use.
- A business refusing to sell a product unless the customer pays with cash.
- Adding a surcharge for credit card use but not clearly disclosing this until checkout.

If any required payment method becomes temporarily unavailable, businesses must:

- Provide an alternative method to customers, and
- If the unavailability lasts more than five (5) business days, notify the DLCA in writing detailing both the disruption and steps taken to resolve it.

Businesses may impose a \$10.00 minimum purchase requirement for credit card transactions, but written notice must be clearly displayed at the point of sale. Businesses must also prominently display at the point of sale a clearly identifiable sign specifying the payment options available. Exemptions apply to:

- Itinerant vendors,
- Certified farmers (Department of Agriculture),
- Certified fishermen (DLCA), and
- Small businesses with an annual gross revenue of less than **\$50,000.00**.



Businesses found to be in violation of this statute may be subject to enforcement action, including fines ranging from \$1,000.00 for the first offense to \$5,000.00 for subsequent offenses.

For more information, contact DLCA at 340.713.3522 on St. Croix, 340.714.3522 on St Thomas, and 340.727.3303 on St. John.

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