Restricted States, Countries & Activities

Eligibility and use rules for our US card and virtual account products · Last updated September 24, 2026

Our US program is for US residents and US-registered businesses only. Whether you can open a product depends on your home address (individuals) or registered address (businesses). We check this during identity verification.

Consumer card

Restricted US states

You can't open this product if your address is in one of the states below. All other US states are eligible for this product. State rules only affect who can sign up — once approved, you can use the product while visiting other US states.

Name	Code
Arizona	AZ
Delaware	DE
District of Columbia	DC
Georgia	GA
Idaho	ID
Louisiana	LA
Maryland	MD
Mississippi	MS
Missouri	MO
Nevada	NV
New Mexico	NM
North Dakota	ND
Ohio	OH
Oregon	OR
Rhode Island	RI
South Dakota	SD
Tennessee	TN
Vermont	VT
Washington	WA
Wisconsin	WI

Using the card while travelling

Inside the US, you can use your card in any state. Outside the US, the card can't be used for spending in the countries listed below — including online purchases from merchants based there. Everywhere else, the card is accepted wherever Visa is accepted.

Name	Code
Cuba	CU
Iran	IR
North Korea	KP
Russia	RU
Syria	SY
Ukraine	UA
Venezuela	VE

Purchases the card can't be used for

Your card can't be used for:

- Purchase or trade of digital currencies
- Drug-related purchases, including marijuana, cannabis, CBD, and black-market items
- Dark web marketplaces and hacking or cybercrime services
- Unlicensed internet pharmacies, or ones outside regulated jurisdictions
- Hazardous materials and chemicals without regulatory clearance
- Escort services or similar platforms
- Unlicensed or illegal auction sites
- Unregulated lending or payday loans
- Data brokerage, especially involving unauthorized personal data
- Endangered species or wildlife products
- Anything illegal under applicable law, that breaks the Terms of Service, or that law otherwise prohibits

Business card

Restricted US states

You can't open this product if your address is in one of the states below. All other US states are eligible for this product. State rules only affect who can sign up — once approved, you can use the product while visiting other US states.

Name	Code
District of Columbia	DC
Idaho	ID
Mississippi	MS
Missouri	MO
Nevada	NV
New Mexico	NM
North Dakota	ND
South Dakota	SD
Tennessee	TN
Vermont	VT

Using the card while travelling

Inside the US, you can use your card in any state. Outside the US, the card can't be used for spending in the countries listed below — including online purchases from merchants based there. Everywhere else, the card is accepted wherever Visa is accepted.

Name	Code
Cuba	CU
Iran	IR
North Korea	KP
Russia	RU
Syria	SY
Ukraine	UA
Venezuela	VE

Businesses that can't get a card

Businesses involved in the following activities can't get a card:

- Distribution of illegal substances or controlled drugs without proper licensing
- Human trafficking, prostitution, or escort services
- Sale of counterfeit or unauthorized goods
- Pyramid schemes, Ponzi schemes, or other deceptive practices
- Production or distribution of illegal digital content (including child exploitation)
- Political campaign fundraising or donation platforms

Businesses allowed only after enhanced review

These need licensing evidence, regulatory compliance, and strong internal controls:

- Money service businesses (MSBs) and remittance services
- Cryptocurrency platforms and exchanges
- Charities and NGOs
- Precious metals dealers
- Online content or creator platforms (for example subscription streaming or tipping)
- Regulated gambling or fantasy sports

Purchases the card can't be used for

Your card can't be used for:

- Purchase or trade of digital currencies
- Drug-related purchases, including marijuana, cannabis, CBD, and black-market items
- Dark web marketplaces and hacking or cybercrime services
- Unlicensed internet pharmacies, or ones outside regulated jurisdictions
- Firearms, ammunition, or explosives (corporate cards)
- Hazardous materials and chemicals without regulatory clearance
- Escort services or similar platforms
- Unlicensed or illegal auction sites
- Unregulated lending or payday loans
- Data brokerage, especially involving unauthorized personal data
- Endangered species or wildlife products
- Anything illegal under applicable law, that breaks the Terms of Service, or that law otherwise prohibits

Virtual accounts

Restricted US states

You can't open this product if your address is in one of the states below. All other US states are eligible for this product. State rules only affect who can sign up — once approved, you can use the product while visiting other US states

Name	Code
California	CA
Colorado	CO
Hawaii	HI

Indiana	IN
Massachusetts	MA
Missouri	MO
New Jersey	NJ
New York	NY
North Carolina	NC
Tennessee	TN
Texas	TX
Utah	UT
Virginia	VA

Restricted countries for virtual accounts

Virtual account eligibility is based on where you live (or where your business is registered), not where you are travelling. For business virtual accounts, no authorized user may be located in the countries below.

Name	Code
Afghanistan	AF
Belarus	BY
Burma	MM
Central African Republic	CF
China	CN
Cuba	CU
Democratic Republic of Congo	CD
Ethiopia	ET
Hong Kong	HK
Iran	IR
Iraq	IQ
Kosovo	XK
Libya	LY
Mali	ML
Montenegro	ME
Nicaragua	NI
North Korea	KP
Russia	RU
Serbia	RS
Somalia	SO
South Sudan	SS
Sudan	SD
Syria	SY
Ukraine	UA
Venezuela	VE
West Bank	PS

Prohibited customer types and activities

Virtual accounts can't be opened by or for anyone engaged in:

- ATM operators
- Abortion-related
- Adult content/services and classifieds
- Bankruptcy services
- Coin, stamp, precious metals, or gemstones
- Counterfeit goods / IP infringement (including hacker groups or theft)
- Counterfeit materials
- Court-ordered payments
- Credit repair
- Cyberlocking services
- Darknet markets
- Debt-related services
- Direct marketing
- Downloading, streaming, or distributing illegal or protected digital content
- Drug paraphernalia
- Drugs, pharmaceuticals, or controlled substances
- Endangered or protected animals and wildlife
- Escort / mail-order brides
- Espionage equipment, signal jammers / blockers
- Fireworks / explosives
- Foreign governments and state-owned enterprises
- Gambling / betting (unlicensed)
- Hate groups or material promoting violence or hatred
- Human remains / body parts
- Human trafficking
- Illegal / controlled substance vendors
- Illegal activities
- Illegal gambling
- Intellectual property infringement
- Items or sites promoting hate, violence, or racial intolerance
- Layaway systems and annuities
- Manuals or equipment to hack or bypass access controls (mod-chips, drive chips, access cards)
- Marijuana / CBD
- Materials or activities promoting intolerance, violence, or hate
- Miracle cures, unsubstantiated remedies, designer or weight-loss supplements
- Missions, embassies, and consulates
- Multilevel marketing / pyramid / Ponzi schemes
- Nested banking / nested payment processing
- Offshore banks and shell companies with no physical presence or purpose
- Online auction services and pawn shops
- Payday lenders
- Poisonous and hazardous materials
- Political action groups
- Predatory lending / investment schemes
- Prior or current involvement with bearer shares
- Pseudo-pharmaceuticals
- Psychic services
- Ransomware
- SARMs / peptides
- Sale of email / direct-marketing lists for unsolicited contact
- Shell banks and financial institutions
- Terrorism support
- Unlicensed MSBs
- Unlicensed providers of licensed activities, including illegal crypto sales
- Weapons / arms dealers
- Weapons vendors / manufacturers