Explainer: Visa Bond Program

Introduction

On August 3, 2026, the Trump administration published a final rule establishing a permanent visa bond program that requires certain foreign nationals applying for B-1 business, B-2 tourism, or combined B-1/B-2 visas to post a financial bond ranging from $10,000 to $20,000 as a condition of obtaining a visa to travel to the United States. Initially introduced as a 12-month pilot program, the permanent program now applies to nationals of 50 countries. According to the State Department, the program is intended to reduce visa overstays by targeting countries with historically high overstay rates, as identified in the Department of Homeland Security's Entry/Exit Overstay Report.

However, the program has raised concerns among business leaders, the tourism industry, and other impacted sectors. They worry that imposing significant financial barriers on legitimate travelers seeking to visit the United States for business, tourism, or family purposes would harm the travel industry and the general economy. Notably, since the program's implementation, B-1 business and B-2 tourism visa issuance rates in impacted countries have declined by 83%.

What is a visa bond?

A visa bond is a cash deposit made to the Department of Homeland Security (DHS) to ensure that the holder meets the terms of their admission. If the holder meets the terms of admission, DHS refunds the deposit once the visa expires. A bond is not a fee or penalty. The program is authorized under the Immigration and Nationality Act (INA) § 221(g)(3), 8 U.S.C. 1201(g), which allows consular officers to require certain nonimmigrant visa applicants to post bonds to ensure compliance with immigration requirements.

What are B-1, B-2, and B1/B2 Visas?

B1 business visas are issued to foreign nationals who need to travel to the U.S. for temporary commercial or professional business activities.

B2 tourism visas are issued to foreign nationals who want to travel to the U.S. for tourism, vacation, medical treatment, short recreational studies, and additional temporary purposes.

Combined B1/B2 visas are issued to foreign nationals who wish to enter the U.S. for both temporary professional activities and tourism.

List of Countries Impacted by the Visa Bond Policy

As of November 2026, the State Department requires visa bonds from travelers from the 50 countries listed below. The list does not necessarily include the countries with the highest visa overstay rates. Instead, the State Department considers several factors, including high overstay rates, inadequate information sharing, and weaknesses in identity verification and security screening. The list is subject to change, as the State Department may add or remove countries on a rolling basis. However, the rule does not establish specific benchmarks or a formal process for countries to request removal.

Since the pilot program began in August 2025, visa issuances to nationals of these countries have declined significantly. Comparing February 2025 with February 2026, the data show substantial reductions in B-1 business, B-2 tourism, and combined B-1/B-2 visa issuances for most affected countries. The table below identifies the 50 countries currently subject to the visa bond requirement and compares the number of visas issued during these two periods.

Country	B1/B2 Issued in 2025	B1/B2 Issued in 2026	Percent of Change
Algeria	1,354	30	97.78%
Angola	170	0	100%
Antigua	187	0	100%
Bangladesh	1,986	24	98.79%
Benin	170	0	100%
Bhutan	63	8	87.30%
Botswana	63	9	85.71%
Burundi	54	0	100%
Cabo Verde	373	6	98.39%
Cambodia	470	265	43.61%
Central African Republic	9	1	88.89%
Cote D'Ivoire	593	9	98.48%
Cuba	770	36	95.32%
Djibouti	13	0	100%
Dominica	219	0	100%
Ethiopia	1,347	170	87.37%
Fiji	150	36	76%
Gabon	84	0	100%
The Gambia	53	0	100%
Georgia	1,493	450	69.85%
Grenada	245	82	66.53
Guinea	188	10	94.68%
Guinea-Bissau	11	1	90.90%

Kyrgyz Republic	1,124	25	97.75%
Lesotho	11	12	9.09% Increase
Malawi	131	1	99.23%
Mauritania	64	0	100%
Mauritius	221	52	76.47%
Mongolia	1,703	850	50.08%
Mozambique	73	61	16.53%
Namibia	115	8	93.04%
Nepal	1,840	27	98.53%
Nicaragua	1,087	773	28.88%
Nigeria	6,533	0	100%
Papua New Guinea	55	31	43.63%
Sao Tome and Principe	1	0	100%
Senegal	488	7	98.56%
Seychelles	9	6	33.33%
Tajikistan	166	17	89.75%
Tanzania	516	1	99.80%
Togo	179	0	100%
Tonga	181	0	100%
Tunisia	1,212	503	58.49%
Turkmenistan	74	24	67.56%
Tuvalu	2	0	100%
Uganda	509	53	89.58%
Vanuatu	6	0	100%
Venezuela	5,162	1	99.98%
Zambia	249	3	98.79%
Zimbabwe	622	0	100%

How is the bond amount determined?

The visa bond program introduces additional financial and administrative requirements for nationals of designated countries seeking B-1 business, B-2 tourism, or combined B-1/B-2 visas. In addition to completing the standard visa application process, affected applicants must post a bond of $10,000, $15,000, or $20,000, with the consular officer determining the specific amount during the visa interview. In setting the amount, the consular officer considers the applicant's individual circumstances, including their purpose of travel, employment, income, skills, education, and connections to the United States. After the consular officer determines the bond amount, applicants must also submit Form I-352, a legally binding agreement regarding the visa bond administered by DHS. The bond is intended to encourage compliance with the conditions of admission, particularly the requirement to depart the United States before the

authorized period of stay expires. For B-1/B-2 visitors, this period is typically up to six months, although U.S. Customs and Border Protection (CBP) officers at the port of entry determine the actual duration.

How is the bond paid?

During the visa interview, a consular officer determines whether an applicant must post a bond and, if so, establishes the amount ($10,000, $15,000, or $20,000). The officer then informs the applicant of the requirement and provides instructions for posting the bond. Following these instructions, the applicant receives a specific payment link through Pay.gov, an online payment platform operated by the U.S. Department of the Treasury that allows individuals and businesses to make secure payments to federal agencies. Through this platform, the applicant must complete DHS Form I-352, accept the bond's legally binding terms and conditions, and post the required amount. These conditions are established by agency regulations and guidance and cannot be negotiated. Applicants should not post a bond before receiving instructions from a consular officer, as unauthorized payments will not be refunded. Once the bond has been posted, the consular officer can proceed with issuing the visa. However, posting a bond does not guarantee visa issuance. According to the final rule, the visa bond can also be paid by the applicant or by a third party, such as a friend, family member, or business associate. The third party can be either inside or outside of the applicant's home country. The applicant must list the third party as the "Obligor" on the DHS Form I-352. The third-party Obligor, the person who posts the bond, is refunded their payment only if the bond terms are not violated.

What are the visa bond conditions for the bond to be refunded?

1. *Entrance through an eligible and approved port of entry*

Approved visa holders who have posted bond must enter and exit the United States through all commercial airports of entry or through any of the 16 CBP preclearance locations located in Ireland, Aruba, Bermuda, United Arab Emirates, the Bahamas, and Canada.

2. *Leaving the United States before the authorized period of stay expires*

Visa holders who have posted a bond must depart the United States before their authorized period of stay expires. CBP officers determine this period upon admission, and it is typically up to six months for B-1/B-2 visitors. Failure to depart within the authorized period may result in forfeiture of the bond, while timely departure, properly recorded by immigration authorities, allows travelers to recover the amount posted, provided they have complied with the other applicable bond conditions.

Receiving the Refund

If the visa holder has met all the conditions of the visa bond terms, the person who posted the bond (either the visa holder or the third-party Obligor) will receive the refund to their original form of payment in U.S. Dollars. The Department of the Treasury automatically processes refunds via Pay.gov. Refund processing begins after CBP exit records confirm the holder's timely departure. Processing times can take a few weeks to a few months, depending on volume.

Investigating Visa Bond Breaches and Possible Breaches

If the Department of Homeland Security (DHS) suspects that a visa holder has violated the terms of their bond, it will refer the case to U.S. Citizenship and Immigration Services (USCIS) to determine whether a breach occurred. Under Form I-352, violations that may result in forfeiture of the bond include failing to maintain lawful immigration status, engaging in unauthorized employment, remaining in the United States beyond the authorized period of stay, or filing an untimely application to extend or change immigration status. However, visa holders who properly and timely apply for an extension or change of status may remain in the United States while their applications are pending without automatically breaching the bond, provided they comply with the applicable conditions. If their applications are denied, they must depart within 10 days to avoid breaching the bond. The State Department also identifies filing an asylum application as a potential bond violation.

Conclusion

The visa bond program has imposed significant new financial requirements on B-1, B-2, and combined B-1/B-2 visa applicants from the 50 designated countries. By requiring travelers to post bonds ranging from $10,000 to $20,000, the policy creates substantial financial barriers, particularly for individuals who may otherwise qualify for a visa but cannot afford the upfront payment. Since the program's implementation, visa issuances in participating countries have declined significantly, highlighting its potential to discourage legitimate international travel. These restrictions could have broader consequences for the United States by reducing international tourism, limiting business travel, and making it more difficult for families and friends to visit one another. American businesses and communities that benefit from international visitors could also experience economic losses as a result of reduced travel and other impacts.

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