

A simple and secure way to help prevent debit card fraud internationally.

Over 95% of all cards and devices in Canada are now chip-enabled. Since chip-enabled cards were introduced in 2007, there has been a 63% reduction in debit card fraud claims. This seems like good news, right? And it is – but now fraudsters are skimming debit cards in Canada and using them in international countries that have not yet adopted chip-enabled technologies. International Country Blocking is the next step in continuing to evolve security measures that help protect you from fraud incidents.

International Country Blocking

To help protect you from debit card fraud internationally, a new security feature has been applied to your Credit Union Debit Card: International Country Blocking. This added layer of fraud prevention has already proven to reduce fraud incidents.

How it works?

- We monitor fraud incidents in countries globally and in individual US states, and then apply blocks to countries or states that are considered to be high risk. This is a preventative security measure. Blocks are applied based on real-time information.
- When a block is applied, Credit Union Debit Cards are not able to process transactions when used in blocked countries or states. This protects you if your card was skimmed in Canada and used internationally.

Travel Exclusion Service

Don't forget to add us to your travel preparation checklist. Our Travel Exclusion Service is easy and free. Contact us to ensure we are aware of countries or specific US states you're travelling within. We can bypass possible country or US state blocks in place to help prevent interruption of access to your funds while you are travelling.

How it works?

- When you notify us of your travel plans, we will bypass country or US state blocks in place for your unique Credit Union Debit Card.
- Your Travel Exclusion Service identifies your date of departure, countries or states being visited and your date of arrival home.
- Travel Exclusions are effective immediately, so there is no waiting.

How do I submit Travel Exclusions?

- Simply [contact us](#) [<link to your contact page>](#) and confirm your travel dates and locations when travelling outside of Canada. We will contact you to verify your travel details and confirm the travel exclusion has been applied.
- If you are not able to contact us in-branch or by phone, send us an [email](#) [<link to your email address>](#) and we will contact you to verify your travel details and confirm the travel exclusion has been applied.

[Talk to us today](#) [<link to your contact page>](#) to learn more.

Frequently asked questions

Why was country blocking introduced?

Chip-enabled cards were introduced in 2007. This new security feature reduced debit card fraud by over 63% in 5 years. But as we adapted to better protect our members, so did fraudsters. Most debit card

fraud losses are from cards skimmed in Canada and used internationally. Cards that are skimmed in Canada are now more likely to be exploited internationally in countries that have not yet adopted chip technologies. Country Blocking is the next step in continuing to evolve security measures that help protect you from fraud incidents.

What do I need to do before travelling?

Simply [contact us](#) [<link to your contact page>](#) to confirm your travel dates and locations when travelling outside of Canada.

What do I do if my travel plans change?

If your travel plans have changed, including dates of travel or locations, be sure to [contact us](#) [<link to your contact page>](#) to confirm the travel changes and your travel exclusion will be updated.

How do I get access to my accounts if my card is declined when travelling?

If you are travelling and access to your funds is declined, [contact us](#). [<link to your contact page>](#) We can confirm your identity and travel location, and look into why your transaction may have been declined. If we do not have a Travel Exclusion applied, we can set it up for you and it will be effective immediately. If you have confirmed your travel plans with us in advance of your trip, and a new country or state block is activated, Travel Exclusion will automatically be applied for you. It is always best to make us aware of your travel plans before you go to avoid interruption of access.

I travel frequently for work. How will this affect me?

As a frequent traveller, country or state blocks may be more likely to impact access to your funds, depending on the locations you travel to most frequently. Travel Exclusions work the same for frequent travellers, and keeping us informed of your travel plans is the best way to ensure uninterrupted access to your funds. As an added measure of convenience, we can offer frequent travellers an emergency contact to safeguard convenient 24/7 access to funds while travelling. [Contact us](#) [<link to your contact page>](#) today to discuss your options.

Note: each credit union's policy may vary in terms of 24/7 contact options. If a policy is not in place, it is recommended to consider how this might be accomplished for such rare cases to ensure members access to funds are uninterrupted.

Does Country Blocking and Travel Exclusions work for my Global Payment™ MasterCard® card?

Yes. However, Global Payment™ MasterCard® cards are only blocked at ATMs based on how transactions are processed. They can still potentially be used at a debit card machine terminal in a blocked country.