Traveling Debit Card Customer

Fraud Watch Plus

National Grand Bank has a premium version of fraud risk management software that is designed specifically for the NGB Credit/Debit customer. Our team of fraud risk analysts works around the clock, 24 hours a day, 7 days a week, monitoring our Debit & Credit card users' transactions. The system that we use analyzes and scores each transaction to see if there is a potential for fraud with that card.

Once a transaction is posted, the system decides if it meets a fraud rule guideline. Depending on the fraud risk score, it will either pass through without a notice being issued or will queue the transaction as potential fraud, and the customer will be contacted by a Fraud Watch Analyst. That is why phone numbers are so important to us now, especially cell numbers.

The analyst will introduce him/herself to you as a rep from "Fraud Prevention Services, working with NGB." They will verify your card information and validate whether or not the transaction is legitimate. The analyst will not ask you for information, only to validate the information they already have gathered.

If the transaction is good, the rep will note that, and the issue is over. However, if it is a confirmed fraudulent transaction, a case is opened and your card will be hot-carded. A new card will be ordered to prevent further fraud.

Valid Phone Numbers and Address Changes

It is most important that National Grand Bank has up-dated telephone numbers and address changes. Cell numbers are best because if you are out shopping, and your sale is in question, we are able to validate it immediately.

Leaving the area? Let us know

If you are leaving the area and your transactions will not be your normal spending pattern, let us know. We have the ability to notify our fraud team of traveling customers on an individual basis. Just send an email to us stating your name, locations you will be visiting, and the dates you will be there. Customers ask us why we are the only bank that needs this information. Well, we care about our customers' information in the wrong hands. The first stage of identity theft begins with a compromised Debit or Credit Card. The sooner we can shut down the fraudster, the better for our customers' information privacy.

Insurance

Although we have come to rely on the use of Debit & Credit Cards, sometimes you can be caught high and dry with no access to your money. Money cards can become demagnetized, lost, or closed due to fraudulent activity. NGB recommends bringing at least two sources of bank cards and travelers checks. We also recommend carrying travelers checks when traveling out of the country in case of medical problems.

Blocked Countries & States

Below is a list of countries and US states that are recommended by MasterCard to be blocked for Credit & Debit Card use. The fraud and card compromises are out of control in these areas.

We do have the ability to open a card in a blocked area, but we will need a 48 hour window to complete this. We still can not guarantee that your card will work in all countries as the access bank driving that ATM may be located in a closed country.

MasterMoney Cards
Countries Blocked by TAB

Country Code	***Country***	***ALF***	
004	Afghanistan	AFG	
016	American Samoa	ASM	
36	Australia	only access to PIN atm withdrawal	
050	Bangladesh	BGD	
986	Brazil	BR	
626	East Timor	TMP	
242	Fiji	FJI	
258	French Polynesia	PYF	
356	India	IND	
360	Indonesia	IDN	
380	Italy	only access to PIN atm withdrawal	
408 / 410	Korea (North and South)	PRK / KOR	
418	Laos	LAO	
434	Libya		
446	Macau	MAC	
458	Malaysia	MYS	
584	Marshall Islands	MHL	
583	Micronesia	FSM	
496	Mongolia	MNG	
520	Nauru	NRU	
524	Nepal	NPL	
528	Netherlands (Holland, Dutch, Amsterdam)	NL	only access to PIN atm withdrawal
554	New Zealand	NZL	
586	Pakistan	PAK	
608	Philippines	PHL	
643	Russia	only access to PIN atm withdrawal	
882	Samoa	WSM	
702	Singapore	SGP	
	South Africa	only access to PIN atm withdrawal	
724	Spain	only access to PIN atm withdrawal	
144	Sri Lanka	LKA	
158	Taiwan	TWN	
776	Tonga	TON	
792	Turkey	TR	only access to PIN atm withdrawal
784	United Arab Emirates	ARE	(Abu Dhabi)
US State	Indiana	IND	