

## Identity Theft: The Traveler's-Eye View

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Travel is a part of the lives of most Americans. We eagerly anticipate our vacations, happy to escape the stress and pressure of our daily routines. We jump on planes as a matter of course to attend business meetings. We often take to the road for a weekend break.

Most of us plan ahead for a trip. We book our airline tickets or chart our courses on a map. Hotel reservations are made. We buy travel books and decide what local points of interest to visit. We make arrangements for a friend to feed and walk our dogs. We pack our suitcases. We pick up prescriptions.

How many of us make arrangements to protect our identity while we travel?

Anyone can become a victim of identity theft. Even the most sedentary soul is at risk. Still, the fact remains that this crime can affect travelers and expatriates even more severely than the rest of us. Those far from home are exposed to higher risks and face greater obstacles if victimized.

### Protecting the home front

We already acknowledge that our homes can become a target for thieves or vandals when we are away. We buy timers for our lights and ask the neighbors to keep an eye on our property. But it's not just the new plasma television that may be at risk.

An unattended mailbox is an identity theft magnet. Ask a trusted friend to pick up your mail while you're gone, or have it held at the Post Office. If you receive bills or personal mail at work, ensure that correspondence will be secure from prying eyes until you return.

Leave your checkbook and checks at home, preferably secured in a locked safe. In addition to your name and address, your checks include the name of your bank, bank account number, and bank routing number. When you travel, use cash, traveler's checks, or credit cards to pay for items.

On the other hand, you should carry with you all the information you would need to shut off your credit and debit cards, stop payment on checks, and freeze checking and savings accounts. "If a credit card is lost or stolen, you'll need to contact the issuer immediately to prevent that account from being abused," says Evan Hendricks, editor of Privacy Times and author of Credit Scores and Credit Reports: How the System Works, What You Can Do. Without this information readily available to you, you will lose precious time at a crucial moment — and give identity thieves an extended spending spree at your expense.

### Cash machines can cost you

Travelers used to face a choice between carrying cash or traveler's checks, a safer if somewhat less flexible option. Today, the omnipresent ATM offers a third alternative. Unfortunately, the rapid rise in identity theft and the wide range of scam techniques available to fraudsters mean that cash-machine convenience may come at a high cost. If you intend to use cards as your source of travel funds, know the risks - and, hopefully, avoid them.

One common but incorrect belief about ATM/debit cards is that they cannot be used unless the user provides the appropriate Personal Identification Number (PIN). In reality, although the PIN is needed at an ATM, not all debit card transactions require it. Gas pumps may require a zip code to complete a transaction, but many require no authentication at all. Debit cards with a major credit card imprint can often be used with just a forged signature. Generally, accommodating sales clerks barely glance at the signature and rarely request additional identification. A lost ATM/debit card can be an expensive proposition — one that the victim may not discover until the next bank statement arrives.

### Nailing down your PIN

ATM scams are increasingly common and come in many flavors, most involving ploys for obtaining the PIN linked to a specific card. Fake ATMs, outfitted with skimmers that record the card's magnetic data and hidden cameras that capture the corresponding PIN as it is typed, are more and more prevalent — especially in areas frequented by tourists.

Lower-tech alternatives can be just as effective. Identity thieves will often "shoulder surf" ATM transactions to learn the PIN, then pickpocket the card or obtain it by force or intimidation.

In most cases, you can have your financial institution limit your debit card to ATM use. Inconvenient? Yes — but it can help minimize possible abuse if the card is lost or stolen.

## Credit card strategies

Unlike debit cards, where a transaction is the rough equivalent of writing a check, federal law protects credit card holders by limiting liability for misuse of a lost or stolen card. Many credit card issuers have adopted a "zero liability" stance to encourage credit card use.

Sarah Slenker, a senior security analyst at IJet, a risk management specialist for business travelers and expatriates, recommends that travelers carry a couple of credit cards, each with a relatively low limit, to reduce the damage if any one card goes missing. "In the case of a couple traveling together, each person should have a couple of cards," adds Slenker. "Those cards should be linked to separate accounts — that way, if one card is lost or stolen, the others will be unaffected."

## Bring only what you need

"Travelers should know that anything they carry with them is up for grabs," advises Slenker. "That includes your wallet, your laptop, your briefcase, and any bills, statements, or other paperwork you've brought along." Carry only the necessities, says Slenker — and anything you do carry should be backed up, with the information readily available in case of emergency.

"Rather than carrying copies of your documents with you," Slenker notes, "it can be wiser and more convenient to leave copies with someone back at home — such as a trusted family member, secretary, colleague, or friend."

## Your hotel is not your castle

The hospitality extended to travelers by hotels and restaurants can be wonderful. But don't let it blind you to the possibility that your information can be stolen and abused by the people you encounter there. Waiters, front desk clerks, baggage handlers and bellmen, security personnel, and housekeeping staff all have opportunities to scoop up your information.

Don't assume your hotel room is secure, and don't count on a locked suitcase to keep valuables safe. While you're in a business meeting or having lunch with a friend, possessions left in your hotel room may be viewed or removed by any number of people, from managers to maids. Lock laptops, handhelds, identity and account documents, jewelry, and other sensitive items in the hotel safe or in a room safe.

The sidewalks offer even less protection. Wherever travelers congregate, pickpockets won't be far behind — usually with their fingers in some hapless tourist's hip pocket. Backpacks are another obvious target for identity thieves, who increasingly ignore the cash in favor of cards, checks, driver's licenses, and anything with your personal information printed on it.

Fanny packs and travel pouches (eschew zippers in favor of Velcro) can reduce your risk. Pay attention to your surroundings, and be wary of attempts to divide your attention or otherwise distract you. Yes, it is pleasant to give strangers directions when asked — but it's less pleasant to discover your wallet has gone down the street with them. Identity thieves also consider mobile phones, handhelds, laptops, and even MP3 players to be choice targets. Whatever you do, don't succumb to the temptation to charge a phone or laptop where you can't keep your eyes on it — or, worse yet, might forget it.

## Preparing for the worst

"There are really two scenarios to consider," explains Betsy Broder of the U.S. Federal Trade Commission. "One is identity theft that occurs as a result of travel. The other is identity theft that takes place at home while you're away." In both cases, she points out, education, preparation, and rapid response are essential in limiting the damage from identity theft.

One Catch-22 can arise if your ID goes AWOL. "If your passport is lost or stolen," says Broder, "you'll need some other form of solid identification in order to have a replacement passport issued by the U.S. Embassy." Broder recommends taking all your sensitive documents — identification, credit cards, and so on — and photocopying them, front and back, then keeping the copies in a safe (but accessible) place.

## Getting credit issuers clued in

Just as you have planned for your trip to pre-empt trouble, so should you plan to safeguard your identity to do the same. "It's a good idea to alert your credit card issuer of your travel plans before you travel," Broder adds, "to keep your account from being flagged or frozen when activity deviates from your normal pattern." The "neural networks" used by credit issuers to profile users and detect fraud attempts are increasingly sophisticated, notes Broder, and can go a long way toward blocking attempts to abuse your identity information and credit accounts.

Finally, whether you're in the U.S. or roaming abroad, you'll want to be ready for the possibility of full-blown identity theft. "For a person who becomes an identity theft victim while living or working overseas," says Privacy Times editor Evan Hendricks, "it's even more important to have access to a concierge-type service that will handle every aspect of your identity theft resolution. Without expert help from a dedicated advocate, there's simply no way you can do everything that needs to be done."

### **From "moving on" to "moving in"**

There's a fine line between business travels and sojourning overseas. At some point, that extended visit qualifies the visitor as a bona fide expatriate. For Americans residing overseas, most of the same risks and precautions apply — but with some added complications.

You will probably want to maintain a bank account in the United States in addition to having a local bank account. It's important to ensure that all transactions between the two institutions use secure servers and channels of communication. Remember that with non-U.S. institutions, you can't take FDIC protections for granted. As a result, the financial consequences of identity theft can be much more severe. In general, it is extremely important to understand the laws in the country where you reside — or, failing that, know who to work with to give you expert guidance if you do require advice.

Finally, the U.S. Embassy is always your best resource — and will often be your first point of contact for any problem that may arise. Loss or theft of your passport should be reported immediately to the nearest U.S. Embassy or Consulate, as well as to the local police. Likewise, if you are the victim of a crime while overseas, it's never a bad idea to contact the nearest U.S. Embassy or Consulate for assistance. ■