



## **IDENTITY THEFT: Travel Tips**

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Whether you travel for business or pleasure, a traveler must be on the alert for opportunities that an identity thief may try to take advantage of. Unfortunately you cannot trust anyone you meet - housekeeping staff, bellmen, security guards, front desk clerks, etc.

The following items have been contributed by our ITRC staff, many of whom travel for business or pleasure. Some have had their identities stolen while on a trip and it is in their honor that this sheet has been written.

1. Checks- Leave checkbooks and checks at home, in a locked safe. Checking account takeover is one of the hardest types of financial fraud to clear up. Too many people leave checkbooks in suitcases or use them for purchases in stores where they don't know the clerks. It is better to use cash, traveler's cheques or credit cards for purchases.
2. ATM/Debit cards/Credit Cards- Many people believe that an ATM card which is also a debit and credit card is perfectly safe because you need a PIN to use it. That is only true at an ATM machine. Unfortunately, ATM scams are very common and fake ATM machines have been placed in high tourist areas. They contain a camera that records you typing in your PIN number. The fake machine also has a computer storage device that reads the back of your ATM card.

The second problem with ATM/Debit/Credit cards is that the PIN is not necessary when used as a debit or credit card. It actually acts as a check and immediately withdraws money from your account. You don't find out about the problem until you get your bank statement. A lost ATM/Debit/Credit card can be quite costly and while the money should be replaced once the card is reported as lost (if within the contractual time period), it takes time for the money to be replaced in your account.

ITRC recommends that you change your card to ATM use only and get a separate credit card. Credit cards are protected by federal law as to the amount of money that you can be held responsible for if lost or stolen, with most companies now extending a zero liability policy to customers. You should be able to control this problem easily during the first billing cycle after the card is lost or should it be skimmed or copied. In fact, this is the easiest of all financial crimes to deal with.

1. Leave bills at home- Business travelers often take advantage of quiet evenings in hotels to catch up with bookkeeping and paying bills. Unfortunately many people have access to your room while you are at meetings and victims have reported that account information and check information has been stolen this way.
2. Hotel Safes- ITRC highly recommends that you lock up all valuables in room safes or hotel safes while you are out of your room. That includes laptops, palm pilots, jewelry, Social Security cards (if you are traveling with them), passports, and other documents that contain personal identifying information or that would be of interest to a thief. A suitcase is not a secure way to lock up information. You might return to your room to find the suitcase has been picked open or taken.
3. Pickpockets and fanny packs and travel pouches- Pickpockets can be found in most major cities and tend to focus on high traffic areas that attract business or vacation travelers. Some studies indicate that wallets stolen in tourist spots frequently lead to identity theft. These professionals aren't interested in cash. They want your SSN, checks and driver's license.

They depend on the fact that you are not paying attention to anything but what you are doing. In fact, they may cause distractions (as a team) - using animals, flower vendors, children, or even asking for directions. Vacation travelers should use fanny packs (preferably ones that open with a Velcro fastener and not a zipper) or travel pouches that are worn inside your shirt.

Business travelers should be aware that pickpockets are also looking for laptops and palm pilots that are temporarily out of your control- at airports, in lobbies and in dining areas. You'd be surprised at how many rushed business travelers leave the security area having forgotten these items. Remember, out of sight means out of control. A good pickpocket can remove a wallet from a tight pair of jeans without you being aware of the theft, especially the back pocket. They may travel in pairs and watch where you put it long before you know you are even a target.

1. Wallets- Don't take anything in your wallet that is not absolutely necessary. Leave all cards with SSN on them at home. If necessary, make a photocopy of a health card, cut off the last 4 numbers of the SSN from the photocopy and carry that with you. Make sure that you have an emergency phone number for ER personnel to use. That person would have the last 4 numbers of your SSN plus any pertinent



medical history including prescriptions that you take. It goes without saying- never leave your wallet unattended even for a second.

2. **Shoulder surfers-** Besides pickpockets, identity thieves take advantage of people via shoulder surfing. That term used to only apply to those who looked "over your shoulder" to see information. With the common use of cell phones, we forget that we are in a public venue and may talk about things that a thief can use. In other words- if you wouldn't want to see it on a billboard, don't talk about it on a cell phone in public. That includes personal information as well as company proprietary information.
3. **Back-up material-** carry photocopies of all travel documents including plane tickets, hotel reservations and passports. Keep these in a separate location from the originals.
4. **Mail-** Put your mail on "postal hold" stating that for a period of time you wish to have your mail held at the post office. We use that term rather than vacation hold so that postal clerks will not know that you will be gone. Arrange that mail may only be picked up by you and that you must show a driver's license or ID card with photo and with your current address to receive the mail.
5. **Newspapers-** Nothing says "we're out of town" more than a pile of newspapers. Don't forget to stop delivery until you return.
6. **Neighbors, relatives and housesitters-** While we would like to trust everyone, unfortunately statistics show that 9-14% of all identity theft victims who find out who the imposter is, discovers that it is someone they knew. If you have someone that is going to check the house and has a key to your house, then lock up any documents with account numbers or SSN. You wouldn't leave an expensive diamond ring or lots of cash out; follow those same guidelines when it comes to information an identity thief can use.
7. **Public restrooms-** Ladies, do not hang your purse from a hook on the door. It is too easy for someone to reach over the top of the door and take it before you have time to react. The best place to store your purse while in the restroom is beside you or hung around your body.

**The bottom line- if you suspect that a scam may be in progress, trust your intuition. It probably is.**