

Can Vacationers And Business Travelers Be At Greater Risk Of Identity Theft When They Travel?

Contributed by Dorothy Yamich
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It's very easy when people travel on their vacation to let their guard down. They have a lot on their minds remembering everything they need to take care of before they go and what they need to take with them on vacation. Not only that, they want to relax, unwind, and have fun. Isn't that what vacations are suppose to be all about? When they travel they don't want to have to be on guard all time and constantly concerned about getting ripped off every second of their holidays.

There are three major sources of identity theft that you should be aware of when you travel. Your wallet, your laptop or PDA, and internet cafes.

Research shows that most identity thefts occur when people's wallets are stolen, usually by professional pick pockets. Whether you travel on vacation or business you must guard your wallet at all times because you are at more risk than in familiar surroundings. Never carry your wallet in your back pocket - it's not called the "sucker pocket" for nothing. It's best to carry your wallet in a fanny pack. Some travelers prefer a fanny pack with a Velcro closure instead of a zippered one because you can hear it being opened. The usual places you find pickpockets are in crowded areas such as airports, train and bus stations, hotel lobbies, restaurants, and sporting events.

Most people carry more personal information in their wallets then they need. The first thing that you should do before you travel is to go through your wallet and take out any personal information items that you don't need when traveling such as bank checks, check books, credit card receipts, bills, and memberships cards such as library cards. You also don't need to take your social security card as you probably have that number memorized by heart.

Debit cards are a convenient way to take small amounts of cash out of ATM's when traveling, but are also a great way for thieves to clean out your bank account if they get a hold of them. One way to reduce this risk is to open up a separate account at your bank before you go and only put as much day-to-day cash in it as you think you may need for your holidays. Take only that debit card with you.

Credit cards are protected by Federal law so are a much better choice to take with you as you are generally covered for any fraudulent charges incurred. Also, if you are over-charged or find an error on any of your credit card transactions when traveling, it's easier to get the charges corrected or reversed from the card companies. You probably should take two credit cards in case one is lost, or compromised. You can obtain smaller, limited amount prepaid cash cards from Visa, MasterCard, and American Express that are perfect for daily use. You can get these cash cards in any denomination. It is probably best to get a couple of cards with low limits of five hundred dollars or less each. If they are lost or stolen, the credit card companies will replace any pilfered funds. Leave your major cards and passport in your hotel room safe or the hotel's safe along with any other personal information that you do not need from day to day.

Before you travel be sure and check that your credit cards do not expire while you are on vacation. And be sure to call your credit card issuers and let them know when and where you plan to holiday so they don't have a seizure or conniption fit and cancel your card when they see a credit charge appearing from some place like Timbuktu. Make a note of these phone numbers and take them with you on vacation.

Another major source of identity theft starts with a stolen laptop. Over six hundred thousand laptops are pilfered in the U.S. alone, frequently from inattentive travelers in airports, restaurants, and hotel lobbies.

Before you travel, backup your laptop and put the backup disc in a safe place at home or in a safety deposit box at your bank just in case your laptop is lost or stolen. Put a small strip of colored tape on the top and bottom of your laptop and laptop case as most laptops and their cases look similar in appearance. Write your name, destination address, and contact information at you destination on a piece of paper and tape it to your laptop just in case it's lost at the airport. You shouldn't use your home address on this piece of paper. It's better to use your work or business address and phone number. There are so many laptops left behind unintentionally. The lost and found office at airports do not have time to try and gain access to all the laptops which are more than likely password protected anyway.

The third major source of identity theft can happen at any public computer or internet cafe. Your personal information could be at risk even if you are just accessing or sending e-mails. A key stroke logger could be installed which secretly keeps a record of all user names, passwords and personal information entered on the computer. Even if public computers are not compromised they still store the information you input in the temporary internet files and history. Never access any bank or credit card account, or pay bills from these computers. In general, computers located in the business centers of hotels and on cruise ships are safer to use than other public computers.

Dorothy Yamich has a passion for travel. She has lived and traveled extensively throughout Europe as well as traveled in North America, Central America, and the Caribbean. She is a travel consultant and specializes in luxury cruises as well as vacation packages. To quickly find and book cheap vacation travel packages at great discounts, whenever you want to enjoy a fabulous, fun-filled holiday, visit [Travel Tips Guide](#) for more information.