

## How to Keep Your Money and Personal Data Safe While Traveling Overseas

**Q** *Data thieves are getting aggressive toward travel consumers - who are especially vulnerable overseas.*

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Feb 3, 2016 10:59 AM EST

Personal data thieves are seemingly everywhere - even when you're traveling for fun, or for business.

Consider the Hyatt Hotels breach, which the Chicago-based hotel and resort company acknowledged last December, as data thieves allegedly penetrated Hyatt's consumer payment information technology system.

Hyatt wasn't alone. Other hotel chains, including Hilton Worldwide and Starwood Hotel & Resorts, have also experienced hacking attempts, leading the industry to shore up its information systems security.

As DealNews put it in a recent post on the topic of travel and data breaches, your money is never truly safe anywhere, and if you're hitting the road soon, it's an issue you'd better take seriously - or data fraudsters may well take your money and personal data from you, potentially thousands of miles from home.

"The risk of losing your cash and/or personal data are greatly increased when traveling," notes Benjamin Glaser, features editor with DealNews. "Unfamiliar payment and banking systems make it more difficult to stick with secure methods; and even the most discreet travelers are likely to be identifiable as tourists, making them targets for pickpockets and scam artists. So all of the normal methods you use to keep your data and money safe at home need to be strengthened when traveling abroad."

DealNews advises traveling consumers, especially ones going overseas, to let their banks know your travel itinerary, so they can track any suspicious payments on your debit or credit card. Additionally, it's wise to get a travel debt card (i.e., a temporary payment card) from your bank, and leave your regular card at home, safe and sound.

Other travel experts say to keep a cool head when traveling abroad, as old-fashioned common sense can help thwart any would-be identity thieves. "I travel over 125,000 miles a year," says Ryan Ver Berkmoes, a journalist, author and traveler. "The best advice when overseas is do the same things you do at home. Travelers either forget all their caution in the joy - and jet-lag - of the moment, or they take too many unfamiliar precautions that make them easy marks. It's easy to get frazzled and do stupid things."

"For example, in Bali, ATM's give you back your card last," Ver Berkmoes says. "People are used to getting the card back before getting the cash at home, and they leave their cards behind all the time. Gangs watch you enter your PIN number and then swoop in for your forgotten card."

**Joseph Mroszczyk, manager of intelligence products and services at Global Rescue, a Boston, Ma.-based travel risk and crisis management firm, advises travelers to maintain a low electronic footprint while traveling. "Don't post to social media during the trip and maintain private settings on all profiles," he says.**

**"Travelers to certain countries should assume their data has been compromised if they connect to the Internet or other networks," he adds.**

You'll also want to get a credit card that doesn't charge you fees on foreign transactions, so you can carry the minimum amount of cash, notes Pauline Paquin, a personal finance and travel expert, and founder of Reachfinancialindependence.com.

"Many cards charge a \$3 to \$5 fee per withdrawal, so people are tempted to carry a lot of cash," Paquin explains. "That's very risky. Also, keep your cards and your cash in different places - your carry-on and your purse for example - so if you lose one, you still have the other."

During your trip, and when you get back from an overseas visit, check your credit card statements for any suspicious activity, advises Tom Donlea, e-commerce and retail practice director with WhitePages in Seattle. "Immediately report aberrant behavior, and immediately cancel any cards that do get lost or stolen," he says.

Donlea also recommends avoiding any shopping online on in an internet café or shared computer. "Your card information may be stored without your knowledge (cached) on that machine and used later by another less scrupulous shopper," he says.

Suzanne Wolko, a travel blogger and founder of Philatravelgirl.com, also takes extra precautions when she travels abroad. "I rarely use cash - I tend to carry about \$100 and use a fee-free foreign exchange credit," she says. "I wear a cross-body handbag and keep my scarf on top so if someone did try to get into the bag, they don't easily get to my wallet."

Wolko says she withdraws cash in small increments, depending on the country or city she's visiting. "I hide my hand over the keypad when punching in my PIN at an ATM," she says. "As for personal data, the only person that needs to see your passport is immigration and the hotel front desk (they usually make a copy). After that I store it in the safe in room, put a reminder in my phone to retrieve it before leaving."

One last tip from Wolko - letting your bank know you're traveling can also stop the financial institution from withholding funds at the ATM (because it may stop transactions if there is "suspicious" activity, unless you've given word in advance.)

With data hackers making news these days in the travel and resort world, you'll need to double up on your personal security when abroad. Identity thieves are out there, but you can mitigate any damage while traveling by taking extra precautions - like the ones listed above.