



Travel Safety: Preventing Identity Theft During and After Your Trip

You've taken some precautions in preparing for your trip so that your personal information isn't left vulnerable to identity thieves while you're away from home. Now, maintaining discipline around your spending habits and hotel security while you're on the road will help you continue to ward off the threat of identity theft.

1. **Lock it up.** First and foremost, you must use the in-room safes that are now a part of almost every hotel room. They are simple to use and drastically increase traveling safety (decreasing theft by cleaning staff and other travelers). Also practice smart identity protection with these things:

- **Laptop computers.** You should only carry your laptop with you when absolutely necessary. The rest of the time, place your laptop (or just the hard drive if your laptop is too big) in the safe while you aren't using it. While using your laptop to access online banking or other password-protected services from Wi-Fi networks, be sure the Wi-Fi hotspots are secure.
- **Public access Internet facilities.** If you're using a public computer in hotel business centers or cyber-cafes, never access any sensitive information. Keyloggers (software that can track your keystrokes) may be tracking you.
- **Cell phones/PDAs.** While you go down to the pool or off shopping and don't need your cell phone or other electronic device, store it in the safe along with jewelry, extra cash, your iPod, thumb drive or other valuables.
- **Passports.** Unless you are traveling in a country where you are required to keep your passport with you at all times, lock it up in the safe the entire time you are staying at the hotel.
- **Other identity documents.** Store your plane tickets, receipts, and any other identity documents (birth certificates, extra credit cards, visa, etc.) in the safe when not in use.

2. **Carry it safely.** I recommend carrying all of your identity documents (passport, credit card, driver's license, tickets, etc.) in a travel pouch that fits around your neck or your waist (and inside of your clothing). It is a minor inconvenience, but it lowers instances of pickpocketing and unintentional misplacement. Thieves have unbelievably nimble fingers that can slip into your pocket or purse undetected so here's an essential habit to cultivate: just before you leave your hotel room (especially in cities), verify that your money pouch is securely fastened around your waist or neck, under your clothes.

- **Use a backpack.** When possible, carry laptops and other large identity-storing items in a backpack that stays zipped and on your back at all times. It is easy to set down a purse, book bag or piece of luggage while at a ticket counter or retail

store. Backpacks, on the other hand, are easy to keep on our person at all times, and are harder to break into without alerting the wearer.

- **Watch your cards.** When paying with a credit card in a restaurant, try to keep your eye on the card. If the server removes it from sight, they may be able to create a “clone” by using a portable card skimmer that will copy the information from the card’s magnetic strip. Many restaurants are now able to process the card at your table or you can take it to the register and observe the transaction.

3. **Go ATM-only.** Use your "ATM only" card (one that requires a PIN and does not contain a Visa or MasterCard logo) at ATM machines found at banks or credit unions that are in well-lit areas. Be sure to examine the ATM machine carefully for signs of tampering. Be on the lookout for anything that looks suspicious. Save all transaction receipts in a specific envelope to make it easy to reconcile your bank statement when you arrive home.

Traveling Safety – Upon Your Return Home

1. **Monitor your accounts.** Shortly after you return from your travels, pay special attention to your account statements to make sure that nothing out of the ordinary appears. If a credit card number or bank account number was stolen during your trip, this is how you will catch it early and keep it from becoming a major nightmare. Contact your provider and alert them to the breach immediately.

2. **Rotate your account numbers.** If you feel like your identity might have been compromised (e.g., your credit card number stolen), call your financial institution and have them issue a new card. This makes the old number obsolete, should anyone try to use it in the future.

3. **Pick up the mail!** Don't leave it in anyone else's hands any longer than necessary. Make sure you shred any mail that you no longer need.

John Sileo became America's leading identity theft speaker and expert after he lost his business and more than \$300,000 to identity theft and data breach. His clients include the Department of Defense, Pfizer, and the FDIC. To further bulletproof yourself and your business, visit John's blog at Sileo.com and receive a free white-paper: "Privacy Means Profit: Safe Data = Profitable Data."

close Close Window

Copyright © 1999 - 2009 AllBusiness.com, Inc. All rights reserved.

Use of this site is governed by our [Terms of Use Agreement](#) and [Privacy Policy](#).