

06/11/2014

By: Mark Pribish, Special for The Arizona Republic, June 5, 2014, used by permission of the author

Just as pickpockets take full advantage during vacation season, identity-theft criminals are at it, too, capitalizing on the transactions and the personal information that business travelers and vacationers create while they travel.

Look at it this way, it's hunting season for ID-theft criminals — they know many unsuspecting travelers will be ripe targets. They want to steal your personally identifiable information, such as your credit card, debit card, passport, driver's license and frequent-flier and hotel-guest program numbers.

It is critical to take safeguards to protect yourself and your fellow travelers, including the personal information of your children.

Let's talk awareness and prevention. For starters, do not announce to the world via social media when you are leaving town, where you are going and what you will be doing. You are enabling ID-theft criminals through social media by telling them who, what, when and where. That happy vacation announcement to friends adds up to intelligence for ID-theft criminals. You might be telling the ID-theft criminals the best time and means to victimize you.

Turn off your location settings and delay the posting of your business or vacation photos until your return home, especially if those photos contain geographical information (geotagging).

Here's my 12-point ID-theft vacation and business checklist for before, during and after your travel to help you avoid or mitigate the nightmare of becoming an ID-theft victim:

- U.S. Postal Service. Put mail service on hold and/or arrange for your mail to be collected by someone trusted the entire time you are away.
- Newspaper deliveries. Should be put on hold and/or designated for charity.
- On-site house or apartment check. Ask a trusted family member or friend to check the property regularly until you return.
- Password-protect your smartphones, laptops, tablets, etc.
- Call your financial institution and credit-card companies to let them know the dates of your business trip or family vacation as they will monitor your accounts for unauthorized transactions.
- When traveling, use just one credit card and one debit card to minimize risk.
- Pay cash when you get gas to minimize the risk of card skimming at the pump. The problem is prevalent at gas stations throughout the U.S.
- Do not let your debit card out of your sight. An unscrupulous waiter or waitress can swipe your card without your knowledge for fraudulent use.
- Use caution with wireless Internet connections. Most Wi-Fi networks are not secure, and sensitive information can be intercepted unless effectively encrypted.
- Never leave your documents, including registration and insurance, in your vehicle, especially when valet parking.

- Use hotel safes and/or room safes to secure valuables.
- Keep all receipts and reconcile them with your card statements after travel.

Mark's most important: As identity thieves are ramping up for the vacation season, you need to ramp up your prevention efforts.

Mark Pribish is vice president and ID-theft practice leader at Merchants Information Solutions Inc., a national ID-theft and background-screening provider based in Phoenix.