

Identity Theft Protection and Awareness for Travelers

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Identity Theft is one of the fastest growing crimes of the 21st Century. As a traveler, you should know the unobvious ways that you can become a victim of this serious crime and how you can protect yourself and your family.

Travel plans are made over the internet, the telephone, in person at a physical location or faxed in. It does not matter. Each method has a level of risk. Regardless of how you book your reservations, your personal information will still end up on the company's computer and stored in their databases.

The company will put your personal information on their computers manually if necessary. Many companies (including some large major corporations) do not protect your personal information the way they are suppose to. They store and transfer your information without using the proper safeguards. So when a criminal hacks into the company's computer and steals personal information, they will steal everybody's personal information regardless of how you originally gave it to the company.

Usually they do not just steal a couple of dozen people's personal information. Normally when they are able to get your personal information from the computer of a merchant, company or organization that stored it on a badly or unprotected database, they will steal thousands or millions of people's identity at one time.

If you become a victim of Identity Theft, your life can suddenly turn into a totally unbelievable and unimaginable disaster. The longer you take to correct the problem, the worse it will continue to get.

Therefore, you should concentrate on protecting yourself by prevention rather than risk having to go through the entire stressful, very time consuming and sometimes expensive procedures to recover by clearing your name and correcting your credit report.

Anybody can become an Identity Theft victim, but TRAVELERS are more like huge walking targets with flashing neon lights all around them which makes it very easy for them to become victims. Travelers very often neglect to take the very basic common sense steps to protect themselves and their families from this crime.

Identity Theft continues to increase because while criminals are educating themselves getting technologically smarter, many people are just letting their guard down and going around with the attitude that "It can't happen to me".

It is much worse than just having someone steal your credit card and then go on a shopping spree. Once criminals steal your identity, they can get new credit cards, open new accounts, take out new loans and leave all of these unpaid bills in your name to end up on your credit report. You might even be arrested for crimes that you did not commit.

What all started out to be a fun family vacation or a required business trip, could result in you having your good credit totally destroyed if you are not careful.

Whether you are at the hotel front desk checking in, at a car rental company or anywhere else, whenever you allow your credit or debit card to leave your sight, you are at risk for becoming an Identity Theft victim.

A few years ago, I was very lucky when I had to deal with a car rental company. I got to learn a very important lesson the EASY way, before any serious damage had occurred. Most people are not that lucky. The whole experience made me become more aware of the unobvious ways of becoming a victim of Identity Theft which in my case all started with Credit Card Fraud.

I received my credit card in the mail several weeks earlier, but I did not activate it. On the day I needed to rent a car for one day, I called and activated the credit card. The Car Rental Company I used is well known and one of the largest in the world. I went into the company in person. No part of the transaction was done over the phone or on the internet.

I did not use that credit card for anything else after that day. So the only ones who had my credit card number was this car rental company. My monthly credit card bill was suppose to be a total of about \$25. However, there were several charges made every few days in the range between \$20 to about \$50 that I never made. The total charges were over \$400.

Unlike most people with this problem, I was able to immediately call my credit card company and I told them the name of the Car Rental Company that was responsible for this fraudulent activity. I even sent them copies of the paper work so that they could follow up with their investigation and identify the specific employee who was the only person who I had ever given my credit card information to since I activated the credit card. They deleted all of the fraudulent charges and credited my account. The whole case was resolved very fast and easily. Very little time had elapsed.

I am still 100% absolutely sure that the Car Rental Company was responsible for neglecting to protect my credit card information. However, to this day I still do not know how it happened.

Maybe the employee that I gave my credit card to used it to commit the crime. He could have just carelessly left my personal information on his computer screen or on a piece of paper on his desk, walked away for a few minutes while another employee passed by and took it knowing that the 1st employee would be blamed if anything happen. Another possibility is that he could have thrown away a piece of paper that had my information on it which he did not shred properly and somebody that went through the trash found it and started using it. Or as we discussed, somebody from outside of the company could have hacked into the car rental company's computer and stole my personal information along with a few hundred to several thousand other customers.

Part of the reason why Identity Theft is on the rise and continuing to escalate is because unlike other crimes, there are so many people who do not realize the fact that they are at risk and they live in denial until something happens to them.

Travelers often go to restaurants. Most people would not walk down a dark alley in the middle of the night in a known high crime area because they know it is not safe. They clearly understand the risk involved. It seems really simple.

But these same people will go to a restaurant and at the end of the meal, the waiter gives them the bill. They think nothing of giving their credit card to the waiter who walks away with it. People will sit there at the table completely clueless, unaware of the dangerous risk they just exposed themselves to. They watch their credit cards disappear out of their sight for a few moments after voluntarily giving them to a complete stranger. That is all it takes for a crime to initiate.

Restaurants and any other place of business could have the customers walk up to the cash register and let them give their credit cards to the cashier right over the counter, run the credit cards in front of the customers so it never leaves the customers' sight. It is probably safer to use your credit cards on the internet using secure websites than it is to give it to a waiter to pay your restaurant bill, who walks away with it for a period of time.

Do you to call on the phone to book your reservations for your airline ticket, hotel, cruise, or car rental and you give your credit card information over the phone?

First the obvious, you know it is not safe to give your credit card information to a telemarketer who is a total stranger and calls you at your home.

But do you know the risk of calling a company yourself to place any kind of an order and giving your credit card information over the phone?

This may be less obvious. Telemarketing is the easiest job anybody can get. Positions are for both inbound and outbound calls. Even with no experience, you can still walk into a company in the morning and all you have to show is some enthusiasm, motivation, the ability to read a sales script, knowledge of some basic computer skills and you may be working on the phones the same day.

It is not unusual that there is no criminal background check, no personal reference check, no employment history check, no drug screening test AND in many cases the people working as telemarketers are not always employees, they are often times working as Independent Contractors. Also, there is often a very high turn over rate at call centers.

So what does all of this have to do with you as a traveler? You could be giving your credit card information to people who have unknown backgrounds and highly questionable integrity and character. They may be long gone by the time you realize that anything is wrong and you find yourself dealing with all kinds of credit problems. The bottom line is, nobody is completely safe.

When it comes to Identity Theft, you cannot entirely control whether you will become a victim. But there are certain protection steps travelers can take toward prevention and to minimize your risks. Be sure to take all safety precautions.

Use a firewall on your computer. Monitor your credit on regular bases for any unusual and/or questionable activity. You should be able to understand credit report or have a Fraud Specialist assist you with identifying and alerting you to fraud issues. It is safer for you to know rather than to guess. That way you can detect and respond quickly to fraudulent activity.

If somebody does manage to steal your identity, then you need to find out about it in the earliest stages possible so you can take immediate action before things get completely out of control and you can get your life back to normal as soon as possible.

Stephanie Gibbs created <http://www.travelcheaphotline.com> to educate people about Travel Safety for crime prevention and provide solutions with a FREE Travel Safety List available to be printed right off the website. It also promotes fun & amazing offers for people with low limited budgets.