

Debit and Credit Card Travel Protection

Whether you're traveling for work or pleasure, these security tips will help you have a safe trip.

Before you go

A little bit of preparation on the front end can ensure you don't hit any bumps when you hit the road.

- Check your card to make sure it won't expire while you're away.
- If you have not used your card as a "credit" or "debit" transaction in a while, do so beforehand to ensure your PIN (personal identification number) is correct and that the card has been activated.
- Confirm your credit and account balances if you plan to use your check or credit card during your trip. And verify your credit limit too, so you'll know how much you'll be able to charge each day.
- If you're traveling with a cell phone, leave that number with your financial institution so it can contact you about suspicious activity on your card right away.
- Make a note of your credit and check card numbers, as well as issuer phone numbers, and keep them in a safe place, so you won't have to scramble in the unlikely event your card is lost or stolen. Never write down your PIN, however.
- Before you head out, let your card issuer know that you plan to be traveling to avoid having your transactions flagged as suspicious. In an effort to prevent fraud, VISA monitors card activity and the spending habits of every cardholder. If your card is used out of the country or out of your normal shopping pattern, Visa will attempt to contact you to verify that you are actually performing the transactions. If they are unable to reach you, they may temporarily put a hold on your account in an effort to stop fraudulent activity.
- Purchase tickets using your Visa card. You'll have proof of purchase if your tickets are lost or stolen or your trip is cancelled.

During your trip

Don't leave common sense behind when you're away from home. Follow our advice for traveling safely:

- Avoid leaving cards unattended at work, in a hotel room, recreation areas, or in a locked or unlocked vehicle. Take advantage of the safe or security box provided by the hotel for your valuables.
- Save all of your receipts for proof of purchase. When you get home, carefully check them against your monthly statements.
- Consult and print out Visa's currency converter (http://corporate.visa.com/pd/consumer_services/consumer_ex_rates_us.jsp.) It will give you an indication of the rate you may receive when using your Visa card in foreign countries.
- Some countries have moved to microchipped credit cards. Individuals place the card in a card reader, and then key in a PIN to finalize the charge. No signing is required. If you are using a debit or credit card from America overseas, be sure to let the retailer know that they'll need to swipe the card and you'll need to sign for it.

What to know about using a foreign ATM

Look for ATMs displaying the PLUS network logo. The PLUS network is associated with Visa, so your Visa card will usually work at those ATMs.

Before you leave home, make sure that the PLUS network is readily available where you're going. While PLUS ATMs are increasingly common overseas, they are still only available at a limited number of banks in selected countries. You can use the Visa/PLUS online ATM locator to find an ATM where you are traveling.

Visa/PLUS ATM Locator:

<http://visa.via.infonow.net/locator/global/jsp/SearchPage.jsp>



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