

# How to Prevent Identity Theft

Business travelers are prime targets, at home and abroad

By Guillaume Deybach

Identity theft is the fastest-growing crime in the United States. Consumers and businesses nationwide lose more than \$50 billion annually to identity theft. According to the Identity Theft Resource Center, a nonprofit organization based in San Diego, the average victim will spend some 600 hours and more than \$1,000 recovering — and the wounds to a victim's reputation and credit can take up to a decade to heal.

Business travelers are especially vulnerable. A wallet stolen en route or a credit receipt left in the hotel trash can make it easy for an ID thief. Other avenues: stolen laptops and passports, peering eyes and corrupt business contacts.

Beyond sidelining a traveler from the business purpose of the trip, restoring one's identity is an intensely cumbersome process. The victim must contact creditors, place a fraud alert on credit records, cancel old cards, get new cards, reissue personal identification documents, report the crime to local authorities, navigate legal issues — and the list goes on.

The obstacles can be even greater in a foreign country, due to language barriers as

well as differences in law enforcement procedures.

Fortunately, many firms are educating their employees on the threat of ID theft and providing the information they need to avoid becoming victims during travel. Also, a growing number are offering ID theft resolution and recovery services as a benefit to employees, so victims can get the help they need.

Of course, prevention is the best protection. Following are tips worth sharing.

## Your wallet

- Carry only one or two credit cards in your wallet.
- Carry only the identification information you'll actually need.
- Do not keep your social security card in your wallet; leave it in a secure place.
- If your purse or wallet is stolen, report it to the police immediately.

## Your bank statement

- Review your bank and credit card statements monthly for signs of suspicious activity. Call immedi-



ately if an item seems questionable to you.

- If your statement is late by more than a few days, call your credit card company or bank to confirm your account balances.

## Your credit report

- Order a copy of your credit report. An amendment to the federal Fair Credit Reporting Act requires each of the major nationwide consumer reporting companies to provide you with a free copy of your reports, at your request, once every 12 months. (Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) for details.)

- Under state law, consumers in Colorado, Georgia, Maine, Maryland, Massachusetts, New Jersey and Vermont already have the right to free access to their credit reports.

## Your credit cards

- Cancel all unused credit card accounts. Even though you do not use them, their account numbers are recorded on your credit report.
- Avoid paying by credit

card if you think the business does not use adequate safeguards to protect your personal information.

## Your financial accounts

- Add passwords to your credit card, bank and telephone accounts. Don't use "typical" passwords such as the last four digits of your social security number, your birth date, your mother's maiden name, your phone number or a series of consecutive numbers.

## Your social security number

- Before providing identifying information, especially your social security number, ask if the information truly is required. Give your social security number only when absolutely necessary; first ask to use other types of identifiers.

- Remove your social security number from any identification you carry, such as your checks, a driver's license or health insurance card. Both your health insurance company and the motor vehicles department will give you a new number if you request it.

- Request that only the last four digits of your social

security number appear on your credit reports.

## Your mail

- Deposit all of your outgoing mail in post office collection boxes or at your local post office, rather than in an unsecured mailbox. Promptly remove mail from your mailbox.

- If you're planning to be away from home and can't pick up your mail, call the U.S. Postal Service at (800) 275-8777 to request a "vacation hold." Your local post office will hold your mail until you can pick it up or are home to receive it.

- When ordering new checks, pick them up from the bank rather than having them mailed to your home.

- Remove your name from mailing lists by contacting the Direct Marketing Association at:

Mail Preference Service  
Dept. 9301235  
Direct Marketing Assn.  
P.O. Box 643  
Carmel, N.Y. 10512

- Opt out of receiving offers of credit in the mail by calling (888) 5 OPT OUT or indicating your preference at [www.optoutprescreen.com](http://www.optoutprescreen.com). The three nationwide consumer reporting companies use the same toll-free num-

ber to let consumers choose not to receive credit offers based on their lists. Note: You will be asked to provide your social security number, which the consumer reporting companies need to match you with your file.

## Your phone

- Be cautious when responding to telephone promotions. Identity thieves might create phony offers to prompt you to give them your personal information.

- Be wary of anyone calling you to "confirm" personal or financial information. Often, these callers are criminals trying to obtain those facts under the guise of seeking "confirmation."

- Stop receiving unsolicited calls. You may do so by contacting the National Do Not Call Registry at (888) 382-1222 or online at [www.donotcall.gov/register/Reg.aspx](http://www.donotcall.gov/register/Reg.aspx). The registration is free of charge and is effective for five years.

- Before you share any personal information, confirm that you are dealing with a legitimate organization. Call the company back using a phone number from a statement or from the telephone book, not a phone number the caller gives you.

It's best to use a cross-cut shredder, which cuts paper into confetti-like pieces instead of strips.

## Your trash

- To thwart an identity thief who might pick through your trash or recycling bins to capture your personal information, tear or shred your charge receipts, copies of credit applications, insurance forms, physician statements, checks and bank statements, expired charge cards that you're discarding and credit offers you receive in the mail. It's best to use a cross-cut shredder, which cuts paper into confetti-like pieces instead of strips.

- For a list of documents that you should always shred, go to [www.fightidentitytheft.com/shred.html](http://www.fightidentitytheft.com/shred.html).

## Your workplace

- Secure personal information in your workplace. Keep your purse or wallet in a safe place at work. Do the same with copies of administrative forms that have your sensitive personal information, such as your paycheck.

- Ask about information security procedures in your workplace or at businesses, doctors' offices or other institutions that collect your personal data.

- Find out who has access to your personal information and verify that records are kept in a secure location.

- Ask whether your information will be shared with anyone else. If so, request that it be kept confidential.

- Ask about the disposal procedures for records that are no longer needed.

## Your computer

- Do not keep computers online when not in use. Shut them off or physically disconnect them.

- Use antivirus software and a firewall, and keep them up to date. Some "phishing" e-mails contain software that can harm your computer or track your online activities.

- Be cautious about opening attachments or downloading files from e-mails you receive, regardless of who sent them. These files can contain viruses or other software that can weaken your computer's security.

- If you get an e-mail or a pop-up message that asks you for personal or financial information, do not reply. And *never* click on the link in the message. □

**Guillaume Deybach** is the president and CEO of Worldwide Assistance ([www.worldwideassistance.com](http://www.worldwideassistance.com)), part of the multinational Europ Assistance Group.