



International Division
UNIVERSITY OF WISCONSIN-MADISON

Financial Security Abroad

International Safety and Security
University of Wisconsin–Madison

Financial Security Abroad

Traveling internationally can increase the risk that scammers and thieves will jeopardize your financial security. The tips in this presentation may help keep unwanted hands out of your wallet while you travel abroad!



Prepare

Bank	Notify your bank and credit card companies of your dates of travel and destination(s) -- many banks have a webpage specifically for this purpose. When you return to the United States, request replacement cards.
PIN	Change your PIN number while abroad and again as soon as you depart for home. Some credit card companies will allow you to change your PIN number by phone.
Debit	If you use a debit card while traveling, leave only an amount that you may need in the account you will access. Move the larger balance to another account for the duration of your trip and leave it there for several weeks after your return.
Exchange	Check your destination's exchange rate before departing.

Secure Your Money



- Consider where you may carry money more discreetly while in public – not only cash, but a credit card and a copy of your passport. (Some countries require you to carry your original passport – check the DoS country page or ask local hosts on arrival.)
- If you carry a purse or other bag, make sure you can close it securely. The straps should be sturdy and not easily cut or pulled free.
- Never carry more cash than needed for the single outing, and divide it up in more than in one place in your clothing, bags, pockets, etc.
- Check your credit and debit card accounts **OFTEN** while traveling.
- Consider creating a “dummy” wallet with an old outdated credit card or two, a small amount of cash, and a few other benign items (old used gift cards, etc.) that make it appear like your primary wallet. If robbed, hand over this wallet without hesitation.

ATM Use



Use ATMs only when you are with others and inside a reputable name-brand institution (e.g., international hotel chain, public institution, known bank).



Look at an ATM, including the keypad, for any signs of tampering or newly added features that do not appear original to the machine.



Always use one hand to shield your PIN from view when entering it into the keypad; make sure you are not watched while using the ATM.



Ensure you are not followed by anyone after using an ATM; if you suspect that you are, enter a business immediately for help.

Financial security also depends on cyber security practices – *no matter how inconvenient they may be!*

Tips for Securing a Mobile Device



- Enable screen-lock and timeout functions on your cell phone or other devices.
- Disable the “remember me” function on your device for pages that you visit often.
- Always manually enter your username and password while abroad.

See the ISSD Cyber and Data Security presentation for more information on how to keep your devices and sensitive information safe as well as other resources on the ISSD site.



International Safety and Security
UW-Madison International Division

Ronald Machoian, PhD
International Safety and Security Director

256 Bascom Hall

ronald.machoian@wisc.edu

608-890-2446

Website: <https://internationaltravel.wisc.edu/>