

Published based on [Controlling Credit Card Transactions On The Road](#)

# **Controlling Credit Card Transactions On The Road**

A safe and very convenient way to cover the expense of going on vacation is the use of credit cards, but they can be stolen.

If you are planning a vacation this year in a heavily populated area, take a few precautions before leaving home to protect yourself against theft; thieves often target the busiest vacation spots to steal someone's credit cards and other valuables.

The first thing to do is to clean out your wallet and if you usually have several [credit cards](#) and charge cards you always carry, change your normal habit.

Go through all of the cards to find out which ones have the largest credit line, the most credit still available and the lowest interest rate on purchases. Make a choice of which two cards would be best to carry, so if one gets lost you will have a back-up card; then as soon as you arrive at your destination, place your back-up card in the hotel safe or the in- room safe.

While you are away, put the other cards in your possession into a safe deposit box at the bank or a home safe, if you have one. You may as well leave your credit cards out in plain sight, like the top of an entryway table if you only put them in a kitchen cabinet or desk drawer, when you go away; burglars notice when a house is empty and kitchen cabinets or desk drawers will be the first place they look after gaining entry into the place.

Write down the contact information for your credit card issuers and put it in a safe place in your luggage. Vacationing can get a bit stressful, if a purse or wallet or suitcase is misplaced and it will help ease the tension if there are additional copies on the information available somewhere else.

Unless you immediately report that the card is missing, you might have to show proof that you didn't enjoy that meal at a 4-Star Restaurant or purchase that ,000 necklace.

A few credit card issuers will send up red flags if they notice an unusual amount of activity in your account, so it may be a good idea to let the issuer of your cards know that you plan to be on vacation, how long you plan to be gone and where you are planning to go. Unless you have informed the issuers of your credit cards about vacation plans you have, they may place a freeze on any unusual charges they can't authorize by talking to someone at home.

If you make the purchase of an item while on vacation and the item is stolen, you can get a credit on your account by notifying your card issuer of this, since many card issuers offer theft and loss protection as a second benefit of using your credit card for vacation purchases.

If you are having a hard time getting merchandise you have ordered or if the delivery of it was on time but the item was damaged when you got it, this mess can be straightened out easier if the purchase was made by credit card.

Using credit cards to keep track of traveling expenses can help you to have more fun and keep away the stress and the weariness traveling can cause and make you enjoy the adventure more.

Visit JSNet.org for more information on credit cards available and also great deals on [prepaid credit cards](#). JSNet.org also have more of Alisdair Cosgrove's great articles including '[Grace Period of Credit Cards](#)', visit today to read more of these great credit card articles!