

TIPS ON TRIPS

Overseas ATMs: What Travelers Should Know

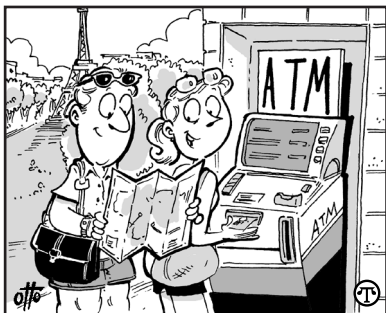
(NAPSA)—Wherever you travel in the world, cold, hard cash is your most essential necessity. This is true if you're buying a cup of coffee in Los Angeles, a silk scarf in Istanbul's Grand Bazaar or a bracelet off a street vendor in Hong Kong. That is why the first thing many travelers look for when they step off the plane in a foreign country is an ATM.

ATMs usually solve the traveler's dilemma of where to safely and quickly obtain local currency. All cash withdrawals, regardless of size, are exchanged based on the wholesale exchange rate, which is usually a few percentage points better than the rate at a local exchange counter. Plus, these machines are practically everywhere—ATM cards linked to the PLUS or Cirrus networks can be used in more than 135 countries—which make them the convenient choice of cash-strapped travelers.

Cash Poor

Recently, debit cards have been the targets of international frauds, prompting banks to block out entire countries where these frauds occur most often. Countries that have recently been blocked by various banks include England, Thailand, the Philippines, Romania, Greece, Turkey, Singapore and Japan.

Unfortunately for travelers, banks are not required to inform their customers about these bans, for they do not want to tip their hand to the countermeasures they're employing to combat criminals. Travel agents urge you to call your bank or check out its



ATMs can be a convenient way to get cash when you travel, but it's important to know where to go.

Web site before you leave to find out if your debit card will work at your destination.

Here are some additional tips from the American Society of Travel Agents concerning the use of ATMs when traveling abroad:

- Take a variety of payment options, such as credit cards, debit cards, traveler's checks and currency, to be prepared for all circumstances.

- Bring your bank's contact information when you travel, just in case your card fails to work like you expect.

- If your personal identification number (PIN) is longer than four digits, go to your bank and have it changed. Many ATMs abroad, especially in Europe, do not accept PINs longer than four digits.

- Always have your travel agent's contact information with you. It's good to have an ally back home that you can call whenever a problem arises.

For additional tips on traveling overseas, visit www.travelsense.org.