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Travel & ID theft

Why take the risk?

ANN RUPPENSTEIN

There's a popular scene from the TV show *The Office* when Jim Halpert impersonates Dwight Schrute, leaving him to respond: "Identity theft is not a joke, Jim. Millions of families suffer every year!"

Turns out, that risk runs even higher for those travelling abroad.

"We know that international travellers, whether on business or leisure, are up to two to four times more likely to be victimized by identity theft," says Paige Schaffer, President & COO of Generali Global Assistance's Identity and Digital Protection Services Global Unit. "Often when you are travelling, there's a lower awareness of external threats. When people are travelling, the targets are bigger for hotels and restaurants and art venues."

According to recent data from Javelin Research, the biggest risk occurs in Eastern Europe and South Asia, where travellers are on average more than two times as likely to have their identity stolen, with Latin America and Western Europe ranging between 1.5 and 1.7.

Some of the reasons travellers face a larger threat

See **RISK** page 2



According to Javelin Research, travellers are up to four times more at risk of identity theft than those who do not travel.

Time to take over the world

Vision, Direct deal creates TMC giant

MIKE DUNBAR

The blockbuster merger between Canada's Vision Travel and America's Direct Travel will create a continent-wide travel management giant with close to \$4 billion in annual sales that has ambitious plans to grow turnover via global expansion.

Vision senior exec Joel Ostrov revealed that the merged operation intends to create a global footprint at a lightning pace, and colleague Brian Robertson

added that there could also be growth opportunities closer to home.

The first step in the expansion process is an asset merger agreement that will see Direct take over Vision by month's end, but the Canadian subsidiary will continue to operate as a separate entity under its existing banner stressed Ostrov,

president of the Quebec East Region.

Ostrov and Ontario West Region president Brian Robertson to

See **VISION** page 2



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Vision

Continued from page 1

CTP from a limousine carrying them into New York City for a first meeting with Direct counterparts to discuss team integration.

“Within two years, the intent is to go global,” declared Ostrov, who explained, “We do a substantial deal in the United States and then we march into the rest of the world.”

Roberston, who pointed out that Direct already has a substantial presence in the UK, added, “We have a shared goal for the merged company to make global acquisitions and we will be looking at Canadian acquisitions too.”

Asked what immediate benefits will accrue to biz-travel clients from the merger, Robertson replied, “The most obvious is the fact that we will have local presence and global scope in three major markets.” And he added, “With sales of \$700 million in Canada and \$3 billion in the US, it creates major



Robertson



Ostrov

The most obvious is the fact that we will have local presence and global scope in three major markets. With sales of \$700 million in Canada and \$3 billion in the US, it creates major clout in terms of buying power...

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On the leisure travel front, Ostrov noted, “We both offer high-touch and high-level service standards along with the latest technology, so the merger makes a perfect fit.”

Robertson added, “Our shared commitment to service proves that both companies are culturally aligned.”

He also reckons the deal offers “great opportunities” for Vision’s 725 team members, and he pledged that the company won’t be going the call-centre environment route because “that’s how we attract such great talent.”

Risk

Continued from page 1

of identity theft include keeping sensitive information in one place, they frequent higher-targeted locations like hotels, museums and attractions, and the increased usage of shared WiFi, which can be targeted to steal data from personal devices.

“Most people are impacted when they’re travelling, whether someone drops their boarding pass in a public garbage can and somebody pulls it out and gets scanned, to not shredding your hotel card key that has all of the digital information on the strip. To using WiFi on an airplane or an airport lounge, to stupidly speaking for myself, travelling back and forth to Paris quite a lot, and I was pick-pocketed and had everything in my wallet: cash, credit card, passport,” she says.

Although not specific to travelling, Generali Global Assistance launched Iris

OnWatch Identity Protection Platform, an online dashboard that minimizes the risk and fallout of identity theft, which is set to launch in Canada in June.

On the resolution side, the services include 24/7 access to certified resolution specialists who are able to liaise with local authorities, file international police reports, secure emergency cash in local currencies, contact embassies, translate official documents, cancel lost or stolen credit cards, and directly purchase transportation tickets and hotel accommodations.

“If you get in trouble and you are actually victimized by ID theft, we’ve got 24/7, multi-lingual certified specialists,” she says. “We at our core, are trained on empathy, are quick to respond, are all about helping people out in a time of need.”

In addition to offering resolution services, she says the platform is also proactive to prevent identify theft from happening

in the first place, and includes monitoring and alerts. As for travel agencies, she says the product can increase margins through price markups, as well as brand loyalty.

“If you’re a travel agency and you’ve got your branding on an email that either your customer or your employee

gets each month, that says all-clear, your identity looks great, you’re going to really start to build trust,” she says. “Conversely if you also get an alert that says hey, this showed up, if this is not you, please call us so we can help you, that is also building trust and brand loyalty.”

PROTECTION 101

How your clients can protect themselves from identity theft when travelling:

- **Avoid carrying all critical documents in one place. Upon arrival, store important travel documents such as passports in a safe.**
- **Take along minimal amounts of credit cards and keep extras in the safe.**
- **Consider an RFID-enabled wallets and card holders, which block scanners from capturing personal information.**
- **Use ATMs that are connected with a recognizable bank.**
- **Be wary of free and shared WiFi signals. Minimize important online activities when using an untrusted network.**
- **Make sure smartphones and tablets are password protected.**