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TRAVEL DESK

PRACTICAL TRAVELER; Lost Bank Card: Trouble Abroad

By TONI L. KAMINS (NYT) 1233 words

CREDIT and A.T.M. cards have become the coin of the realm for travel at home and abroad -- especially in Westernized countries. But if one of them is lost or stolen, you could be in for a nasty surprise when you try to get an emergency replacement.

It may be several days before you can get a substitute; in some cases you may not be able to get one at all. It helps to learn your bank's emergency policies before leaving home.

Banks and other card issuers are reluctant to release loss and theft figures, but according to the American Bankers Association, loss or theft accounts for 67 percent of credit-card fraud cases.

When Denise O'Berry lost her A.T.M. card at Indianapolis Airport last year she immediately contacted the GTE Federal Credit Union in Tampa, the card's issuer. Although GTE's policy is to try to work with its members, said Brad Baker, vice president, member services, Ms. O'Berry said that she was told she had to wait until she got back home for a replacement. She received her new card, but it took two weeks.

The gap that may exist between a bank's policy and real life is something I learned the hard way.

I was traveling last year for an extended period in London and Paris when my wallet was stolen. A collect call to Chase's emergency phone number (which I had fortunately stored separately from my wallet) was almost more exasperating than the theft itself. I was switched around for more than an hour to several people who said that they could send a replacement A.T.M. card within 7 to 10 days -- but only to my home in New York. I wore down two supervisors before persuading Chase to send a new card to my foreign address. Chase's "standard policy" is to send replacement A.T.M. cards only to the address on file for security reasons, said Judy Miller, a Chase spokeswoman, but the bank will work with customers in an emergency and send a new credit or A.T.M. card anywhere by express delivery.

But even when a supervisor finally did agree to send my new card to my hotel, I was told it would take at least five business days. With the intervening weekend I was looking at a week without it.

Activating the Card

Equally frustrating was my experience with my Chase-issued MasterCard. Though I received a replacement via Airborne Express within three days, the card came with a sticker indicating that it had to be activated from my home telephone. I called to explain that I was out of the country, but to no avail.

In some cases a bank's policy means you can't get a replacement even in an emergency. Key Bank, with branches in 14 states, including New York, will replace an A.T.M. card only at one of its branches, according to Michele Mullee, senior vice president, Key Electronic Services, but she added that many customers have switched to the debit-A.T.M. card, which can be replaced over the telephone.

Citibank can have a new A.T.M. card processed and activated within 24 hours, and it will send the card abroad by courier, said Mark Rodgers, a spokesman; a card that includes a signature-based debit feature takes two days.

The ease or difficulty of replacing a Visa or MasterCard depends on the bank that issued it. Some banks print their own emergency telephone number on the back of the card, and some print a number that connects the caller to a Visa or MasterCard service center. To find out whether the number on your card is the bank's or Visa's or MasterCard's, call it before you leave home. Visa and MasterCard have card production facilities outside the United States, which can shave a precious day or two off replacement time.

When a customer calls MasterCard, according to Mike Baechle, vice president of the company's global service center, the representative finds the issuing bank's replacement procedures in its database and contacts that bank directly. Depending on the bank, the customer can get a new permanent or temporary card within a few days.

According to Melissa Morey, a spokeswoman for Visa USA, while most large banks will provide quick replacement, some smaller banks may not be as quick.

Bank of America has a 24-hour worldwide card replacement policy for its credit and debit cards. And through its relationship with Visa and MasterCard, the company can arrange an emergency cash advance at Western Union offices and other financial institutions around the world, according to Brian Corr, a vice president, card services.

Replacement in a Day

At American Express, a collect call to customer service in the United States will result in same-day or next-day replacement at one of the company's worldwide offices or designated agencies. Cardholders can also cash personal checks and buy travelers' checks.

Diners Club, which is issued by 87 separate franchises in more than 200 countries, will get a new card to you overnight within the United States. Abroad, it can vary from franchise to franchise, but Heather Long, a spokeswoman for Diners Club North America, says the company is trying to maintain a 24-hour turnaround.

Card issuers recommend the following steps to protect yourself.

- * Before you leave, check with the banks that issued your cards about emergency replacement procedures -- for the United States and specifically for the countries you will visit.

- * Have a sufficient credit line available in an emergency. If your credit card arrives before your A.T.M. card, you can get a cash advance, but you can't always count on an immediate credit-line increase.

- * Know how to get a cash advance with your credit card. Do you need a personal identification number? If so, memorize it in a numbers-only format. Foreign cash machines usually have only numbers, and not letters like phone keypads.

- * Carry account numbers and their emergency phone numbers separately from your wallet; leave a copy with someone easily reachable.

- * If your bank has a toll-free emergency number, make sure you can call it collect from abroad. A United States toll-free number cannot be dialed from outside the country. You must use an operator and have a telephone or other credit card to pay for the call.

- * Find out if the emergency number goes into a complicated voice mail system, or links up easily to a live operator 24 hours a day. The central MasterCard and Visa numbers can be reached from abroad, and there are country-specific phone numbers, listed at www.visa.com and www.mastercard.com.

Even if everything falls into place and your new cards are on their way to you in some exotic locale, you may find yourself without cash or credit for a few days, especially if the loss occurs on or just before the weekend -- the department that physically makes the cards could be closed on Saturday and Sunday. Sometimes it's best to carry some travelers' checks and keep their serial numbers and the emergency-replacement phone number in a place other than your wallet.

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