HB Wealth

Cyber-Safe Travel – Protecting Your Family's Digital Life on the Go

By: HB Wealth, featuring insights from Timothy M. Tallach, J.D., CPA, Director of Advanced Tax Planning at HB Wealth, and Sarah Rosen, Managing Director, Private Client Services at BlackCloak

Seamless mobile connectivity and always-on devices have made travel more convenient than ever. But they've also made it easier for cybercriminals to follow you across borders. With a few smart steps, families can dramatically reduce the risk of turning a dream vacation into a digital nightmare.

"High-net-worth families have assets that make them especially attractive to cybercriminals," explains Timothy M. Tallach, Director of Advanced Tax Planning at HB Wealth. "But what surprises many clients is how much of the attack begins with information that feels completely innocuous—old real-estate listings, public records, even social posts about upcoming travel."

Cybercriminals Are Watching—Even Before You Leave

There are two types of hackers to be aware of: the mass scammer and the targeted attacker. Sarah Rosen, Managing Director – Private Client Services at BlackCloak, describes the latter as the "Ocean's 11" hacker—someone who builds a detailed profile of a family using public sources and waits for the perfect moment to strike.

"When a family is traveling, it's a lucky day for the bad guys," Rosen warns. "They know you're away, distracted, and logging into unfamiliar Wi-Fi networks."

Clean Up Your Online Presence Before Departure

Before you pack your bags, take time to pack up your digital footprint. Much of what cybercriminals use to target families is information that seems harmless, old property listings, public records, or even social media posts about upcoming travel. Reducing that visibility makes it harder for criminals to connect the dots and build a profile of your family online:

- **Limit what's public.** Remove outdated property photos from real estate listings or public posts and review social media privacy settings to reduce exposure.
- **Wait to post.** Share travel photos and updates after you return, not while you're away.

- **Minimize data online.** Use a data-removal service to scrub personal information from data brokers and public sources such as Spokeo, Whitepages, or BeenVerified. Professional data privacy services like DeleteMe or Incogni can help identify and remove your information across multiple sites.

Device hygiene matters too:

- Install software updates to patch known vulnerabilities
- Use strong, unique passwords stored in a password manager
- Avoid browser autofill for sensitive logins

“If a bad actor can get into your device and your browser automatically fills in your bank password, they don’t even need to know your password,” Rosen cautions.

For some trips, Tallach recommends traveling with a “clean” device—one without sensitive apps or files—so there’s nothing to harvest if it’s lost or compromised.

Stay Secure While You’re Connected Abroad

Public Wi-Fi is a common entry point for cybercriminals. Spoofed networks can mimic legitimate ones, even at reputable hotels.

“Someone can create a look-alike network with a slightly different name and harvest credentials from unsuspecting guests,” Rosen explains.

Safer alternatives:

- Use your mobile carrier’s international plan or a dedicated hotspot
- Install a VPN on all devices to encrypt your data
- Use RFID-blocking sleeves for passports and credit cards
- Charge devices with USB data blockers to prevent data theft

Also, review your two-factor authentication setup:

- Avoid SMS-only codes
- Use authenticator apps or hardware keys to prevent SIM-swap attacks

Cyber Habits That Travel Well

Even with good tools, habits matter:

- Log out of sensitive accounts when finished
- Be cautious with QR codes—they can be used to deliver malware
- Teach kids to think before connecting to free Wi-Fi in vehicles or public spaces

“We have fire drills for our kids in school and tornado drills in the Midwest; this is the same idea,” Tallach says. “Have a cyber drill. Practice how you’d respond if your phone or laptop were stolen abroad.”

HB Wealth can also coordinate with cybersecurity partners like BlackCloak before travel to help families vet unfamiliar networks and devices.

Think Ahead to Stay Safe

Cyber threats evolve constantly, and no single product offers perfect protection. But combining reduced exposure, stronger device security, and smarter travel practices can tip the odds in your favor.

“The theme throughout is proactivity,” Tallach emphasizes. “Get ahead of the risks before they become problems.”

Cyber Travel Checklist

- Scrub your online footprint before departure
- Use clean devices if possible, without sensitive apps
- Avoid public Wi-Fi; use VPNs and hotspots
- Pack RFID sleeves and USB data blockers
- Use authenticator apps for two-factor authentication
- Practice a cyber drill with your family

Whether you're heading overseas or just across the state line, adopting these practices will help safeguard your family’s privacy and assets—so you can focus on making memories, not cleaning up after a digital heist.

If you have any questions or would like to discuss cyber-safe travel further, please reach out to your client service team, email us at info@hbwealth.com, or call 404.264.1400.

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