

PRACTICAL TRAVELER

Plastic Begins to Primp for Europe



By MICHELLE HIGGINS

LIKE many Americans who have tried to use their credit cards in Europe, Elliot E. Porter, a historian from San Francisco, has encountered his share of payment headaches. Perhaps the most aggravating occurred a few months ago at Amsterdam Central Train Station, where he learned only after waiting in line to purchase train tickets that none of his credit cards, which include a MasterCard, Visa and American Express, would be accepted. The problem? They rely on magnetic-strip technology rather than embedded micro-processor chips, which are becoming increasingly common outside the United States.

"This is a big deal when traveling," said Mr. Porter, who trekked back to his hotel to get cash, which he then had to exchange for local currency before returning to the train station to wait in a long line to pay for his tickets. He encountered similar problems at train stations in Belgium and Britain. "It just got super frustrating," he said.

There may be some good news on the horizon for Americans like Mr. Elliot. A few banks have begun testing cards with the newer chip technology, known as E.M.V. (for Europay, MasterCard and Visa) and are beginning to offer the cards to select customers. Wells Fargo has issued cards with the embedded chips to about 15,000 United States-based clients who travel internationally, in a trial program. JPMorgan Chase is offering the cards to some of its high-net-worth customers this month. Meanwhile, Travelers, a major currency exchange company, began selling a preloaded E.M.V.-enabled debit card last year. Some credit un-

ions have also begun offering credit or debit cards with chips, including the State Employees' Credit Union of Raleigh, N.C., and the United Nations Federal Credit Union in New York.

It's about time. Over the last decade, such cards (commonly referred to as chip-and-PIN cards because users punch in a personal identification number instead of signing for the purchase) have been widely adopted in Europe as a means to reduce credit card fraud, the informa-

For a few, credit cards add chips that will work overseas.

tion stored in the magnetic strips used in traditional cards can be stolen fairly easily. E.M.V.-enabled chip cards, requiring a PIN for authentication, are harder to counterfeit and are becoming the standard in other regions, including Canada, Latin America and the Asia-Pacific region. More than a third of the world's payments cards (approximately \$2 billion) are E.M.V. capable, along with roughly two-thirds of cashier terminals (18.7 million), according to EMVCo, the standards body owned by American Express, JCB, MasterCard and Visa.

But the United States has been slow to adopt the technology, mainly because of the expense merchants and banks would have to take on to convert to E.M.V.-enabled cards and cash registers. American banks also point out that fraud involving credit cards

with magnetic strips hasn't been as prevalent in the United States as it has in other countries. (Chip-and-PIN cards are different from the radio frequency chip in some American credit cards, like the American Express Blue card, which allows customers to pay by waving their card at a check-out scanner, instead of swiping it.)

Until businesses change their minds, American travelers will continue to encounter payment issues abroad. The problem is two-fold. Even though most European cash registers are equipped to handle American cards, some cashiers simply don't know how to process them. And many automated ticket kiosks like those commonly found at train stations, gas pumps and parking garages simply don't accept cards without a chip and PIN. (A.T.M.'s typically recognize and accept many cards whether they have a chip or a magnetic strip.)

So what's a traveler to do? Since the cards being tested by Chase and Wells Fargo are being offered only to a limited number of mostly high-end customers, the best option for the rest of us is to carry a couple of cards in our wallets and politely insist that the cashier keep trying to swipe each credit card, as the card reader may be able to recognize the magnetic strip and approve the purchase.

That's what Richard Brill, a public relations executive from Wilmette, Ill., learned last month while on vacation in Portugal. "In some cases they'd redo it," he said, referring to the merchants who were able to get their machines to accept his Visa card. When such attempts failed, he tried using his American Express card, which was accepted a number of times, even though it also lacked the special chip.

For backup, also consider carrying a preloaded debit MasterCard from Travelers called Chip and PIN Cash Passport, available in pounds or euros, which is equipped with the embedded chip. But use it only when you can't use other cards. While it does not cost anything to use the card, the exchange rates you'll get when loading it with cash aren't great. For example, in late May, the exchange rate when putting funds into a Travelers Chip and PIN card online was about \$1.50 to the euro. (It can be higher in actual Travelers stores.) By contrast, the spot exchange rate, charged by most banks, was roughly \$1.42, according to Bankrate.com, a financial research site. Even after adding the 3 percent foreign exchange fee typically charged by major American card issuers, it was still more expensive to use a Travelers Chip and PIN card.

That said, there are some transactions — like buying train tickets at kiosks — for which you will need a Travelers card; remaining funds can be converted back to dollars after your trip.

Before you go, also consider buying tickets and other basic purchases online. For example, Vélizé, the popular Paris bicycle rental system, whose rental kiosks have been known to reject cards without embedded chips, now accepts online payments for one- and seven-day tickets at veliz.paris.fr. Rail Europe, which lets American tourists buy many European train tickets in advance, recently added local British train tickets to its online offerings at raileurope.com.

And when you return home, be sure to let your bank know about any payment problems. That just may be the best way to motivate them to issue chip-based cards to travelers.

Q&A

A Week on Ponza, Italy

We are planning a two-week stay in Italy in mid-September. We will spend one week in Rome and would like to spend the second week at a resort location within a reasonable driving distance. Someone suggested taking a ferry to Ponza. I would welcome your suggestions.

Peter F. Eder, Darien, Conn.

As Katie Parla wrote in "Off the Roman Coast, Bobbing for Views" (May 8, 2011), you can't go wrong with hopping on a ferry and seeing what Ponza, a lovely, laid-back island (above) in the Tyrrhenian Sea, has to offer. The train ride from Rome to the ferries at Anzio (leave your car, which you won't be able to take to Ponza) will take only about an hour, and once you're there, the two-hour hydrofoil or ferry ride to Ponza will fly as you take in the captivating views of Italy's coastline. You can compare prices and check train schedules by going to Trenitalia's Web site or calling directly (39-06-6847-5475; trenitalia.it).

Once you make it to Ponza, there are several hotels for you to call home during your week on the island; Ms. Parla suggested two: Hotel Laetitia (Via Scotti; 39-0771-809-886; villalaetitia.com), a location she describes as "a bed and breakfast with only six rooms, each offering views over the island, in a Bourbon-era building," and the Piccolo Hotel Luisa (Via Chiaia di Luna; 39-0771-801-128; www.piccolohoteluisa.it), which she calls a "simple, family-run establishment near the port" with décor that is "heavy on nautical themes."

Both hotels are about 15 minutes from the town of Assunta (Via Panoramica, Contrada Giances; 39-0771-820-086), a restaurant in the Giances neighborhood of Ponza's southern region that serves homemade pastas and fresh fish. You may also want to try Acqua Pazza (Piazza C. Pisacane 10, Porto; 39-0771-801-043; acqua.pazza.com), a restaurant in the main square of Porto, the island's main town, that Ms. Parla described as "the island's finest restaurant" with specialties that include "raw fish and crustaceans and creative fish dishes."

Before your week is over, make sure you take the opportunity to rent a speedboat from one of the many companies located in Porto. Diva Luna (Spiaggia di San Antonio, Porto; 39-338-234-7608; www.divaluna.com) offers small outboard boat and speedboat rentals with daily rates starting at \$0 euros (about \$70 at \$1.41 to the euro). It's the best way to get around the island and a great way to grab memorable photos of your trip. "Once out on the open water," Ms. Parla wrote, "you are free to navigate Ponza's scalloped coast, drop anchor in its sheltered bays, read a book in the shade of its cliffs and enjoy its ancient grooves."

THOMAS RIVAS
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Share your thoughts about visiting Ponza at nytimes.com.

Readers respond to a column published on May 24 on activities for a summer trip to Oahu.

● Kailua is 25 minutes outside of Waikiki and a beautiful place to stay and base from. Drive up the east coast on 72 to get there and see spectacular views. Hike up to Lighthouse just before Waimanalo.



Check out Lau Lea as a rental on YouTube. High quality and access from beach, yet gated and private. North Shore is fine but leave early and figure out the whole day, it's a couple of hours even from Kailua. Wonderful ride though up east coast. Lunch or dinner at Buz's near beach in Kailua is casual and very good. Beach is miles long and a great hike in itself. Kiteboarding, parasailing, kayaking, all readily available there. We have been to most of the islands but Oahu is at its own fav. Good luck! You'll have a great time. Peter, Guilford, Conn.

● The Hawaiian Trail and Mountain Club, another good source of hiking info on Oahu, as well as info on organized hikes throughout the island. Mostly on Saturdays and Sundays. Visitors welcome. Hike with others or by yourself. Marked trails, often a social hour afterwards. Good fun group.

Brian, Honolulu

● I just returned from Hawaii, where I go to visit family. I highly recommend Chinatown Honolulu (above), for authentic local eating at VERY reasonable prices. Great Hong Kong dim sum, Chinese and Vietnamese food (and more) in a neighborhood with real atmosphere. Stop by the fruit and vegetable markets there to pick up fresh fruit for snacks. If you drive up to Haleiwa, see if Opal's food truck is parked there. Great Thai food. Also, if you won't be returning to Hawaii in the future, flying to the Big Island (Hawaii) is worth it for the incredible hiking in Volcano National Park. Walking on the lava in Kilauea Iki crater or along Chain of Craters Road is unforgettable.

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