



Paying With Your Phone Overseas — Tap, Tip and Fees

Tap, Tip and Skip Fees Apple Pay and Google Wallet abroad without the foreign surprises

————— An Extended Guide · No. 1610 —————

Tech Made Simple. Service Made Personal.

Bill Davis — Bill's Home Tech

(330) 200-8042 · bill@billshometech.com · Atwater, Ohio

Book a visit — billshometech.com/book

What's Inside

Everything in this guide, with page numbers. Skip to whichever chapter answers your question right now.

1. The Whole Idea in One Glance	5
2. What Tap-to-Pay Really Means	5
3. Why Your Phone Is Often Better Than Cash Overseas	6
4. Where in the World Your Phone Will Pay	6
5. The One Fee That Quietly Eats Your Money	6
6. Finding a Card With No Foreign Fee	7
7. Always Pay in the Local Currency	7
8. How Much the Currency Choice Can Cost	8
9. Adding a Card to Apple Pay on an iPhone	8
10. Adding a Card to Google Wallet on Android	9
11. Choosing Which Card Pays First	9
12. The Simple Motion at the Register	10
13. Do You Still Need a Travel Notice?	10
14. Why You Still Carry a Real Card	11
15. Keeping Some Local Cash on Hand	11
16. Getting Cash From an ATM Abroad	11
17. Tipping Customs Are Not the Same Everywhere	12
18. Adding a Tip When You Pay by Phone	12
19. Keeping Your Cards Safe in Your Phone	13
20. If Your Phone Is Lost or Stolen Abroad	13
21. Battery Matters When Your Phone Is Your Wallet	14

22. Paying With a Watch, and Other Devices	14
23. Tapping Through Buses, Trains, and Subways	15
24. Paying in Apps and Online While Away	15
25. Credit Card or Debit Card in Your Phone?	16
26. When a Machine Wants a PIN	16
27. When You and Your Spouse Both Pay	17
28. Checking Your Charges While You Travel	17
29. Holds, Deposits, and the Hotel Front Desk	17
30. Spotting Where You Can Tap	18
31. The Questions Travelers Ask Me Most	18
32. A Simple Money Setup Before the Trip	19
33. A Few Money Scams Aimed at Travelers	19
34. Receipts and Keeping Track of Spending	20
35. Helping a Less Techy Spouse Pay by Phone	20
36. Places Where You Really Do Need Cash	21
37. Moving Between Countries and Currencies	21
38. What to Do When a Tap Does Not Work	21
39. Settling Up After You Get Home	22
40. When It Is Worth Calling Me	22
Everyday Cheat Sheet	23
A Picture to Follow Along	24
A Second Look	25
A Note From Bill	25

Your Visit — and My Promise 26

THE 60-SECOND VERSION

1. The Whole Idea in One Glance

If you remember only this page, you will still travel well.

Paying with your phone overseas means holding your phone near the card reader instead of handing over a plastic card. Your phone, through Apple Pay or Google Wallet, sends the payment for you. It works in most of Europe, the United Kingdom, Canada, Australia, Japan, and many other places, often even on buses and trains.

- Add your cards to Apple Pay or Google Wallet at home, before the trip
- Pick a card with no foreign transaction fee, so you keep more of your money
- When a machine asks to charge you in dollars, always say no and pay in the local currency
- Carry one real card and some local cash as a backup
- Lock your phone with a passcode or your face, so a thief cannot spend a penny

GOOD TO KNOW

Tapping your phone is usually safer than handing over a card, because the store never sees your real card number. Your phone makes up a one-time code for each payment instead.

WHAT IT IS

2. What Tap-to-Pay Really Means

Inside your phone is a tiny chip that can talk to a store's card reader when the two are held close together. When you hold your phone to the reader and confirm, the phone passes along a payment, just as a tapped plastic card would. The store calls this contactless payment, and the little wave symbol on the reader is the sign it will work.

On an iPhone the feature is called Apple Pay. On an Android phone, such as a Samsung or a Google Pixel, it is called Google Wallet. Both do the same job. You do not need to learn anything new overseas that you did not already use at home.

GOOD TO KNOW

If you can tap your phone to pay at the pharmacy in Kent, you already know how to pay for lunch in London. It is the very same motion.

WHY IT SHINES ABROAD

3. Why Your Phone Is Often Better Than Cash Overseas

Many travelers are surprised to find that paying by phone is often easier abroad than it is at home. A great deal of Europe, the United Kingdom, and much of Asia leaned into contactless payment years ago, so the readers are everywhere and the clerks expect it.

- No fumbling with unfamiliar coins and bills at the register
- No worry about whether your old card has the right kind of chip
- The exchange rate is handled for you by your card company
- You are not carrying a thick wallet of foreign cash to lose

GOOD TO KNOW

In some cities, buses, subways, and trams let you tap your phone right at the turnstile to pay the fare. No ticket machine, no local transit card to buy.

WHERE IT WORKS

4. Where in the World Your Phone Will Pay

The simple rule is this: if a store accepts a tapped plastic card, it will accept your phone. That covers a huge share of the places a traveler goes, including most of Western Europe, the British Isles, Scandinavia, Canada, Australia, New Zealand, Japan, and the big tourist cities almost everywhere.

Coverage is thinner in some rural areas, in parts of Africa, and at small family-run shops and market stalls that still prefer cash. That is exactly why you keep a backup card and some cash. You will not be stuck, but you will not pay by phone everywhere, either.

WATCH OUT

Lists of countries online disagree with one another and go out of date. Treat them as a rough guide, and plan to carry a backup no matter where you are headed.

THE BIG MONEY TIP

5. The One Fee That Quietly Eats Your Money

There are two fees to understand, and getting them right can save real money over a trip. The first is a foreign transaction fee, a small charge, often about three percent, that many banks add every time you spend in another country. Over a two-week vacation, that adds up.

The good news is that a lot of travel-friendly cards charge no foreign transaction fee at all. If you pick one of those and load it into your phone, that whole fee simply vanishes on every purchase. This is the single easiest way to save money abroad.

TIP

Call your card company before the trip and ask one plain question: does this card charge a foreign transaction fee? If it does, see whether another card in your wallet does not.

NO-FEE CARDS

6. Finding a Card With No Foreign Fee

You do not need a fancy card for this. Many everyday cards, and almost all travel rewards cards, waive the foreign transaction fee. Some credit unions and online banks waive it too. You simply need to know which of your cards is the no-fee one and make that the card your phone uses abroad.

- Many travel and airline credit cards charge no foreign transaction fee
- Some plain bank cards waive it as well, so it is worth asking about each one
- A card with no fee saves you roughly three cents on every dollar spent
- Set that card as your default in Apple Pay or Google Wallet for the trip

GOOD TO KNOW

Fees change, so confirm the current terms with your bank before you leave. A two-minute phone call can be worth many dollars by the end of a trip.

THE DCC TRAP

7. Always Pay in the Local Currency

This is the most important page in the guide, so read it twice. When you pay abroad, the card machine or the clerk will sometimes ask whether you want to be charged in US dollars or in the local currency. It sounds helpful. It is a trap. This is called dynamic currency conversion, and it is how the store sneaks in a bad exchange rate and an extra markup.

Always choose the local currency, the euros or pounds or yen of the country you are in. When you pay in the local currency, your own card company does the exchange at a fair rate. When you let the store convert it to dollars for you, they pad the rate and pocket the difference, which can be several percent on top of everything else.

WATCH OUT

If a screen or receipt offers you dollars, say no and pick the local money. The phrase to remember is simple: always pay like a local, in the local currency.

WHY IT MATTERS

8. How Much the Currency Choice Can Cost

It helps to understand why paying in dollars overseas costs you. The store's conversion is not a free service. It layers a markup over the real exchange rate, and estimates of that markup run anywhere from a few percent to well over ten percent, depending on who is doing the converting.

Compare that to paying in the local currency with a no-fee card, where the markup is essentially zero. On a single coffee the difference is pennies, but across hotels, meals, and shopping over a long trip, it is the cost of a nice dinner or more. The habit is free to build and pays you back on every single purchase.

WATCH OUT

Make it a reflex. The moment a machine or waiter asks about dollars, the answer is the local currency. You never have to do the math; you just always choose local.

SETTING UP APPLE PAY

9. Adding a Card to Apple Pay on an iPhone

If you have an iPhone, setting up Apple Pay takes a few minutes and you do it once, at home. Have your physical card handy so the phone can read the numbers from it.

- 1 Open the Wallet app, the one with the little card icon
- 2 Tap the plus sign in the top corner
- 3 Choose Debit or Credit Card
- 4 Hold your card inside the camera frame so it reads the number, or type it in
- 5 Enter the expiration date and security code if asked
- 6 Your bank may text you a code to confirm; type that code in to finish

GOOD TO KNOW

You can add more than one card. The first one you add becomes your default, but you can change which card is the default at any time in Wallet settings.

SETTING UP GOOGLE WALLET

10. Adding a Card to Google Wallet on Android

On an Android phone, such as a Samsung Galaxy or a Google Pixel, the app is Google Wallet. The steps are much the same and only take a few minutes at the kitchen table before your trip.

- 1 Open the Google Wallet app, or download it free from the Play Store
- 2 Tap Add to Wallet, then Payment card
- 3 Point the camera at your card so it reads the number, or type it in
- 4 Fill in the expiration date and security code
- 5 Confirm with the code your bank sends by text if it asks for one

WATCH OUT

Some Samsung phones also have a separate app called Samsung Wallet. Either one works for tapping to pay; you do not need both. Pick one and stick with it.

SETTING YOUR DEFAULT

11. Choosing Which Card Pays First

When you have more than one card in your phone, one of them is the default, the card that pays unless you pick another. Before a trip, set your default to the card with no foreign transaction fee. Then every casual tap uses the cheapest card without you thinking about it.

- On an iPhone, open Settings, then Wallet and Apple Pay, then Default Card
- On Android, open Google Wallet, tap your card, and set it as the default
- Pick the no-foreign-fee card as your travel default
- You can still choose a different card at the register when you want to

GOOD TO KNOW

When you pay, you can tap the card shown on your screen to flip to a different card. So the default is just the easy choice, not the only one.

HOW TO TAP

12. The Simple Motion at the Register

Paying is the easy part. When the clerk tells you the total, you wake your phone and hold it near the reader. The phone confirms who you are with your face or a fingerprint or your passcode, then buzzes or shows a checkmark to tell you it worked.

- 1 On an iPhone, press the side button twice to bring up your cards
- 2 Look at the phone so it recognizes your face, or rest your finger on the button
- 3 Hold the top of the phone near the reader until you see a checkmark
- 4 On Android, just unlock the phone and hold it flat against the reader
- 5 Wait for the beep or checkmark before you pull the phone away

TIP

Hold the phone there for a second or two. Pulling it away too fast is the most common reason a tap does not take. Steady and close is all it needs.

NOTIFYING YOUR BANK

13. Do You Still Need a Travel Notice?

For a long time, travelers were told to call the bank and file a travel notice so the card would not be frozen abroad. Many big card companies have dropped that requirement, because their fraud systems are smarter than they used to be. Some no longer even accept a travel notice.

Smaller banks and credit unions, and debit cards used at foreign ATMs, are the exception, where a quick heads-up still helps. The safest move is one short phone call to each card's customer service line before you go, to ask whether they want a notice and to make sure your phone number and email on file are current.

TIP

Whatever your bank's policy, turn on transaction alerts so your phone pings you for every charge. It is the fastest way to catch a problem, at home or abroad.

A BACKUP CARD

14. Why You Still Carry a Real Card

Paying by phone is wonderful until the one time it is not. A phone can run out of battery, a reader can be broken, and a few places simply do not take contactless at all. A real plastic card in your wallet is your safety net, and you want it to be a card with a chip and the ability to tap.

- Carry at least one physical card as a backup to your phone
- Keep it somewhere separate from your phone, not in the same pocket
- Make sure it has no foreign transaction fee, like your phone's card
- A second card from a different bank guards against one card being blocked

WATCH OUT

Do not keep your only card and your phone together. If a pickpocket gets one pocket, you want your backup safe in another place entirely.

A LITTLE CASH

15. Keeping Some Local Cash on Hand

Even in a tap-to-pay world, a little local cash smooths over the gaps. Some small cafes, market stalls, rural taxis, and public restrooms still want coins or small bills. You do not need a thick wad, just enough to cover small things for a day or two.

The easiest way to get local cash is from a bank ATM once you arrive, not from a currency booth at the airport, which usually gives a poor rate. Take out a modest amount, and refill it as you spend it down.

GOOD TO KNOW

Keep your cash in a couple of different spots, some in your wallet and a little tucked elsewhere. That way a lost wallet does not leave you with nothing.

ATM TIPS

16. Getting Cash From an ATM Abroad

A cash machine abroad works much like one at home, and your debit card or a card loaded in your phone will work at many of them. A few habits get you a fair rate and keep you safe while you do it.

- 1 Use a machine attached to a real bank, ideally inside or beside a branch
- 2 If the screen offers to convert to dollars, decline and choose the local currency
- 3 Take out a larger amount less often to reduce flat withdrawal fees
- 4 Shield the keypad with your hand as you type your PIN
- 5 Put the cash away before you step away from the machine

WATCH OUT

Avoid the brightly colored standalone machines in tourist areas and corner shops. They often charge high fees and are the ones most likely to push the bad dollar conversion on you.

TIPPING ABROAD

17. Tipping Customs Are Not the Same Everywhere

Tipping is one place where American habits do not travel well. In much of Europe, a service charge is often already included in the bill, and a small round-up is plenty rather than the twenty percent you might leave at home. In Japan, tipping can even be seen as rude. A quick look before you go saves confusion.

- In much of Europe, check whether service is already included before adding more
- Rounding up or leaving a little loose change is common and appreciated
- In some countries, such as Japan, tipping is simply not the custom
- When in doubt, ask your hotel's front desk what is normal locally

GOOD TO KNOW

A tip is a thank-you, not a tax. Learning the local custom means you neither overpay out of habit nor accidentally seem ungenerous.

TIPPING BY PHONE

18. Adding a Tip When You Pay by Phone

When a place does expect a tip, the card reader often handles it for you. After you tap, the screen may show buttons for a few tip amounts or let you type your own. You choose, then confirm, and the tip is added to the single charge.

In some countries the reader will not prompt for a tip at all, because it is not the custom there. If you still want to leave a little, a few coins on the table is the simplest way, which is another reason a bit of cash is handy.

GOOD TO KNOW

Watch the tip screen carefully. A few readers abroad suggest surprisingly high amounts aimed at tourists. You are always free to choose a smaller amount or no tip where none is expected.

KEEPING CARDS SAFE

19. Keeping Your Cards Safe in Your Phone

A phone full of cards sounds risky until you understand how well it is guarded. Every payment needs your face, your fingerprint, or your passcode, so a thief who grabs your phone cannot simply tap it to buy things. And the store never receives your real card number, only a one-time code.

- Lock your phone with a passcode and with your face or fingerprint
- Never share your phone's passcode with anyone on the trip
- Turn on the feature that lets you find and erase your phone if it is lost
- Keep your phone's software up to date for the latest protections

GOOD TO KNOW

Because the store sees only a one-time code and never your real card number, paying by phone is one of the safest ways to pay. A copied card number cannot be used again.

IF THE PHONE IS LOST

20. If Your Phone Is Lost or Stolen Abroad

Losing a phone far from home is upsetting, but your cards are better protected than most people realize. Because every payment needs your face, fingerprint, or passcode, a stranger cannot spend from your phone. And you can shut the whole thing down from any other device or computer.

- 1 From a borrowed phone or hotel computer, sign in to find your device
- 2 Put the phone in Lost Mode, which locks it and shows a message
- 3 This also suspends the cards in your wallet so they cannot be used
- 4 If you cannot recover it, erase the phone to wipe everything
- 5 Call your card companies as a final step to be completely safe

WATCH OUT

Write down your card companies' phone numbers on a slip of paper you keep separate from your phone. If the phone is gone, you still need a way to call them.

KEEPING THE PHONE ALIVE

21. Battery Matters When Your Phone Is Your Wallet

When your phone is also your wallet, a dead battery means more than a missed photo. If the phone cannot turn on, you cannot tap to pay. This is one more reason to carry a backup card, and a good reason to keep the phone charged while you are out and about.

- Carry a small pocket battery pack for topping up during the day
- Some phones can still tap to pay for a short while even when nearly dead
- Charge up overnight so you start each day with a full battery
- Lower your screen brightness to stretch the charge when you are out

TIP

A little battery pack the size of a deck of cards can refill a phone once or twice. For a day of sightseeing and tapping to pay, it is worth the small weight in your bag.

WATCHES AND TABLETS

22. Paying With a Watch, and Other Devices

If you wear an Apple Watch or an Android smartwatch, it can tap to pay all on its own, which is handy because you never even take out your phone. You set it up once with the same cards, and then a double-press and a tap pays for your coffee.

A watch is especially nice for small, quick purchases and for transit gates, where you simply turn your wrist to the reader. It uses the same protections as the phone, so it is just as safe, and it is harder for a pickpocket to grab from your wrist.

GOOD TO KNOW

A smartwatch keeps paying even if your phone's battery dies, as long as the watch is charged. It is a quiet, reliable backup you are already wearing.

TRANSIT PAYMENTS

23. Tapping Through Buses, Trains, and Subways

One of the real joys of paying by phone abroad is public transit. In many large cities, you can walk up to a bus or subway gate, tap your phone or watch, and ride, with no ticket to buy and no local transit card to track down. The system charges your card the right fare on its own.

- Look for the contactless wave symbol on the gate or the reader by the door
- Tap the same card or phone when you enter and, where needed, when you exit
- Use the same card all day so the system can cap your fare correctly
- Keep that card as your default so a quick tap always works

WATCH OUT

On systems that charge by entry and exit, tap both times with the same card. Forgetting to tap out can mean you are charged the maximum fare for that trip.

APP STORES AND ONLINE

24. Paying in Apps and Online While Away

Paying by phone is not only for stores. Many travel apps, from booking a train ticket to ordering a meal, let you pay with Apple Pay or Google Wallet right inside the app. You tap a button, confirm with your face or fingerprint, and you are done, with no card number to type on a tiny screen.

This is both quicker and safer than typing your card into a strange website, because the app never sees your real card number. When you see an Apple Pay or Google Pay button at checkout, it is almost always the easiest and most secure way to pay.

WATCH OUT

The same no-foreign-fee advice applies online. Make sure the card behind your phone's wallet is your no-fee card, and these app purchases avoid the fee too.

WHICH CARD TO ADD

25. Credit Card or Debit Card in Your Phone?

You can load both credit and debit cards into your phone, but for everyday spending abroad a credit card is usually the better choice. A credit card gives you stronger protection if something is charged wrongly, and a problem does not drain the cash in your checking account while you sort it out.

- Use a credit card for most purchases, for its stronger fraud protection
- Keep a debit card mainly for getting cash from bank ATMs
- A wrong charge on a credit card is easier to dispute and reverse
- Both can live in your phone; just know which one you are tapping

GOOD TO KNOW

If a charge goes wrong on a credit card, you are disputing the bank's money until it is fixed. On a debit card, it is your own cash that is missing in the meantime.

CHIP AND PIN

26. When a Machine Wants a PIN

Some places abroad, especially unattended machines like train ticket kiosks, parking meters, and gas pumps, ask for a four-digit PIN with a card. When you pay by phone, your face or fingerprint usually stands in for the PIN, so you sail right through. But with a physical backup card, you may need the actual PIN.

Make sure you know the PIN for your backup credit card, not just your debit card, before you leave. Many Americans have never used a PIN on a credit card and do not know it. A quick call to the bank sets one up or reminds you of it.

WATCH OUT

An unattended machine that wants a PIN will not take a signature. Without the PIN on your backup card, you could be stuck at a parking gate. Learn it before you go.

MULTIPLE TRAVELERS

27. When You and Your Spouse Both Pay

When a couple travels together, it is worth having cards in both phones. If you each carry the trip's main card in your own phone, then either of you can pay, and a lost or dead phone does not leave the pair of you stranded at dinner.

Many cards let you add an authorized user at no cost, which gives your spouse their own card with their own number tied to the same account. Each of you loads your own card into your own phone, and you both tap to pay as needed.

TIP

Splitting the cards and cash between two people is simple insurance. If one of you loses a wallet or phone, the other still has everything needed to keep the trip going.

READING YOUR CHARGES

28. Checking Your Charges While You Travel

It pays to glance at your card's app every day or two to see your charges. Foreign charges often show up first in the local currency, then settle to dollars a day or two later, so the amounts can look odd at first. Watching them helps you catch any mistake or any sign someone else has your number.

- Open your bank's app over Wi-Fi to review the day's charges
- Expect foreign charges to show in local currency before they settle
- Turn on alerts so each charge pings your phone as it happens
- Flag anything you do not recognize to your bank at once

GOOD TO KNOW

Seeing a charge in euros that later becomes dollars is normal and not a sign of a problem. Give foreign charges a couple of days to settle before you worry about the exact amount.

HOTELS AND DEPOSITS

29. Holds, Deposits, and the Hotel Front Desk

Hotels and rental counters often place a hold on a card, a temporary block of some money to cover any extras. This is normal, and the hold drops off after you check out, though abroad it can take several days to clear. For these holds, many places still want a physical card rather than a phone tap.

Use a credit card for hotel and rental holds, not a debit card, so the hold does not tie up the real cash in your bank account. Keep an eye on your statement so you can confirm the hold releases after your stay.

WATCH OUT

A hold is not a charge, but it does reduce how much credit you have left on the card for a while. On a long trip with several hotels, watch that the old holds are clearing.

FINDING THE READER

30. Spotting Where You Can Tap

The sign that a store takes a tap is the little symbol of curved lines, like a sideways fan or radio waves. You will see it on the card reader, on the door, or on the register. When you see it, your phone will work. When you do not, ask, because many readers accept taps even without the sign displayed.

If the clerk looks unsure, the word to use is contactless. In most tourist areas the staff know it well in English. You hold up your phone, say contactless, and they point you to the reader.

TIP

Even old-looking readers often take a tap. If you are not sure, it costs nothing to try holding your phone to it before reaching for cash.

COMMON WORRIES

31. The Questions Travelers Ask Me Most

A handful of worries come up again and again, and the answers are reassuring.

- Will my phone work abroad to pay? Yes, wherever tapped cards are accepted
- Does paying by phone cost extra? No, the fee is on the card, not the tapping
- Can someone steal my card number from the air? No, each tap is a one-time code
- What if my phone dies? Use your backup card or a little cash
- Do I need internet to tap? No, a tap payment works without Wi-Fi or data

GOOD TO KNOW

Tapping to pay does not use your phone's internet or data, so it works even where your phone has no signal. The reader and the phone talk directly to each other.

BEFORE YOU GO

32. A Simple Money Setup Before the Trip

A calm half hour at the kitchen table before you leave sets up the whole trip. You load your cards, pick your no-fee default, learn your PINs, and tuck away a backup. Then you can relax and let your phone do the work once you land.

- 1 Add your no-foreign-fee card to Apple Pay or Google Wallet
- 2 Set that card as your default for the trip
- 3 Confirm you know the PIN for your backup credit card
- 4 Call each card company to check travel-notice and fee policies
- 5 Turn on transaction alerts for every card
- 6 Write your banks' phone numbers on a card kept apart from your phone

WATCH OUT

Do all of this at home on your own Wi-Fi, never in a rush at the airport. Five calm minutes beforehand prevents most of the little headaches travelers run into.

SCAMS TO AVOID

33. A Few Money Scams Aimed at Travelers

Most trouble abroad is honest confusion, but a few tricks target tourists, and knowing them keeps you calm. The dollar-conversion trick is the most common, where a clerk quietly charges you in dollars at a bad rate. A friendly offer to help at an ATM is another, where a stranger watches your PIN.

- The dollar conversion at the register or ATM; always choose local currency
- A helpful stranger at the cash machine; wave off help and shield your PIN
- A reader brought to your table turned away so you cannot see the amount
- A waiter who takes your card out of sight; prefer to tap at the table

WATCH OUT

Before you confirm any payment, glance at the amount and the currency on the screen. A moment's look is your best protection against the dollar-conversion trick.

KEEPING RECEIPTS

34. Receipts and Keeping Track of Spending

Paying by phone makes it easy to lose track of what you have spent, because there is no cash leaving your hand. Your phone's wallet keeps a quiet list of your taps, and your bank's app shows every charge. A glance at either helps you stay within the budget you set for the trip.

For larger purchases, keep the paper receipt, especially if you might claim a tax refund on shopping in some countries. Tuck receipts in one envelope or snap a photo of each so they do not get lost in a pocket.

GOOD TO KNOW

Apple Pay and Google Wallet both keep a running history of your taps right in the app. It is a simple way to see where your money went on the trip.

SHARING THE JOB

35. Helping a Less Techy Spouse Pay by Phone

In many households, one person is comfortable with the phone and the other would rather not be. Paying by phone is a gentle place to share the load, because once a card is loaded, paying is just a double-press and a tap. It is easy to teach at the kitchen table before the trip.

Set up the card on both phones, then practice once on a small purchase at home, like a coffee. After doing it once in a familiar place, your spouse will feel far more confident doing it in a foreign shop where the clerk speaks another language.

TIP

Keep the lesson to the one thing that matters: double-press, look at the phone, hold it to the reader. There is no need to learn every feature to pay with confidence.

WHEN CASH IS KING

36. Places Where You Really Do Need Cash

For all the convenience of tapping, a few corners of travel still run on cash, and it is good to expect them. Small village shops, open-air markets, some taxis, tips for porters and housekeeping, public restrooms, and street vendors often want coins or small bills.

- Open-air markets and tiny family shops may be cash only
- Keep small bills and coins for tips and restrooms
- Some rural taxis and buses do not take cards at all
- Street food and vendors usually prefer cash

GOOD TO KNOW

You do not need much cash in a card-friendly country, but having a day's worth means you are never turned away at the one stall that does not tap.

CROSSING BORDERS

37. Moving Between Countries and Currencies

If your trip crosses borders, say from France to Switzerland or across several countries by train, the currency can change along the way. Your phone handles this without any fuss, because it simply pays in whatever currency the reader asks for, and your card company converts it.

The only thing to remember is the same golden rule: always pay in the local currency of wherever you happen to be standing. You do not need to add new cards or change any settings as you cross a border; your phone just keeps working.

TIP

When you cross into a country with a different currency, pull a little of that new currency from a bank ATM for the small cash purchases, and keep tapping for everything else.

IF A TAP FAILS

38. What to Do When a Tap Does Not Work

Once in a while a tap simply will not go through, and it is almost never a real problem. The usual cause is pulling the phone away too soon, a reader that is not set for contactless, or a card the store does not accept. Stay calm and work through the simple fixes.

- 1 Try again, holding the phone steady against the reader a moment longer
- 2 Make sure you confirmed with your face, fingerprint, or passcode first
- 3 Switch to a different card on your phone's screen and try that
- 4 If it still fails, pull out your physical backup card
- 5 As a last resort, pay with the local cash you are carrying

GOOD TO KNOW

A failed tap is rarely a sign your card is blocked. Far more often it is the reader or the timing. Your backup card and a little cash mean a failed tap never ruins the moment.

COMING HOME

39. Settling Up After You Get Home

Back home, take a few minutes to close out the trip. Foreign charges can take a few days to finish settling, so your final total may shift a little after you land. Give the holds from hotels and rentals time to clear, and review the whole trip for anything that looks wrong.

- Give foreign charges a few days to settle to their final dollar amounts
- Watch that any hotel or rental holds release fully
- Review the full list of charges for anything you do not recognize
- Keep your trip's no-fee card as a default or switch back to your usual one

WATCH OUT

If anything looks off after the dust settles, call the card company. A charge you do not recognize is almost always sorted out with one phone call.

WHEN TO CALL

40. When It Is Worth Calling Me

Most people set up Apple Pay or Google Wallet themselves in a few minutes. But if a card will not add to your phone, if you are not sure which of your cards has no foreign fee, or if you would simply feel better having someone sit beside you and walk through it before a big trip, that is exactly what I am here for. A first in-home visit is \$99, and I can often help over a screen-share for \$49.

TIP

Call Bill at (330) 200-8042 or reach out to Sophie, our phone helper, any time. I can get your phone and cards travel-ready in one sitting, so you leave for your trip with one less thing to worry about.

CHEAT SHEET

Everyday Cheat Sheet

Keep this page handy for your trip. It is the short answer to the questions travelers ask most about paying by phone overseas.

- Add a no-foreign-fee card to Apple Pay or Google Wallet at home
- Set that card as your default before you leave
- ALWAYS pay in the local currency, never in dollars, at registers and ATMs
- Carry one physical backup card and a little local cash
- Know the PIN for your backup credit card
- Use bank ATMs for cash, and decline the dollar conversion there too
- Lock your phone with a passcode and your face or fingerprint
- Check tipping customs; they are not like at home
- Write your banks' phone numbers on a card kept apart from your phone
- Get help: call Bill at (330) 200-8042

AT A GLANCE

A Picture to Follow Along

Phone, Card, or Cash?

Reach for the right one at the right moment.

Tap Phone

Most shops and
restaurants
Buses, trains, subways
Safest and quickest

Backup Card

When a tap fails
PIN machines and gas
Hotel and rental holds

Local Cash

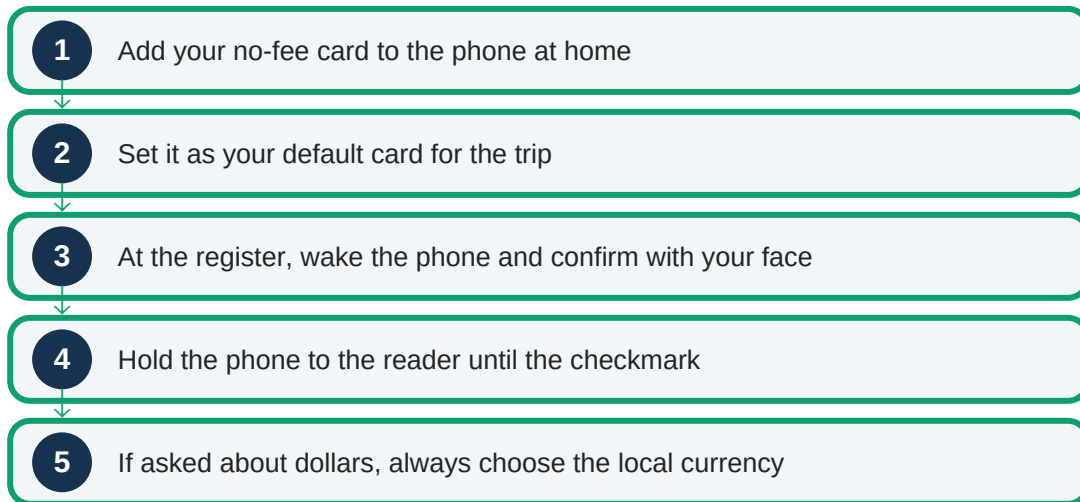
Markets and tiny shops
Tips and restrooms
Rural taxis and vendors

AT A GLANCE

A Second Look

Paying by Phone, Start to Finish

Set up at home, then tap with confidence abroad.



BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.



HOW I CAN HELP

Your Visit — and My Promise

In-home visit — \$99 flat for your first visit. No contracts and no surprise charges, and a 30-day follow-up is included.

Remote Support — \$49 for a screen-share session. I only connect with your permission, you watch the whole time, and you can end anytime. If I can't fix it over the screen-share, I refund the \$49 — and if it turns out you need me in person, that \$49 goes toward your visit. It's included free for Support Plan members (\$39/mo).

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full \$99. No questions, no awkwardness. That's how I'd want to be treated.

Call or text **(330) 200-8042** · Book a visit: **billshometech.com/book** · **bill@billshometech.com**

This free guide is for general information only — not professional advice, and no substitute for your device's own manual. Any prices or outside products mentioned can change; please confirm current details before you buy. Please use your own good judgment and follow it at your own risk — for anything involving electricity, gas, water, or heights, stop and call a licensed professional. Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results. © 2026 Bill's Home Tech, LLC.