



INTERAC FLASH®

What is Interac Flash?

Interac Flash is the contactless enhancement of Interac Debit that allows you to pay for smaller purchases quickly and conveniently. When making a purchase of up to \$100, you can choose to simply hold your Interac Flash-enabled MemberCard in front of a supporting reader at the checkout, and your purchases will be deducted instantly from your account. There's no need to insert your card and enter your PIN, or to exchange cash at the checkout.

Safe and Secure

Your Interac Flash-enabled MemberCard is protected with several layers of security, and is embedded with chip technology. This means you can use Interac Flash knowing you're protected by one of the most secure payment technologies available. Plus, Interac's **Zero Liability Policy** makes this worry-free: you will not be liable for losses resulting from unauthorized transactions.

How does Interac Flash work?

Cards that are enabled with Interac Flash will feature the symbol above on the front. Look for the Interac Flash logo on contactless readers at the checkout and simply HOLD your card to the payment terminal, listen for the BEEP, and you're DONE. It's that simple!

Your purchase is then automatically debited from your account. This means you can use your regular financial records to track all of your Interac Flash purchases.

Your Spending Limits

Purchases made using Interac Flash can't exceed \$100. If your purchase is above this limit, you will be prompted to insert your MemberCard and enter your PIN.

As an added layer of protection, there is a cumulative spend limit for Interac Flash transactions. This limit is \$400. This is the sum of all contactless transactions made with your card since the last time you completed a successful PIN Point of Sale (POS) transaction. When this limit is reached, you will be asked to insert your card and enter your PIN. This will reset your limit so you can continue to use Interac Flash. Please note your cumulative spend limit is reset with any successful PIN POS transaction.

Service Charges

Interac Flash transactions aren't subject to any additional charges. An Interac Flash transaction is processed as a POS Withdrawal and would be treated as such in accordance with the account package you use.

