

Interac **Flash**[®]


**The fast, secure way
to use your own money.**





Interac Flash® awareness sheet

Interac Flash, the contactless payment functionality of *Interac*® Debit, has all the benefits of *Interac* Debit but allows cardholders to pay for smaller purchases faster, using their own money.

Interac chip debit cards enabled with *Interac Flash* feature this symbol  on the front of each card, while point-of-sale terminals that accept *Interac Flash* will have the symbol, displayed on or around the terminal.



Cardholders can simply choose to hold their card in front of a point-of-sale reader that supports *Interac Flash*. A beep and/or "approved" message on the terminal will acknowledge the purchase is complete.



Security

Not all contactless payment technologies are created equally. *Interac Flash* uses EMV[®] secure chip processing to protect consumers against fraudulent activity, including skimming, counterfeiting, transaction replay types of fraud, and tactics such as electronic pick-pocketing.

By accepting *Interac Flash*, merchants continue to receive the benefits of secure and non-refutable transactions, including no chargebacks associated with PIN-based *Interac* Debit, while offering their customers a fast and convenient check-out experience.

Interac Flash has all of the security features of *Interac* Debit, plus additional security features as a contactless payment technology.

• *Interac* Debit security features:

- ~ Secure chip and PIN processing.
- ~ Real-time payment from the cardholder's account.
- ~ Card must be present at the point-of-sale. The number on the front of the *Interac* debit card is just an identifier, not an account number. It cannot be used for online debit transactions.
- ~ *Interac* Zero Liability Policy means cardholders are protected and will be reimbursed 100% for all fraudulent transactions.

• Additional security for *Interac Flash* transactions:

- ~ There are single transaction and cumulative spend limits in place. No single transaction can exceed \$100 and the total of consecutive contactless transactions (cumulative spend), as set by the financial institutions, currently does not exceed \$200.
- ~ When the single transaction limit or cumulative spend limit is reached, the cardholder is prompted to insert his/her card and enter his/her PIN to complete the transaction. This will validate that person as the legitimate cardholder and reset the limits.

To find out more about how your money and information is protected when using *Interac Flash*, view our infographic at interac.ca/flashsecurity.

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