



*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<sup>®</sup>† 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.

# Interac Flash<sup>®</sup>

The fast, secure way to use  
your own money.



## Interac Flash<sup>®</sup>

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

[sunrisecu.mb.ca](http://sunrisecu.mb.ca)



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CREDIT UNION

BUILDING A BRIGHTER FUTURE TOGETHER.

# FAQ FOR MEMBERS

## INTERAC FLASH® TECHNOLOGY: WHAT IS IT? HOW DOES IT WORK?

### What is *Interac Flash*® technology?

*Interac Flash*® technology is a contactless way of paying with your debit card. Now you can simply hold your card at a reader that supports the *Interac Flash*® service to make a payment instantly from your credit union account. Over time, all of our Member Card® debit cards will be replaced with cards that support contactless payment processing.

### What are the benefits to consumers?

The primary benefit is that the *Interac Flash*® service is a fast and convenient way to pay for everyday purchases at the point-of-sale. *Interac Flash*® technology is built using the highest security available for contactless payments protecting it from electronic pickpocketing attacks.

### Why is the industry moving to *Interac Flash*® technology?

The move to *Interac Flash*® technology is the latest innovation in the rapidly changing payments environment, and demonstrates the industry's responsiveness to consumer's needs for convenience and security.

## WHAT DO I DO WHEN I GET MY NEW CARD?

### What do I do with my current card?

Your current Member Card® debit card will continue to be accepted everywhere you use it today. When you receive your new card, please destroy your current card.

*Note: your existing card will be deactivated in due course. Please start using your new card as soon as you receive it to avoid any inconvenience.*

### How do I get my PIN?

Please review the letter accompanying your new card. The letter will indicate whether your new card has been produced with the same PIN as your current card, or a new PIN mailer will be delivered within the next 3 to 5 business days.

### How do I change my PIN?

If you would like to change your PIN once you receive your card, you can do so in person at your credit union branch or any ATM that participates in the ACCULINK® service. Select credit unions across Canada can also provide you with in branch PIN change support— please ask your credit union for more information.

## USING MY CARD & KEEPING IT SECURE

### Do I need to activate the *Interac Flash*® feature on my card?

Yes, the contactless payment feature is activated by a Chip and PIN transaction. This security feature helps ensure that the contactless feature is only used by the legitimate cardholder and is not usable while in transit.

### How does the *Interac Flash*® service work?

The symbol on your Member Card® debit card identifies it as one with *Interac Flash*® technology:

An *Interac Flash*® purchase involves two steps:

1. You hold your card no more than 4 cm in front of the terminal or reader.
2. A beep and/or “approved” message on the terminal will acknowledge your purchase is complete.

When you use the *Interac Flash*® service, your purchase will automatically be debited from your credit union account. You may complete any payment related transaction using the Contactless technology, including purchase, return, pre-authorized, purchase correction and return correction.

### Do I get to choose whether or not I use the new contactless payment feature or my Chip and PIN?

Absolutely, you may choose which payment method you wish to use on any given transaction.

### Where can I use the *Interac Flash*® service?

You can pay for items using the *Interac Flash*® service at any participating merchant.

The *Interac* Association has a growing list of participating merchant locations on their website.

Watch for the *Interac Flash*® signage and/or the symbol on the merchant terminal's display screen to identify *Interac Flash*® merchants.



### Will I be able to use the *Interac Flash*® service outside of Canada?

*Interac Flash*® technology is only supported at participating Canadian debit card merchants at this time. Outside Canada, use Chip and PIN or swipe transaction processing to make purchases or withdrawals.

### Is the *Interac Flash*® service safe?

Yes, it is.

### Can someone copy my personal information with a scanner just by standing close to me?

The *Interac Flash*® technology protects your card from being copied and counterfeited by using secure Near Field Contact (NFC) processing, which protects your information against skimming and counterfeiting. You don't have to worry about someone watching or recording your PIN number when you are in a hurry.

As well, NFC processing prevents transaction replay types of fraud, including electronic pick-pocketing – events you may have heard about in other countries or with other technologies such as Radio Frequency ID, or RFID processing.

The data that passes from the card to the terminal only contains payment codes related to that specific transaction. Your personal information is safe and secure.

### What if someone steals my card – what will stop them from emptying my account?

Another layer of safety comes from limits set on your Member Card® debit card enabled with the *Interac Flash*® service. The maximum amount per purchase using the *Interac Flash*® service is \$100. On top of that, there is a cumulative spend limit of \$200. Once this limit is reached (regardless of time in which it is reached), you will be asked to insert your card and enter your PIN to complete the transaction.

### Do I need to keep my card in an aluminum case or some type of card protector?

No. The NFC technology inherent to the *Interac Flash*® service protects your card from being copied and counterfeited. You can use and carry your card with confidence, knowing no one can pickpocket information or process fraudulent transactions.

### Are there any other consumer protections in place?

Consumers are protected by the terms and conditions of your Member Card® debit card PIN agreement, in addition to the *Interac*® Zero Liability policy.

For your part, it is important that you:

- Prevent others from using or accessing your card, by keeping it secure and within your control at all times.
- Monitor your accounts and immediately report any suspicious activity.
- Immediately report your card if it becomes lost or stolen.

Please refer to your *Member Card* debit card PIN Agreement for more information.

### How will I track purchases I've made using the *Interac Flash*® service?

You will be able to get receipts just the way you do today with your Chip and PIN debit purchases. Each transaction will be itemized on your statement.

### What should I do if a merchant refuses to allow me to use the *Interac Flash*® contactless payment service, even though the terminal is *Interac Flash*®-enabled?

Merchants are permitted to turn off the contactless feature if they do not wish to participate; however, they are not permitted to negatively discuss the product.

You may wish to report the issue to your branch, providing details such as merchant name, address, date and time, and if possible, employee name. *Interac* Association will investigate.

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