

**Interac® Flash Frequently Asked Questions:****Q. What is Flash?**

- A. *Interac* Flash is an enhancement of *Interac* Debit. With flash you can simply pay in a 'flash' by holding your card up to a reader that supports Flash technology to make a payment instantly. There is no need to insert the card or enter a PIN on small transactions.

The flash feature is activated by using the chip and PIN at any merchant in Canada or at any ATM displaying the logo for either ACCULINK® or *Interac* networks.

**Q. What are the benefits of Flash to consumers?**

- A. 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.

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

- A. 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.

**Q. Is there a limit to how much can be spent using *Interac* Flash technology?**

- A. Yes, there are transaction limits for purchases made using *Interac* Flash. A single transaction using *Interac* Flash® cannot exceed \$100 and there is a cumulative spend limit of \$200. Once the \$200 limit is reached (regardless of the time it takes to reach that limit), you will be asked to insert your card and enter your chip and PIN to complete the transaction. Inserting the chip and PIN to complete a transaction will reset the Flash limits.

**Q. Can the limit for Flash transactions be increased?**

- A. The limits for *Interac* Flash have been set by *Interac* so we do not have the ability to change or increase the limits for Flash transactions.

**Q. Can *Interac* Flash be used everywhere?**

- A. The *Interac* Flash debit card will work everywhere, however the merchant has to have a Flash compatible terminal to be able to use the 'tap' or flash method of payment. If they do not have a Flash reader, you will need to insert your card

using Chip and PIN as you currently do today. Over time, more retailers will be installing Flash enabled machines.

**Q. Do I have to use the *Interac* Flash technology?**

A. No, you do not have to use the Flash technology if you don't want to. You can continue to use your MEMBER CARD as you have in the past, by inserting your chip and following the prompts on the screen when conducting a transaction at any ATM or when making purchases at a merchant location.

**Q. Can I change my PIN?**

A. If you know your existing PIN you can change it at any credit union ATM that displays the ACCULINK® symbol. You can also change your PIN at any Cornerstone Credit Union branch if you have forgotten it or feel it should be changed.

## **USING YOUR CARD & KEEPING IT SECURE**

**Q. Is Flash secure?**

A. Yes, it is secure. *Interac* Flash uses secure chip processing to protect against skimming, counterfeiting and electronic pick-pocketing. There is also a cumulative spend limit that once reached requires a 'chip & PIN' transaction to ensure the user is the legitimate cardholder.

**Q. What if someone steals my card – what will stop them from emptying my account?**

A. 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. Inserting the chip and PIN will reset your Flash limits.

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

A. No. The Near Field Contact (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.

**Q. Are there any other consumer protections in place?**

- A. 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.

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

- A. 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.