



INTERAC FLASH® MEMBER CARD®

FREQUENTLY ASKED QUESTIONS

Interac Flash is a contactless enhancement of Interac Debit, providing consumers with a fast and convenient way to pay for everyday purchases.

- Pay directly from your account, without the need to insert the card or enter a PIN
- Pay for purchases without the need to search for cash and coins

How it works:

- Your *Interac* chip debit card will continue to function as it does today. *Interac Flash* is simply an enhancement to your debit card that allows you to conduct point-of-sale debit transactions using the contactless feature of the card for smaller value purchases, without the need to insert your PIN.
- For more costly purchases, which are above the set dollar limits, or when shopping at merchants who do not have contactless terminals, you will still be able to use your *Interac* chip debit card at checkout using PIN authentication.
- Here is how it works:
 - Your *Interac Flash* enabled debit card will have the “wave” symbol on the front.
 - Look for the *Interac Flash* logo on the point-of-sale terminal or reader.
 - When making a purchase, simply flash your card against the *Interac Flash* enabled reader.
 - There is no need to select your account or enter a PIN.
 - The transactions get approved and you are on your way.
- When you use *Interac Flash*, the purchase will automatically be debited from your account that you normally use accessing the chequing button.

Questions and Answers

1. How does the *Interac* enabled debit card know which account to access the money from?

The primary account and dollar limits will be set by the cardholder and Vision Credit Union in advance, so when the card is flashed against the reader the purchase is automatically debited from the account.

2. What about electronic pick-pocketing? I hear that readers can pick up information off the card that can be used to commit fraud.

There are different security methods that can be used to secure cards enabled with contactless technology and the transactions. As an enhancement of *Interac Debit*, *Interac Flash* only leverages EMV-based secure chip processing, instead of magnetic stripe data type processing. This protects *Interac Flash* against skimming, counterfeiting, and transaction replay types of fraud, including electronic pick-pocketing.

The information on an *Interac Flash* does not leverage RFID technology. Instead, RF enabled smartcard technology is used. RFID is typically used in environments such as inventory management. RF smartcard technology is specifically designed to protect sensitive information and adheres to ISO standard that defines the security environment in which communication must take place.

So on one hand, sensitive data is only known by the card, it cannot be duplicated and it is not used in the transaction data that is sent to the card issuer. On the other hand, the transaction data that is used is unique for each transaction, coupled with obscured card information useful only to the issuer and then wrapped in security techniques that allow the techniques, which are core to chip technology, to provide protection against the types of fraud tactics described here.

3. How do members track purchases they’ve made using *Interac Flash*? Will they be able to get receipts?

Yes. If the merchant is capable of producing a receipt will be able to do so for a purchase made with *Interac Flash*, just as they do today with regular PIN-based *Interac Debit*. Also, each transaction will be itemized on the member’s bank statement.

4. What consumer protections are in place in the instance of fraud?

Victims of fraud are protected under *Interac’s Zero Liability Policy*, and will be reimbursed for circumstances beyond their control, such as card theft. Cardholders should contact Vision Credit Union immediately if they lose their card.