

Interac® Flash

Q. What is *Interac Flash*?

A. *Interac Flash* is an enhanced debit card feature enabling contactless payment for small purchases. In other words, you do not have to insert your card into the terminal and enter your PIN.

Q. How do I use an *Interac Flash*-enabled debit card?

A. To use an *Interac Flash*-enabled debit card, follow these three easy steps:

1. Look for the *Interac Flash* logo or contactless payment symbol at checkout.



2. Tap your card in front of the secure reader.
3. Wait for the beep or the **“Approved”** message on the screen, and your transaction is complete!

Q. How do I know which account will be debited by the *Interac Flash* transaction?

A. You don't have to choose an account each time you conduct a transaction. The chequing account linked to your debit card is automatically selected.

Q. What is the limit for *Interac Flash* transactions?

A. You can use *Interac Flash* to pay for purchases of up to \$100 without entering your PIN.

Q. Is *Interac Flash* technology secure?

A. Yes, it is secure. UNI has a fraud prevention department, that contactless transactions are protected by chip technology and that there are transaction limits to reduce the risk of fraud in the event a card is lost.

If your debit card is ever lost or stolen, call customer service as soon as possible at 1-877-722-2343 (from outside Canada +1 514-257-2001).

UNI ensure that you're refunded money lost if you are a victim of fraud online or with your debit card, as long as you abide by the terms of use for your debit card. Your debit card information is never shared with merchants.

Q. I have used *Interac Flash* before and been asked to enter my PIN. Is this normal?

A. Yes, when you pay with *Interac Flash*, you may occasionally be asked to insert your card and enter your PIN to finalize a transaction as an enhanced security measure.

Q. Is there a charge for using *Interac Flash*?

A. No. There is no additional fee for using *Interac Flash*. These transactions are counted toward the number of monthly transactions under your plan.

Q. Does the *Interac Flash* functionality have to be activated?

A. *Interac* Flash is activated automatically after you make your first “chip and PIN” purchase (that is, using the chip technology and entering your PIN on the terminal).

Q. Will *Interac* Flash work if my debit card is not *Interac* Flash-enabled?

A. No. *Interac* Flash works only on cards that have been newly issued, reissued or replaced on or after October 1, 2018.

Q. How can I get an *Interac* Flash-enabled debit card?

A. *Interac* Flash functionality will be available on all cards newly issued, reissued or replaced as of October 1, 2018. However, if you would like to get your new card immediately, simply go to your business location or call customer service at one of the following numbers:

Toll-free: 1-877-722-2343

From outside Canada: +1 514-257-2001

Q. Can I order an *Interac* Flash-enabled debit card at no charge even if I have already had to order a replacement debit card this year?

A. Yes. There is no charge for this service.

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

A. You are under no obligation to use the *Interac* Flash functionality. You can continue conducting “chip and PIN” transactions as you always have, regardless of the transaction amount. If you wish to have the *Interac* Flash functionality disabled, please call 1-877-722-2343 (from outside Canada +1 514-257-2001). If you change your mind later, you can always have it re-enabled.

Q. Which businesses accept *Interac* Flash?

A. Many businesses, including gas stations and restaurants, currently accept payment via *Interac* Flash. More businesses will begin accepting this form of payment as time goes on. Simply look for the *Interac* Flash logo or the contactless payment symbol at checkout.

For a list of participating merchants, please go to <http://www.interac.ca/en/interac-flash-consumer.html>.

Q. Can I pay for purchases using *Interac* Flash outside of Canada?

A. No. *Interac* Flash can be used only for purchases made in Canada at participating merchants.

Q. When I pay with *Interac* Flash, do I still get a receipt?

A. Yes. All merchants can provide a receipt for any purchase made using *Interac* Flash. All purchases are also itemized on your bank statement.