

Interac Flash®

The fast and easy way to pay.

Top 3 Myths Debunked



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Myth #1

Fraudsters can use a transmitter to steal my financial information from my wallet.

Not true. *Interac* Flash uses EMV-based secure chip processing, instead of magnetic stripe data processing. This protects *Interac* Flash against skimming, counterfeiting, and transaction replay types of fraud. The information on an *Interac*[®] Debit card cannot be unwrapped or duplicated to produce a counterfeit card or transaction. Basically, the information on your card is useless to a criminal.

Myth #2

I might pay for something by standing too close to a merchant terminal with an *Interac* Flash-enabled debit card in my wallet.

Not true. To start, your card needs to be less than 4 centimetres away from the terminal and positioned at a particular angle in order to make a purchase.

Myth #3

If my *Interac* Flash-enabled debit card is lost or stolen, my bank account could be emptied before I even realize it.

Not true. Spending limits require the cardholder to enter their PIN once set limits are reached. Typical limits are \$100 for single transactions and \$200 cumulative limits. Consumers using *Interac* Flash are also covered by the *Interac* Zero Liability Policy*.

*Protection applies to losses resulting from circumstances beyond your control. Some conditions apply. See your financial institution for details. *Interac*, the *Interac* logo, *Interac* Flash and the *Interac* Own your world design are trade-marks of Interac Corp. The Contactless Indicator mark, consisting of four graduating arcs, is a trademark owned by and used with permission of EMVCo, LLC. For more information on *Interac* Flash, visit interac.ca.



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