



What is Interac Flash® and how does it work?

Interac Flash® is a contactless payment enhancement to your Prairie Mountain Credit Union debit card. It's a safe and easy way to pay for small everyday purchases by just tapping or holding your card on a reader that supports Interac Flash®. There is no need to insert your card or enter your Personal Identification Number (PIN) – simply tap and go.

Do I have to use the Interac Flash technology?

You do not need to use the Flash technology if you choose not to. When making a purchase simply insert your card into the point-of-sale terminal and enter your PIN to complete the transaction.

Is it secure?

Yes, Interac Flash uses secure chip processing technology to protect against fraudulent activity including skimming, counterfeiting and electronic pick-pocketing. Each transaction is unique and encrypted and therefore cannot be copied. No personal information is ever sent with a transaction, only an encrypted payment code required to complete your payment. Plus, [Interac® Zero Liability](#) protects you if your card is ever lost or stolen.

Can someone use a transmitter to electronically pick-pocket my personal financial information from my wallet or purse?

No, this is not possible. Interac Flash leverages EMV-based secure chip processing instead of magnetic strip data type processing, which protects Interac Flash against skimming, counterfeiting, and transaction replay types of fraud, including electronic pick-pocketing.

Does Interac Flash use RFID technology?

No Interac Flash uses RF enabled smartcard technology, which is specifically designed to protect sensitive information.

How can I protect myself from fraudulent activity?

There are a number of steps you can take to protect yourself. They are:

- Protect your PIN – When conducting transactions at an ATM or point-of-sale terminal always shield your PIN with your hand or body so others aren't able to see. Never disclose your PIN to anyone, including friends or family, and never store it with your debit card.

- Always keep your debit card in sight – Always keep your debit card in sight when conducting a transaction at a point-of-sale terminal.
- Report a lost card – Notify your branch immediately if your debit card is lost or stolen to minimize any unauthorized transactions.
- Check your statements – Regularly check your statements or account activity to verify all transactions. If entries do not accurately reflect your account activities you should contact Prairie Mountain Credit Union.

How do I activate Interac Flash?

In order to use Interac Flash you first need to complete one transaction at an ATM or point-of-sale (POS) terminal using the chip and entering your PIN. After that, your card is ready to use at any flash enabled terminal.

How do I use Interac Flash to make a purchase?

To use Interac Flash at the time of purchase, simply tap or hold your PMCU debit card up to the card reader. When you hear a beep or see an approved message on the terminal, your transaction is complete.

Are there any limits on the Interac Flash transactions?

Individual limits may have been set by some merchants and Interac has set a \$100 per transaction limit. If your transaction is above this limit simply insert your card and enter your PIN.

As an added layer of protection, Interac has set a cumulative spend limit of \$200. This is the sum of all tap transactions made with your card since the last time you entered your PIN. When the limit is reached, you will be asked to insert your card and enter your PIN. This will reset your cumulative spend limit so you can continue to use Interac Flash.

Can I unintentionally pay for something if I'm too close to a terminal?

No, your card needs to be less than four centimeters away from a terminal and positioned at a particular angle.

Which account will my Interac Flash transactions be debited from?

Interac Flash® transactions will be debited from your primary account, usually the chequing account, or if no chequing account then a savings account will be debited.

Is there a cash back option when I use Interac Flash?

No, there is no cash back option available when using Interac Flash. You must insert your card and enter your PIN for cash back.

Are there extra service fees to use Interac Flash?

No, these transactions are processed the same as regular debit transactions to your account.

How can I track my Interac Flash transactions? Will I get a receipt?

You will get a receipt from merchants for your Interac Flash transactions, just like any other debit transaction. Your Interac Flash transactions will also be itemized on your account statement and online banking.

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

Yes the contactless feature will be activated once you complete an initial chip inserted transaction and use your PIN. This ensures you are the authorized card holder.

When will I receive my new Interac Flash debit card?

If you are already a debit card holder, you don't have to do anything to receive a new Interac Flash debit card. We will send one to you automatically, close to the expiry date of your existing debit card.

My debit card doesn't expire for quite a while. Can I get a card with Interac Flash now?

Yes, just visit a Prairie Mountain Credit Union branch and we will issue you a new Interac Flash card on the spot!

How do I change my PIN?

If you would like to change the PIN on your debit card and know your existing PIN, you can change it at any credit union ATM that displays the ACCULINK® symbol. You can also visit any Prairie Mountain Credit Union branch for assistance.

For further information please visit [Interac® Zero Liability](#).