Interac Flash®
The fast and easy way to pay.

Top 3 Myths Debunked
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.