




Interac Flash® Debit Cards

Belgian-Alliance Credit Union is pleased to announce the arrival of *Interac Flash*® Debit Cards – a quicker, more convenient and secure way to pay for your everyday purchases! In order to use the Flash® feature, simply hold your card in front of the reader's screen at the checkout anywhere you see the *Interac Flash*® Logo – . This contactless feature eliminates the need to use your PIN (Personal Identification Number) every time you make a purchase with your debit card – just tap and be on your way!

Frequently Asked Questions

I currently have a regular Belgian-Alliance Credit Union debit card, how do I receive a new Interac Flash® Debit Card?

It has never been easier! We will send your new *Interac Flash*® Debit Card directly to your home.

When will I receive the new card?

All of our existing debit cards are being replaced in stages, based on their maturity dates. Your new *Interac Flash*® Debit Card will arrive between March and October 2018.

Is there anything I have to do once I receive the card to activate the Flash® feature?

Yes. For security purposes, the Flash® feature has been disabled, and will be activated only when you perform a point-of-sale transaction or an ATM transaction using the chip and enter your existing PIN.

Can I still use my old BACU debit card after I receive Interac Flash® Debit Card?

Yes, but only for the next 90 days. After 90 days, your old BACU card will be cancelled. As soon as you receive your new *Interac Flash*® Debit Card and have confirmed that it is working properly, please destroy and safely dispose of your old debit card.

How secure is Interac Flash® technology?

It is one of the safest payment methods available today. *Interac Flash*® uses EMV secure chip processing that protects you from skimming, counterfeit cards and electronic pickpocketing.

Can I accidentally use Interac Flash® technology by standing too close to a card reader?

No, in order for you to perform a transaction, the card needs to be positioned at a certain angle, and no more than 4 centimetres (1.5 inches) away from the payment terminal.

Are there any transaction limits for Interac Flash®?

Yes, there are two limits set by *Interac Flash*® in order to protect your card if it is misplaced, lost or stolen. Transaction limit of \$100 is set for each individual purchase, requiring use of the chip for all purchases greater than \$100. There is also a cumulative spending limit of \$200, meaning that even if you have a few smaller transactions under \$100, your PIN must be used when the total of Flash® transactions reaches \$200.

Interac Flash® is not for me. Is there a way to disable it?

Yes, it is possible to disable *Interac Flash*®. If you decide to do so, please contact one of our branches, and our friendly staff will be happy to assist you.

If you have any other questions, please contact or visit one of our branches near you today!