




## Interac Flash® Debit Cards

*Last Updated: July 23<sup>rd</sup>, 2018*

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 no later than June 15<sup>th</sup>.

### **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, however your old BACU card will be deactivated. As soon as you received 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 to 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!*