


Interac Flash

What is Interac Flash?

Interac Flash, the contactless payment functionality of Interac Debit, has all the benefits of Interac Debit but it allows you to pay for smaller purchases faster and easier. When making a purchase for less than \$100, you can choose to use the functionality by simply holding your card in front of a supporting reader at check out. Your purchases will be deducted instantly from your bank account. The transaction uses chip processing and relies on the same secure network as your Interac Debit card. No need to insert your card or enter your PIN. No more searching for bills or waiting for change. With Interac Flash instead of cash, it's like you're ready with the exact change every time.

How Does Interac Flash Work?

Using your Interac Debit card, you can choose to make smaller purchases using Interac debit or Interac Flash. Cards that are enabled with Interac Flash will feature this  symbol. Look for the Interac Flash logo on contactless readers at check out and follow these steps:

1. Hold your card no more than 4cm in front of the reader.
2. A beep and/or "approved" message on the terminal will acknowledge your transaction is complete.

It's that simple.

Your purchase is then automatically debited from your bank account - typically the account you normally use for Interac Debit transactions. This means that you can use your regular financial records to track all of your Interac Flash purchases.

Interac Flash Limits

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|---------------------------------------|---------------|
| Total Contactless Spend Limit: | \$200 |
| Default Contactless Limit: | \$100* |
| Petroleum Contactless Limit: | \$100* |
| Groceries Contactless Limit: | \$100* |

Once The total 'contactless' spend limit is reached, you will be required to enter your PIN and this limit will reset.

*Some merchants may have set different contactless limits than shown above.

