


Interac Flash® FAQs

What is *Interac Flash*®?

Interac Flash® indicated by this symbol  on the front of your new HMECU Member Card, is a contactless way of using *Interac*® Debit. It is a fast, secure and convenient way to pay for your everyday purchases without having to swipe or insert your Member Card.


[Interac Flash® Video](#)

How does *Interac Flash*® work?

Interac Flash® allows you to pay for everyday purchases quickly, securely and conveniently by simply holding your *Interac Flash*®-enabled bank card in front of the reader at checkout. You can use it at merchants across Canada – wherever you see the *Interac Flash*® logo.

How do I make an *Interac Flash*® purchase?

Here's how to make an *Interac Flash*® transaction using the contactless feature on your HMECU Member Card debit card:

- Look for the contactless symbol*  on your *Interac* debit card. This means your debit card can use *Interac Flash*® contactless debit technology.
- When making a purchase in-store for less than \$100, look for the *Interac Flash*® logo on contactless terminals at check out.
- When the terminal prompts you for payment, hold your card in front of the terminal.
- Wait for the beep and/or “approved” message on the terminal. This means your transaction is complete and your purchase was automatically debited from your bank account.

Are there any limits on *INTERAC Flash*® transactions?

HMECU has set limits on the transactions you can make using your MEMBER CARD debit card with *Interac Flash*® technology.

Interac has set a per-transaction limit of **\$100**. If your purchase is above this limit, you will be prompted to conduct an *Interac* Debit transaction by inserting your card into the reader and entering your PIN. As an added layer of protection, there is also a cumulative spend limit for *Interac Flash*® transactions.

The cumulative spend limit is the value of all contactless transactions made with your card since the last time you entered your PIN. When the limit of **\$200** is reached, you will be asked to insert your card and enter your PIN. This helps protect you against significant losses should your card ever be lost or stolen. After you complete one chip and PIN transaction, this will reset your limit so you can start making *Interac Flash*® transactions again.

There are no daily or weekly *Interac Flash*® limits however contactless transactions do contribute to your overall daily Point of Sale dollar limit.

How do I begin using the Interac Flash® feature?

Interac Flash® is activated by completing an *Interac*® POS or *Interac*® ABM transaction by inserting your card and entering your PIN. This ensures you are the right person using the card. Now you can begin using the *Interac Flash*® feature on your Member Card.

Please remember that an HMECU ATM or EXCHANGE Network® ATM transaction will not activate *Interac Flash*®.

What if I don't want to use Interac Flash® for a purchase or have this feature on my card at all?

Anytime you want to make a purchase with your HMECU Member Card you have the choice to either use *Interac*® Debit by inserting your card and entering your PIN or *Interac Flash*® by tapping your card (at terminals that support *Interac Flash*®).

It is important to note you have the option to disable *Interac Flash*® technology on your HMECU Member Card. To disable this feature, please contact your branch.

Do I have to use the INTERAC Flash® to make a purchase?

No, *Interac Flash*® is an optional enhancement HMECU is making available for your convenience. You can keep using the chip (or magnetic stripe) and PIN if you prefer.

Is Interac Flash® safe?

There are several security features in place to ensure your HMECU Member Card with *Interac Flash*® is safe. *Interac Flash*® has built-in technologies to protect consumers from fraud. Each transaction uses secure chip processing - it never relies on the magnetic stripe. *Interac Flash*® uses EMV® secure chip processing to protect consumers against fraudulent activity, including skimming, counterfeiting, transaction replay types of fraud, and tactics such as electronic pick-pocketing. There are also spending limits for purchases made using *Interac Flash*® as well as the *Interac Zero Liability* policy protects you from unauthorized transactions.

Am I protected if my card is stolen?

You are fully protected with the [Interac® Zero Liability Policy](#) that allows for 100% reimbursement of funds if you happen to lose your card or if it gets stolen. It is your responsibility to contact HMECU immediately if you suspect that your card is lost, stolen or that the PIN has been made accessible to another person, so we can cancel your card to minimize any unauthorized transactions.

Can the information on my card be stolen, even if it is in my purse or wallet?

The security built into the chip within your card protects you against this type of fraudulent activity. The chip uses processing power and cryptography that protect your card from skimming and counterfeiting.

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

No. You need to hold your card within 4cm and at a very specific angle before a merchant's card reader can read it. An *Interac Flash*® enabled card can't be read through a pocket, purse or wallet.

How can I get a new Member Card® with INTERAC Flash® technology?

Visit any HMECU branch to obtain a new MEMBER CARD debit card with *Interac Flash*®.

Where can I use INTERAC Flash®?

There are numerous merchants that accept *Interac Flash*® including fast food outlets, gas stations, hardware stores and even movie theatres. Look for the *Interac Flash*® logo and contactless wave symbol at participating merchant locations.

Are there extra fees for INTERAC Flash® transactions?

No. HMECU processes *Interac Flash*® transactions the same way as regular debit transactions. Foreign currency transaction fees apply the same as they do to debit transactions.

Which account will my INTERAC Flash® transactions be debited from?

If you can access more than one account with your MEMBER CARD debit card, *Interac Flash*® transactions will be debited from your chequing account. If there are no funds in your chequing account, the transaction will be declined. You will have to complete the transaction using the chip and your PIN to choose your savings account. If you do not have a chequing account, your card can be set up to use *Interac Flash*® on your savings account, just ask a staff member when they are setting up your new card.

How can I track my INTERAC Flash® transactions? Will I receive a receipt?

Merchants will provide you with a receipt for an *Interac Flash*® transaction, just as they do for a regular *Interac Debit* transaction. Your *Interac Flash*® transactions will also be itemized on your account statement and on online banking.

Can I change my PIN?

Yes, you can change your PIN just like you've always done, at any HMECU ATM or branch.

Need more information?

- Learn about [INTERAC Zero Liability policy](#)
- Get more information from the [INTERAC FAQ](#)