

Not all contactless payment technologies are created equally. Here's how you are protected using your Encompass Credit Union Interac Flash® Member Card.

INTERAC FLASH® HAS ALL THE SECURITY FEATURES OF INTERAC DEBIT...

... PLUS THESE ADDED SECURITY FEATURES AS A CONTACTLESS PAYMENT TECHNOLOGY



THESE SECURITY FEATURES MEAN:

NO LOSSES

Victims of fraud are protected under the *Interac* Zero Liability Policy and will be reimbursed for unauthorized transactions on the *Interac* network.

NO ELECTRONIC PICK-POCKETING

Interac Flash leverages EMV-based secure chip processing instead of magnetic stripe technology which protects *Interac* Flash against electronic pick-pocketing. Real-time payment from your account and no card-not-present transactions also helps to keep your money safe. Each *Interac* Flash transaction is unique.

NO REPLAY FRAUD

Unique values are transmitted for every *Interac* Flash transaction, so it's not possible to replay the data to copy a transaction.

Interac Debit and *Interac* Flash transactions must be carried out online in real-time, so the financial institution approves each every transaction. This is a unique requirement under *Interac* product rules and offers added security protection.