



Interac Flash™

Top 3 Myths DEBUNKED

Canada's first contactless debit payment option



Myth

1

Fraudsters can use a transmitter to electronically pick-pocket my personal financial information from my wallet or purse.

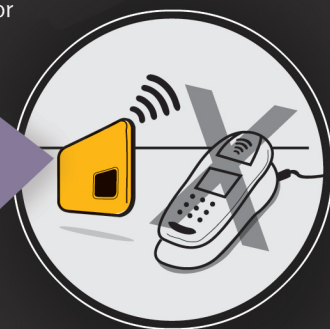
Incorrect. *Interac Flash* leverages EMV-based secure chip processing, instead of magnetic stripe data type processing. This protects *Interac Flash* against skimming, counterfeiting, and transaction replay types of fraud, including electronic pick-pocketing.

The information on an RBC Client Card is basic payment related codes needed to process transactions and cannot be unwrapped or duplicated to produce a counterfeit card or transaction. In basic terms, the information on your card is useless to a criminal.

Myth

2

I might pay for something by standing too close to a merchant terminal with an *Interac Flash* card in my wallet or purse, when I wanted to use another payment method.



Not so. To start, your card needs to be held less than 4 centimeters away from the terminal and positioned at a particular angle.

Interac Flash is an enhancement of *Interac Debit*. Consumers using *Interac Flash* are covered by *Interac Zero Liability*. The *Interac Zero Liability* protects you when using *Interac* debit services*. You will not be liable for losses resulting from unauthorized transactions.



Myth

3

Interac Flash uses RFID technology, which is vulnerable to illegal readers and fraudulent activity.

Not true. *Interac Flash* uses RF enabled smartcard technology, which is specifically designed to protect sensitive information.

It adheres to ISO standard 14443, which defines the security environment in which communication must take place. *Interac Flash* does not use RFID technology, more commonly used for things like inventory management.

Although PIN-less, the PIN remains a key part of the security of *Interac Flash*. As an added layer of protection, you will be required to insert your RBC Client Card and enter your PIN to complete your transaction when contactless spending limits* are reached. This will validate you as the owner of the Client Card and will reset your contactless spend limits, so you can continue to use *Interac Flash*.

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*RBC allows transaction limits of \$100 for groceries, \$100 for gas, \$50 for other and a \$200 cumulative spend limit.