

INTERAC Flash



Speed, convenience and security right at your fingertips

INTERAC Flash[†] is a new contactless feature included on your RBC Royal Bank Client Card for no added fee. It lets you pay for small purchases quickly and securely at locations that have an INTERAC Flash-enabled reader.

Simply look for secure readers with the INTERAC Flash symbol at stores and restaurants, flash your Client Card on the reader, wait for approval and you're on your way.

It's fast, convenient and very secure.

For the most up-to-date information, visit www.interac.ca.



For more information about chip and PIN technology and INTERAC Flash, visit www.rbcroyalbank.com/flashchip.

Advice you can bank on[™]

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¹ A PIN may still be required in some instances.

* Protection applies to losses resulting from circumstances beyond your control.



RBC Royal Bank[®]

Your new RBC Client Card

Important information about chip and PIN technology and INTERAC Flash



Chip and PIN



For your security and protection

Your new RBC[®] Client Card contains state-of-the-art **chip and PIN technology** for continued security and protection every time you use your card.

In wide use around the world, this technology makes an already safe payment system even more secure.

What is a chip card?

Your RBC Chip Client Card contains an embedded microchip that is encrypted and virtually impossible to replicate. This provides significant protection against card counterfeiting and fraud. The chip on your card works together with your Personal Identification Number (PIN) at chip-enabled terminals to ensure a highly secure transaction.

Making a chip and PIN transaction

Step 1

Rather than swiping your card, **insert it** straight into the device gently until it stops and **leave it** there for the entire transaction.

Step 2

Follow the prompts and **enter your PIN** as you do normally.

Step 3

When your transaction is complete, **remove your card** and **take your receipt**.

Changing or resetting your PIN

For added protection, it is a good idea to change your PIN from time to time. If you would like to change your PIN at any RBC® ATM or if you've forgotten your PIN, simply visit an RBC Royal Bank® branch to have it reset. Please remember to bring along two valid pieces of identification.

You may still need to swipe your card on occasion

Even though most stores and restaurants are already set up with chip-enabled terminals, there may be instances where they are not. Your card contains a magnetic stripe in addition to the chip, which means you may still experience two types of transactions:

Swipe and PIN – Your card is swiped and validated by your PIN.

Insert and PIN – Your card is inserted and left in the terminal as you input your PIN for validation.

INTERAC® Zero Liability Policy

As with all INTERAC transactions, you continue to be protected against fraudulent transactions under the INTERAC Zero Liability Policy. This means you are not liable for fraudulent charges provided that you take reasonable precautions to protect your Client Card and your PIN, as set out in your RBC Client Card agreement.

Know your PIN

With your RBC Chip Client Card and PIN, your PIN is a key security feature of your transactions. It is very important that you remember your PIN and never disclose it to anyone. Here are a few tips to help keep your PIN safe:

- Never write down your PIN or store it electronically.
- Don't use numbers that are tied to your personal information such as date of birth, Social Insurance Number, address, phone number, etc.
- Avoid using the same PIN on all cards and consider changing your PIN from time to time for added security.
- If you travel, choose a four-digit PIN as some terminals overseas will not accept a PIN with more than four digits.
- If you suspect your PIN has been compromised, change it immediately.



Introducing INTERAC Flash

INTERAC Flash is a quick and easy way to pay for small everyday purchases without having to insert your Client Card or enter a PIN.

Use INTERAC Flash and pay with confidence

The technology built into INTERAC Flash-enabled cards provides you with one of the most secure contactless payment systems in the marketplace. When making a payment, your Client Card never leaves your hand, so you're always in control.

INTERAC Zero Liability Policy

Rest assured that all transactions are just as secure as ever and you continue to be protected under the INTERAC Zero Liability Policy.*

Using INTERAC Flash is quick and easy

There's no need to carry around cash or enter a PIN¹ for purchases of up to \$100 for gas, up to \$100 for groceries and up to \$50 for other purchases. Simply flash your Client Card against the INTERAC Flash-enabled reader, wait for approval and you're on your way. The transaction will automatically be debited from the account that you normally access using the Chequing button.



Step 1

Look for the INTERAC Flash symbol.



Step 2

Flash your card on the secure reader.



Step 3

Wait for approval and you're ready to go.

Spending Limits

As an added layer of protection, you will be asked to enter your PIN after every \$200 in total amount spent in contactless transactions you make with your Client Card. This will validate you as the owner of the card and will reset your contactless spend limits, so you can continue to use INTERAC Flash.

Frequently asked questions

What is INTERAC Flash?

The new INTERAC Flash enhancement increases the functionality of your chip Client Card by allowing you to pay for smaller purchases without having to insert your card or enter a PIN. Now, when you use your chip Client Card, you will have the ability to make both regular INTERAC Debit transactions or INTERAC Flash transactions.

Can the information on my card be intercepted during the transaction?

The data that passes from the card to the card reader cannot be used to conduct fraudulent transactions or ID theft. The card only contains information related to payment codes for debit transactions; the card does **not** contain personal or other financial information.

How do 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. Also, the transactions will be itemized on your bank statement and in RBC Royal Bank Online Banking.

Is my transaction still safe if I don't enter a PIN?

Yes, INTERAC Flash is a safe and faster way to pay for smaller purchases. There are a number of anti-fraud measures in place to protect you and your card, such as transaction limits and being prompted to insert your card and enter a PIN from time to time. You are also protected under the INTERAC Zero Liability Policy.

What if I don't want the INTERAC Flash feature on my card?

You can call the number on the back of your Client Card or visit a branch near you to deactivate the INTERAC Flash feature. You will not be reissued a new card, but will continue to use the one mailed to you.