

# FAQs: *Interac Flash*<sup>®</sup> debit card

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## Information for clients receiving a new card by mail

If your Laurentian Bank debit card does not have *Interac Flash*<sup>®</sup> technology, a replacement card will be mailed to you. Please find answers to questions you may have regarding this replacement below.

### How do I know if my card has *Interac Flash* technology?

*Interac Flash* cards are identified by the contactless payment symbol.



### When will I receive my new card?

You will receive your new card in the coming weeks. It will be sent by mail. If several cards are concerned, they will be delivered separately, possibly on different dates.

### Why am I receiving a new debit card?

As part of our commitment to simplifying your banking experience, we're sending you a new debit card featuring *Interac Flash*. By eliminating the need to enter your PIN, this secure technology makes contactless payments simple and swift.

### How do I activate my new debit card?

Activating your new card is easy: simply make a purchase at a store or complete an ATM transaction, using your current PIN. If several cards are concerned, please repeat this process for each new card. We recommend activating your new card as soon as you receive it. You have until January 30, 2026.

### Can I continue to use my current card until the new one is activated?

Yes, you can continue to use your current card until the replacement card is activated. We recommend that you activate your new card as soon as it arrives. Once you've activated your new card, the old one will be deactivated automatically. Please destroy it at that time.

### Why aren't all my debit cards being replaced?

Only cards issued without the *Interac Flash* technology need to be replaced.

If you'd like to replace other cards issued before that date, please visit your branch or call Client Services at 514-522-6478 or toll-free at 1-833-522-6478.

### What are the terms and conditions for using my debit card?

The terms and conditions for using your debit card apply on activation of your new card. We suggest you download a copy for your records.

Download the [Agreement governing the use of a debit card \(PDF, 273 ko\)](#).



## General questions about *Interac Flash*

### **What is *Interac Flash*?**

*Interac Flash* is a technology for making contactless purchases. In other words, it lets you make a payment at a merchant without inserting your card in the terminal or entering your PIN.

### **Is an *Interac Flash* debit card secure?**

Yes. Our clients' security is our priority. Flash technology has been proven secure. Contactless payments are limited to \$250 per transaction and \$500 per day.

For purchases exceeding these amounts, you will still be able to insert your card and enter your PIN to make a payment.

### **Can I disable contactless payment?**

You can disable *Interac Flash* on your card anytime.

Contact Client Services at 514-522-6478 or toll-free at 1-833-522-6478. We're available daily, Monday to Friday from 7 a.m. to 9 p.m. ET and Saturday and Sunday from 8 a.m. to 8 p.m. ET.

### **Is *Interac Flash* available outside the country?**

No, it's not currently available outside the country.

Point-of-sale terminal transactions can't be made with a Laurentian Bank debit card in any foreign country, including the United States.

### **I have an *Interac Flash* debit card. Can I make contactless payments on public transit?**

Yes, you can use contactless payment wherever it's accepted. Fees may apply depending on your banking plan. Refer to the [My Money guide](#) for information on applicable fees.



## General debit card questions

### How do I get a debit card?

You can get a debit card by going to one of our [branches](#). They'll provide a card on the spot, ready for use.

You can also contact Client Services at 1-833-522-6478 to request a card. It will be mailed to you within a few days.

### What are the purchase limits with a debit card?

Purchase limits may vary. To get the specifics, call Client Services at 1-833-522-6478.

### What do I do if my bank card is lost or stolen?

If your card is lost or stolen, call Client Services as soon as possible. You can reach us at 514-522-6478 or toll-free at 1-833-522-6478. We're available 24/7.

### I've forgotten my PIN. What do I do?

For privacy and security reasons, we can't tell you your PIN. You'll have to get a new replacement debit card.

To request a new card, go to a branch or call Client Services at 1-833-522-6478.

### How can I change my PIN?

You can change your PIN at any Laurentian Bank ATM. Select "More Services" from the main menu, and then "Change PIN." From there, follow the instructions on the screen.

You can also change your PIN at any EXCHANGE® Network ATM.

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