

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

Updated: 2025-03-10

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## Information for clients whose old card will expire on March 18

### What happens if I don't activate my new card by March 18, 2025?

Your current card will be deactivated on March 18, and you will no longer be able to use it for your personal banking.

To avoid this, activate your new card now with *Interac* Flash.

### What should I do if my card is deactivated?

Activate your new card—use the *Interac* Flash debit card that you received in October 2024.

If you didn't receive your card or have lost it:

- Order a new card at 514-522-6478 or toll free at 1-833-522-6478. Please note that phone orders can take up to 10 business days to be delivered.
- Visit your branch to get a card right away. [Find my nearest branch.](#)

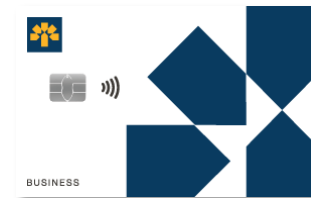
### Emergency debit card:

To get a new debit card right away, visit your branch.

[Find my nearest branch.](#)

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

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



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

There are two simple ways to activate it using your current PIN: make a purchase at a store or complete a transaction at an ATM. If you have more than one card, please repeat the process for each one.

### 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 \(PDF, 273 ko\)](#).

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

Only cards issued since October 1, 2019, and that don't have *Interac* Flash 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.



## 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.

Just call 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.

You can't in fact make point-of-sale terminal transactions 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 hand it over right there, ready for use.

You can also call 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.

