

FLASH DEBIT CARD. *easy as 1-2-3.*



BANK ANYTIME, ANYWHERE. Virtually most of your banking needs can be met from the comfort of home through online, mobile or phone banking or by calling our Member Service Centre. If you haven't yet tried any of these options, we can help get you started.

Debit Cards are enabled with *Interac* Flash. With just a tap you can pay without entering your PIN. Simply hold your card in front of the reader and wait for the beep. Your transaction has been approved.

Limits for Using the Flash Feature

- Each purchase has a limit of \$100.
- The cumulative limit is \$200. This means once you reach a spending total of \$200 you will have to insert your card into the machine and enter your PIN to reset it.

Steps for Activating your Debit Card - Received by Mail

1. If you received your card in the mail, you will also receive a temporary NEW PIN either a few days before or after your card arrives.
2. Once you have your new card and temporary PIN you can start using your new card. Go to any ATM or point of sale machine, insert your card, follow the prompts and enter your PIN to complete your transaction.
3. If you want to change your PIN go to any Kootenay Savings ATM, enter your PIN.
4. Once you get to the main screen on the bottom right hand corner click the "PIN Change" button.
5. You will be prompted to create a new PIN (will be required to enter the new PIN twice).
6. Your new PIN is now activated, and your card is ready to use.

Steps for Activating your Debit Card - Received at the Branch

1. You will be given a new debit card and a temporary PIN.
2. Go to the ATM, insert your card and enter the temporary PIN.
3. Click the "PIN Change" button on the ATM screen.
4. Enter your new PIN, enter new PIN again (must be done twice). Your PIN is now updated.
5. To set up your flash limits complete three transactions using your pin at either an ATM or a Point of Sale Terminal

Steps to Activate Higher Tap Limits for the Flash feature

Effective December 1, 2020 higher limits are available for the Flash feature:

- Per purchase limit of \$250
- Cumulative total of \$400

To activate these higher limits, complete three transactions in a row using your PIN at either an ATM or a point of sale machine.

If you have questions or would like assistance please call our Member Service Centre at 1.800.665.5728, and one of our advisors would be happy to assist you

We can help get you started.

1.800.665.5728

kscu.com



Kootenay Savings