



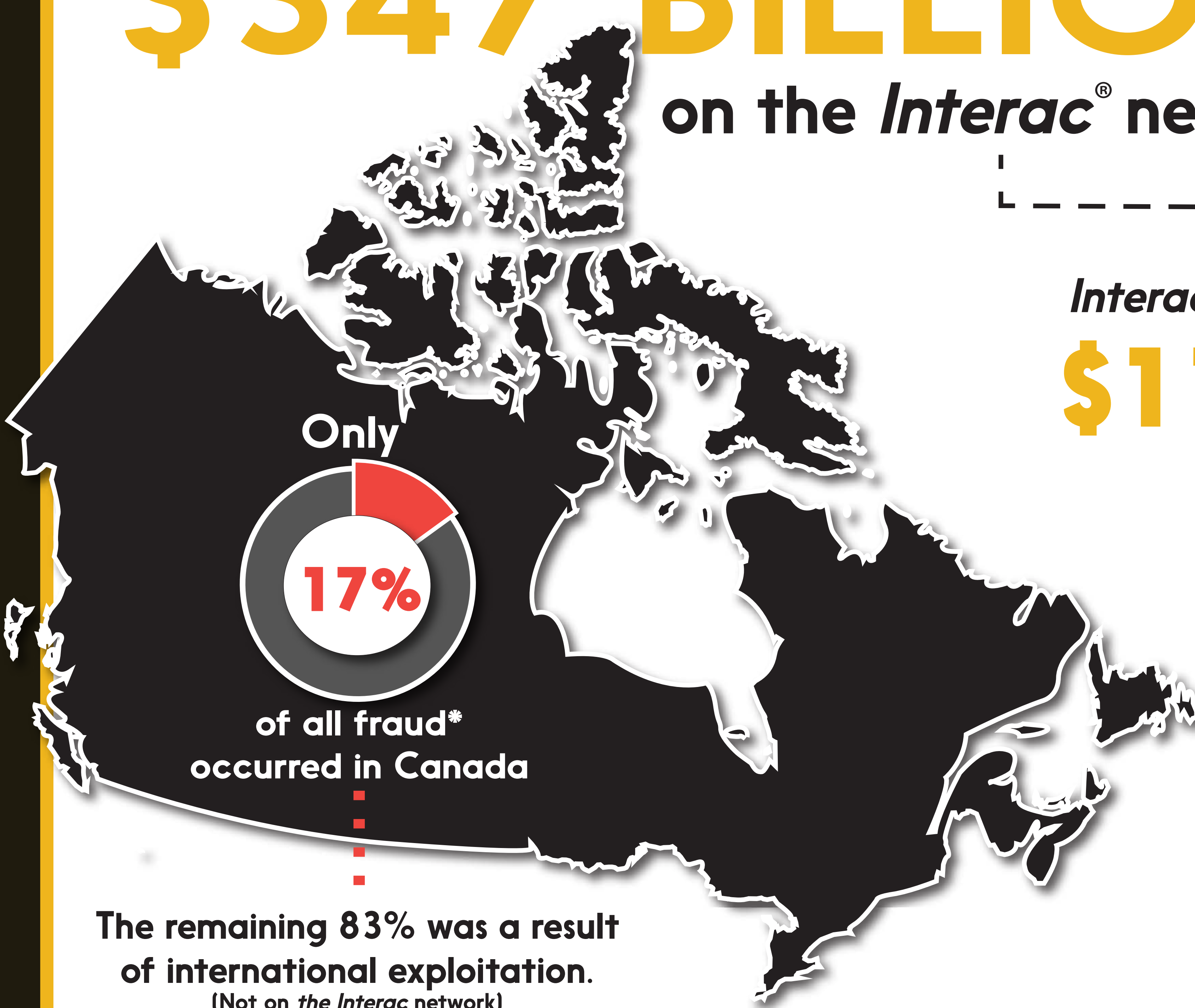
Keeping your money safe.

In 2015, cardholders made:

5.91 BILLION transactions worth

\$347 BILLION

on the *Interac*® network



Interac debit card fraud* fell to **\$11.8 MILLION**

*As a result of skimming

of which only **\$2 MILLION** occurred in Canada.

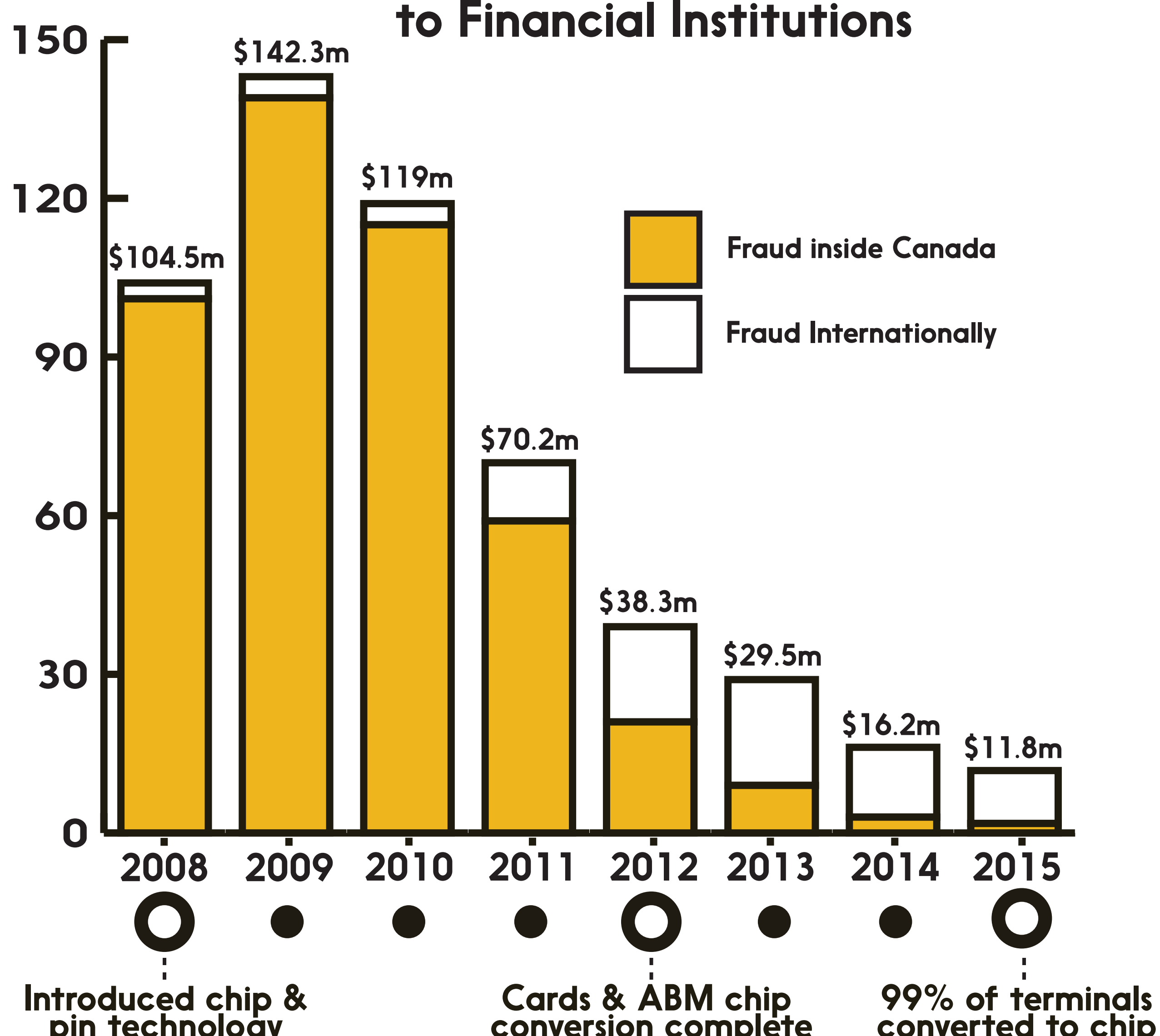
Down **92%** since 2009

6 year CONSECUTIVE DROP IN FRAUD

99.9993% of all transactions were legit

Fraud inside has dropped **40%** since 2014

Interac debit card fraud losses to Financial Institutions



HOW DO WE DO IT?

Chip and PIN technology



Protects users against skimming, counterfeiting and electronic pickpocketing

100%

of cards & ABMs have already been converted

99%

of terminals converted to chip and PIN



Online transactions leverage the security of web banking



Interac debit card numbers are identifiers only - NOT account numbers



Zero liability policy

Cardholders are protected from losses resulting from circumstances beyond their control when using *Interac* Debit, *Interac* Flash®, cross-border debit and *Interac* Online.

(Merchants do not incur chargebacks)



LIMITS

are placed on contactless purchases. No single transaction can be more than \$100 and protective PIN verification is required when you reach the total spend limit of up to \$200.

Thanks to sound policies, investments in technology and outstanding stakeholder collaboration



Financial institutions



Key stakeholders



Law enforcement

We are global leaders in **fraud prevention.**

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