

How does it work?

When shopping at an online merchant, follow these simple steps to make your purchase with INTERAC Online:

1. At the merchant's checkout screen, select INTERAC® Online as your payment method.
2. Choose Prospera Credit Union from the list of financial institutions.
3. Log into our secure online banking.
4. Select the debit account you wish to use and confirm the transaction.
5. Once the transaction is approved you'll automatically be logged out and re-directed to the merchant's confirmation page.

Your purchase will be processed through your account just like your other purchase or transaction.

Video from INTERAC Online – How it Works <https://youtu.be/7pwcfdHtRs>

Where can I use INTERAC® Online?

Look for the INTERAC Online option at the checkout when you shop online. Visit the list of participating online retailers on the [Interac website](#).

Are there any additional account fees for using INTERAC® Online?

There are no additional fees for using INTERAC® Online. Regular account fees apply, and INTERAC® Online transactions are treated the same way as in-person debit card purchases.

Is it secure?

Yes it is secure. INTERAC® Online uses your existing Prospera online banking access to complete your online purchases. You don't need to sign up or create any new passwords or accounts.

Can I use INTERAC Online with my business account?

Yes. If you have access to Business Online banking, you can use this service. However, if your business account requires two signatures to process transactions, then this service isn't available.

What happens if I need to return an item or get my money back?

Before you purchase online, it is important to check the online retailer's return/refund policy. If you need to return your purchase, you'll need to contact the online retailer directly.