

Code of Conduct – Merchant Complaint Handling Procedure

If you have a complaint pertaining to the Code of Conduct for the Credit and Debit Card Industry, you may file a complaint through a variety of channels:

- our website: <https://ingenico.ca/canadian-merchants> by using [this](#) template
- our telephone number: +1 (415) 975 0969
- by email: complaint@epay.ingenico.com
- by mail: Merchant Services, Global Collect Services USA, 1 California St, suite #2200, San Francisco, CA 94111, United States

To assist us in reviewing your complaint please provide the following, where applicable:

- a summary of your concerns,
- details, such as the name of the person you were dealing with, the date the concern occurred, date spoken to PCNO, acquirer or representative,
- copies of any supporting documentation (i.e. agreements, statements, correspondence from acquirer or PCNO)

Please visit the Financial Consumer Agency of Canada's website for more information on merchant rights under the Code of Conduct for the Credit and Debit Card Industry in Canada.

<https://www.canada.ca/en/financial-consumer-agency/services/merchants/rights-merchant.html>

Following receipt of your complaint we will:

- Acknowledge receipt of your complaint within five (5) business days.
- We will review and respond within 30 days. Otherwise you will be informed to the reason for any delay and updated response time.
- A final resolution will be provided within 90 days and will include:
 - A summary of the complaint;
 - The final result of the investigation;
 - Explanation of the proposed resolution; and
 - Information on how to further escalate the dispute in the event of an unsatisfactory outcome
- In the event you are not satisfied with the resolution you may contact our Acquirer:
Wells Fargo Bank, N.A., Canadian Branch
22 Adelaide Street West, Suite 2200
Toronto, ON M5H 4E3, Canada
Tel: (800) 451-5817

You may also contact the Payment Card Network Operator (PCNO) directly or the Financial Consumer Agency of Canada (FCAC). The FCAC's website offers details through the following link: <https://www.canada.ca/en/financial-consumer-agency/services/complaints/file-complaint-payment-operator.html>

The FCAC can be reached via:

- Phone: 1.866.461.3222
- Email: info@fcac-acfc.gc.ca
- Mail: Financial Consumer Agency of Canada, 6th Floor, Enterprise Building
427 Laurier Ave. West, Ottawa ON, K1R1B9

FCAC is not a dispute-resolution agency for consumers in their individual dealings with payment card network operators or acquirers.

Please note that the information being submitted may be shared with the PCNO, acquirer, processor or financial institution in order to assist us in answering your concerns.