

Code of Conduct Complaints Handling

In April 2015, the Government of Canada announced enhancements to the [Code of Conduct for the Credit and Debit Card Industry](#) (the Code). Among the key updates announced were new measures for dispute resolution, cancellation and renewal terms, and interchange rate reductions. It aims to protect merchants and consumers from unfair practices and promote transparency and competition in the payments market.

Worldline is committed to the ongoing development of the Code, which empowers merchants to have more influence in the payments market, while also taking into account the needs of the other players in this sector. Policy element 13 of the Code provides merchants with access to a clear dispute resolution process, allowing for an investigation and timely response on complaints pertaining to the Code of Conduct.

If you believe that Worldline is not complying with an element of the Code of Conduct, please contact us by:

1. Calling toll free at: 1-833-226-2672
2. Completing the Complaint Form and submit it by:
 - Mail: 200 – 1675 Douglas St, Victoria BC, V8W 2K4
 - Email: complaints.na@worldline.com

Name of person submitting the complaint	
Merchant business name	
Merchant Number	
Merchant street address	
City	
Province/Territory	
Postal code	
Phone number	
E-mail address	
Name of acquirer of record	
Date you spoke with our customer service	
Name of the service representative you spoke to	
Policy element of Code the complaint pertains to	Please select
Please provide a summary of your complaint	

How we follow up on your complaint

Upon contacting Worldline, we will acknowledge receipt of your concern within 5 business days and open an investigation. 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 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: [FCAC](#)

Or contact the FCAC at:

- Telephone: 1-866-461-3222
- Email: info@fcac-actf.gc.ca
- Write to: Financial Consumer Agency of Canada.
- 427 Laurier Ave. W., 6th Floor Laurier Building, Ottawa ON, K1R 1B9

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