

## **Complaints Handling Procedures**

For complaints related to the Code of Conduct for the Credit and Debit Card Industry in Canada, merchants should escalate complaints to FrontStream by following the 3 step *Complaint Procedure* outlined below

### **Step 1: Contact FrontStream**

If you are a merchant of FrontStream and have a concern pertaining to the [Code of Conduct for the Credit and Debit Card Industry](#), please contact FrontStream at [complaints-officer@FrontStream.com](mailto:complaints-officer@FrontStream.com). Please provide your business name, contact information and a description of the complaint. FrontStream will acknowledge receipt of your concern within 5 business days, review the issue and will work with you to determine a resolution within 30 days.

### **Step 2: Contact our Sponsor Bank**

If FrontStream is unable to resolve the situation to your satisfaction, you may escalate your concern to Peoples Bank at toll-free at 800-663-0324, Fax: 604-683-5110

### **Step 3: Contact Payment Card Networks.**

If your concern relates to a potential Code violation, and you have been through steps 1 and 2, and are not satisfied with the complaint resolution provided by FrontStream or Peoples Bank, and/or you have not received a final response within 90 days, you may direct your concern to the payment card network(s) (e.g. Visa\*, Mastercard®, or Interac®).

To Contact the Payment Card Network(s):

Payment card network(s) enable acceptance of credit and/or debit cards bearing the network's brand by providing connections between merchants, acquirers and financial institutions that issue payment cards. Payment card networks that choose to adopt the Code of Conduct are required to ensure compliance by their participants, including acquirers.

To contact the payment card networks that FrontStream participates in please visit their Code of Conduct-related web pages listed below:

Visa\* – <http://www.visa.ca/merchant/code-of-conduct/index.jsp>

Mastercard® – <http://www.mastercard.com/ca/company/en/codeconduct.html>

Interac® – <https://www.interac.ca/en/merchant-resources/complaint-handling-process>