**Code of Conduct Complaint Form**

Please fill out the form and send it to UPI either by email, or to the address below.

We will acknowledge the receipt of your complaints within 5 business days. Your complaint will be responded to within 45 days upon receipt by UPI at the contact information provided within Section 1 of this form.

Email: [canada@unionpayintl.com](mailto:canada@unionpayintl.com) Tel: 416 221 8810

Address: 4950 Yonge Street, Suite 1005, Toronto, ON M2N 6K1, Canada

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **1-Contact Information** | | | | | | | | | |
| Contact Name | | | Mr./Ms. | | | | | | |
| Phone | |  | | | | Fax |  | | |
| Mailing Address | | |  | | | | | | |
| Email Address | | |  | | | | | | |
| City |  | | | | | Post Code |  | | |
| For merchants only | | | | | | | | | |
| Merchant Name | | | | |  | Merchant ID |  | Acquirer |  |
| Date Merchant Spoke with Acquirer | | | | | |  | Name of Acquirer Representative | |  |
| Name of Payment Processor | | | | | |  | | | |
| **2-Complaint Items** | | | | | | | | | |
| Choose at least one of the following options. Multiple options can be selected if you believe your acquirer had multiple violations. | | | | | | | | | |
| Element1 | | | | Increased Transparency and Disclosure by Payment Card Networks and Acquirers to Merchants. | | | | | |
| Element2 | | | | Merchants will receive a minimum of 90 days’ notice of any fee increases or the introduction of a new fee related to any credit or debit card transactions, or a reduction in applicable interchange rates. | | | | | |
| Element 3 | | | | Following notification of a fee increase or the introduction of a new fee, or a reduction in applicable interchange rates not passed on to merchants, merchants will be allowed to cancel their contracts without penalty. | | | | | |
| Element 4 | | | | Merchants who accept credit card payments from a particular network will not be obligated to accept debit card payments from that same payment card network, and vice versa. | | | | | |
| Element 5 | | | | Merchants will be allowed to provide discounts for different methods of payment (e.g. cash, debit card, credit card). Merchants will also be allowed to provide differential discounts among different payment card networks. | | | | | |
| Element 6 | | | | Competing domestic applications from different networks shall not be offered on the same debit card. However, non-competing complementary domestic applications from different networks may exist on the same debit card. In mobile wallets or mobile devices, debit payment credentials from payment card networks must be represented as separate payment applets. | | | | | |
| Element 7 | | | | Co-badged debit cards are equally branded. All representations of payment applets in a mobile wallet or mobile device, and the payment card network brands associated with them, must be clearly identifiable and equally prominent. | | | | | |
| Element 8 | | | | Debit and credit card functions shall not co-reside on the same payment card and that consumers shall have full and unrestricted control over default settings on mobile devices and mobile wallets to select such debit or credit payment applets. | | | | | |
| Element 9 | | | | Premium credit and debit cards may only be given to consumers who apply for or consent to such cards. Premium cards, and the payment applets that link to premium card payment credentials, should clearly indicate that they are premium products (e.g. display clear and prominent branding used by the payment card networks to identify them as premium products). In addition, premium payment cards shall only be given to a well-defined class of cardholders based on individual spending, assets under management, and/or income thresholds and not on the average of an issuer’s portfolio. | | | | | |
| Element 10 | | | | Negative option acceptance is not allowed. | | | | | |
| Element 11 | | | | Merchants are not required to accept contactless payments at the point-of-sale, or to upgrade point-of-sale terminals to enable contactless payments. | | | | | |
| Element 12 | | | | Information about merchant-acquirer agreements, including cancellation and renewal terms and conditions, will be disclosed in a way that is clear, simple and not misleading. | | | | | |
| Element 13 | | | | Merchants have access to a clear dispute resolution process that provides for an investigation and timely response of complaints pertaining to the Code. | | | | | |
| **3．Compliant Details** | | | | | | | | | |
| Please fill in the details of your complaints in the following section | | | | | | | | | |