Last Updated on December 9th, 2024

If you are a Merchant and have a complaint relating to the <u>Code of Conduct for the Payment Card Industry in Canada</u> (the "Code") then please contact us. We'll do our best to find a resolution.

What types of Merchant complaints relate to the Code

Some examples of complaints that would be governed by the Code include:

- We have introduced a new fee or increased an existing fee and did not provide you with notice in accordance with the Code;
- Our terms and conditions governing our provision of services to you is unclear or misleading; or
- Your merchant statement is incorrect and does not accurately disclose fees you
 pay or have paid.

Not all customer service complaints fall under the Code. If your complaint does not fit into the examples above, you can review the <u>Code</u> or visit the Financial Consumer Agency of Canada's ("FCAC") <u>website</u> for more information on your rights as a merchant.

How to file a Code related Complaint to PayPal:

You're a valued customer and we're here to help.

Contact: PayPal Customer Service

Phone: 1-877-569-1116

 Mail: PayPal Canada Attention: Code of Conduct, 661 University Avenue, Suite 506, Toronto, ON, M5G 1M1 Canada

How to file a Code related Complaint to Braintree

Braintree merchants who have a complaint relating to the Code can forward their complaint to our acquiring partner, Moneris, via the following methods:

Moneris website: Complete the online form

• Phone: 1-844-663-2948

Email: CodeofConduct@moneris.com

 Mail: Moneris Solutions Corporation P.O. Box 219, Station D, Toronto, Ontario M6P 3J8 Attention: Code of Conduct

Other complaints or product issues

Braintree merchants with non-code related complaints can contact the <u>Help Forum</u> or contact their Customer Success Manager.

To help us assist you, please provide as much information as you can about your complaint, including copies of any supporting documentation. If we cannot resolve your complaint immediately, we will confirm receipt of your complaint within 5 business days and provide you with our final decision in writing within 20 business days. In the unlikely event we cannot resolve your complaint within 20 business days, then we will advise you of our expected response time and reason for the delay.

If you are unhappy with the handling of your complaint

If you are not satisfied with our handling of your complaint, you may contact the FCAC directly. The FCAC can be reached at:

Phone: 1-866-461-3222Email: info@fcac-acfc.gc.ca

Mail: Financial Consumer Agency of Canada 5th Floor, Enterprise Building 427

Laurier Ave. West Ottawa, ON K1R 1B9

Please note that FCAC is not a dispute-resolution agency for consumers in their individual dealings with PayPal and Braintree.

Please note that the information we obtain through this complaint process may be shared with third parties (e.g. a payment card network or your financial institution) to help us address your concerns properly and expediently.