

Canada

This page includes information about the FCAC Complaint Handling Process (Section 1) and Canadian Fee Disclosures (Section 2).

Financial Consumer Agency of Canada

Section 1

Canadian Credit and Debit Card Industry - Complaint Handling Process

[Canadian Merchant Complaint Form](#)

Disclaimer: This section is applicable to Fortis Payment Systems, LLC ("Fortis")'s Canadian merchants. If you are a U.S. merchant, please contact the customer support team at 1-855-465-9999 for assistance and guidance.

In April 2015, amendments to the Code of Conduct for the Credit and Debit Card Industry (The Code of Conduct) by the Financial Consumer Agency of Canada (FCAC) were made. The changes require a clear dispute and resolution process, which provides for an investigation and a timely response for all complaints pertaining to the Code of Conduct. For more information, please visit <https://www.canada.ca/en/financial-consumer-agency/services/industry/laws-regulations/credit-debit-code-conduct.html>

In cooperation with the FCAC, Fortis has developed its complaint handling process as follows:

Step 1 – Initial Complaint

If a Merchant believes that Fortis' conduct may be contrary to any of the Merchant-Acquirer Policy Elements outlined in the Code of Conduct; the Merchant can file a complaint via the form above. **Please email the completed form and all other inquiries to canadasupport@fortispay.com**

Fortis will acknowledge the receipt of a Merchant's complaint within **five business days**, and our final response **within thirty working days**. This response will include:

- A summary of the complaint

- The result of the investigation
- Explanation of the final decision
- Information on how to further escalate the complaint.
- If we cannot provide a final response within thirty working days, we will inform the Merchant of a new expected response time.

Step 2 – Escalation

If a resolution cannot be achieved via Step 1, the Merchant is asked to escalate the issue with:

Escalated Complaints: ISO	Escalated Complaints: Acquirer
<p>WorldPay from FIS Ops Complaint Management 8500 Governors Hill Drive Cincinnati, Ohio, 45249 1-800 548-5326 option 3</p>	<p>Peoples Trust Company 95 Wellington St. W Suite 1310 Toronto, ON M5J 2N7</p>
Online	Online
<p>https://www.fisglobal.com/en/merchant-solutions-worldpay/complaints</p>	<p>https://www.peoplestrust.com/en/about-us/resolving-your-concerns/</p>
<p>Details on how to file a complaint by phone, email or regular mail is detailed at the link above.</p>	

Section 2

Fee Disclosure

Fortis and its sales partners are responsible for setting fees for transactions and other charges. The recommended one rate fees are below. If the merchant has requested Interchange Plus pricing, the effective interchange rate for each payment card is below. The interchange fee

goes to the issuing bank and card brands, allowing the merchant to see the fees Fortis and its sales partners charge for processing the transactions.

Payment Card Type	One Rate	Interchange Plus
American Express Cards	2.89% + \$0.25	1.90% + \$X.XX
American Express Corporate Purchasing Cards	2.89% + \$0.25	1.90% + \$X.XX
American Express Prepaid Cards	2.89% + \$0.25	1.90% + \$X.XX
Mastercard Business Cards	2.89% + \$0.25	2.00% + \$X.XX
Mastercard Business Premium Cards	2.89% + \$0.25	2.25% + \$X.XX
Mastercard Corporate Cards	2.89% + \$0.25	1.80% + \$X.XX
Mastercard Corporate Premium Cards	2.89% + \$0.25	1.40% + \$X.XX
Mastercard Debit Cards	2.89% + \$0.25	1.15% + \$X.XX
Mastercard International Cards	2.89% + \$0.25	1.60% + \$X.XX
Mastercard Prepaid Cards	2.89% + \$0.25	1.55% + \$X.XX

Payment Card Type	One Rate	Interchange Plus
Mastercard Standard Cards	2.89% + \$0.25	2.06% + \$X.XX
Mastercard World Cards	2.89% + \$0.25	2.30% + \$X.XX
Mastercard World Elite Cards	2.89% + \$0.25	2.54% + \$X.XX
Union Pay Credit Cards	2.89% + \$0.25	1.10% + \$X.XX
Visa Business Cards	2.89% + \$0.25	2.00% + \$X.XX
Visa Business Premium Cards	2.89% + \$0.25	2.25% + \$X.XX
Visa Corporate Cards	2.89% + \$0.25	2.00% + \$X.XX
Visa Corporate Premium Cards	2.89% + \$0.25	2.25% + \$X.XX
Visa Debit Cards	2.89% + \$0.25	1.15% + \$X.XX
Visa Infinite Cards	2.89% + \$0.25	1.65% + \$X.XX
Visa Infinite Privilege Cards	2.89% + \$0.25	2.40% + \$X.XX

Payment Card Type	One Rate	Interchange Plus
Visa International Cards	2.89% + \$0.25	1.60% + \$X.XX
Visa Prepaid Cards	2.89% + \$0.25	1.52% + \$X.XX
Visa Standard Credit Cards	2.89% + \$0.25	1.40% + \$X.XX

Other Fees

One Time Fees		Other Variable Fees	
One-Time Merchant Setup Fee	\$	Batch Fee	\$
Monthly Fees		Retrieval Fees	\$
Monthly Statement/Service Fee	\$	Chargeback Fees	\$
		Early Termination Fee	\$
Transaction Fees		Gateway Fees	
Visa Authorization Fee	\$	Monthly Fee	\$
MasterCard Authorization Fee	\$	Per Transaction	\$
American Express Authorization Fee	\$	Account Updater Per Item	\$
AVS Fee	\$		