



Reportable Complaints Report Guide for Codes of Conduct & Public Commitments

Classification in Webcims	Definition	Section
Credit and Debit Card Industry Code		
Agreements	Failure to provide a sufficient level of detail in agreements and to make them easy to understand.	E1
	Failure to provide agreements. Including a cover page containing an information summary box that provides key elements of the contract in a consolidated fashion and a fee disclosure box.	
	Failure to disclose all other fees (e.g. monthly minimums, administration fees, etc.).	
Cancellation / Renewal	Failure to allow merchants to provide notice of non-renewal at any point during the contract period up to 90 days prior to contract expiry.	E12
	Failure to present cancellation and renewal terms and conditions in a manner that is clear, simple and not misleading.	
	Failure to convert fixed term contracts to automatically renewable contract extensions of no longer than six months instead of automatic renewal for the full initial term.	
Choice of accepting debit, credit, or mobile payments	Obligating merchants to accept a payment method (debit/credit) from the same payment	E4



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	card network. This applies to the mobile environment.	
Clear and simple language	Failure to disclose in language and presented in a manner that is clear, simple and not misleading.	E1 to E13
Competing domestic debit applications	Offering competing domestic applications from different networks on the same debit card.	E6
	Failure to provide separate payments applets for debit payment credentials from payment card networks in mobile wallets or mobile devices.	
Complaint procedures	Failure to establish an internal complaint handling process.	E13
	Failure to make information on processes easily available to merchants.	
	Failure to provide merchants with a summary of the complaint handling process.	
	Failure to post the complaint handling process prominently on Web sites.	
	Failure to acknowledge receipt of a merchant complaint within five business days.	
	Failure to provide a final decision within 90 days of receiving a merchant complaint.	
	Failure to inform the merchant of a delay if a response cannot be provided within 90 days.	



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	Failure to provide the aggregate number of Code-related complaints.	
Discounts	Failure to allow merchants to provide discounts.	E5
Equal branding	Failure to ensure that co-badged debit cards are equally branded.	E7
	Failure to clearly identify and make equally prominent all representations of payment applets in a mobile wallet or mobile device, and the payment card network brands associated with them.	
Fee changes & penalty	Failure to allow a merchant to cancel its contract, including related service contracts, without penalty as a result of a fee increase or new fee (if merchant has cancelled within 90 days of fee change).	E3
	Failure to describe the nature of the fee change.	
	Failure to clearly identify the fee change on the subsequent monthly statement.	
	Failure to provide an updated fee disclosure box reflecting the impact, upon written request from the merchant, following a new fee or fee increase.	



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Fees - no advance notice	Failure to provide advance notification of new fees or increased fees, including interchange reduction.	E2
	Failure to provide advance notification of structural changes.	
Information to FCAC	Failure to provide FCAC with any requested information regarding actions taken by themselves or participants.	E13
Interchange rate reduction and pass through	Failure to describe the nature of the interchange rate.	E2 & E3
	Failure to clearly identify the fee change on the subsequent monthly statement.	
	Failure to allow a merchant to cancel its contract, including related service contracts, as a result of a reduction in interchange rate (if merchant has cancelled within 90 days of the change and the interchange rate has not been passed through).	
Mobile acceptance	Obligating merchants to accept contactless payments or upgrades to terminals to accept contactless payments.	E11
	Failure to allow merchants to cancel the contactless acceptance on their terminal for each payment card network, with 30 days'	



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	notice, while maintaining all other aspects of their existing contract without penalty.	
	Failure to allow merchants to cancel mobile acceptance if there is a fee increase in respect of mobile relative to card contactless payments.	
Negative option	Failure to obtain express consent from merchants to accept new products or services.	E10
Premium products	Providing premium credit and debit cards to consumers who have not applied for or consented to such cards.	E9
	Failure to clearly indicate that premium cards, or payment applets are premium products.	
	Failure to disclose prominently on premium card applications that premium cards can impose higher card acceptance costs on merchants.	
Separate cards / default settings	Failure to ensure that debit and credit card functions do not co-reside on the same payment card.	E8
	Failure to give consumers full and unrestricted control over default settings on mobile devices and mobile wallets to select debit or credit payments applets.	



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	Failure to allow consumers to select which payment applets shall be used for contactless payments.	
	Failure to issue credit and debit payment credentials to mobile devices or mobile wallets that do not have pre-set default preferences that cannot be changed and that provide consumers full and unrestricted discretion to establish any default preference(s) for payment options.	
Statement	Failure to provide a sufficient level of detail and make statements easy to understand.	E1
	Failure to include required information on statements (e.g. EMDR, Interchange rate, etc.)	
	Failure to present statements in a manner that is clear, simple and not misleading.	
Website	Failure to make all applicable standard interchange rates and acquiring network assessment fees easily available on their websites	E1
	Failure to post any upcoming changes to these rates and fees on PCNOs websites once they have been provided to acquirers	
Debit Card Code		
Funds Restricted	Failure to unreasonably restrict the cardholder from the use of the funds that are subject of the dispute.	7.3



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Investigation/Procedures	Failure to provide information to cardholder when the financial institution is contacted regarding an unauthorized transaction.	6.5
	Failure to conclude the investigation in a maximum of 10 days unless a signed affidavit from the cardholder is requested, which may result in a temporary suspension of the 10-day time limit until the requested information is received.	6.7
	Failure to have clear, timely procedures for dealing with debit card transaction problems.	6.4
Liability for Loss/Balance of probabilities	Holding the cardholder liable for the loss when the cardholder did not contribute to the unauthorized use of the card.	5
	Failure to show, that on a balance or probabilities, the cardholder contributed to the unauthorized use of the card.	6.6
General	Failure to comply with the general provisions of the Debit Card Code.	2, 3, 4
Reason & Position/Written Information	Failure to inform the cardholder of the reasons for the issuer's position and to advise the consumer of the appropriate third party to contact regarding the dispute.	7.2
	Failure to provide information, in writing, on how the dispute resolution works.	7.1



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Delivery of Banking Services to Seniors		
Compliance with the Code	Failure by the bank to not enter into an arrangement with representatives, agents or other intermediaries (“representatives”) to sell or further the sale of a bank product or service unless the agreement enables the banks to fulfill their obligations in respect of representatives under this Code.	s.3 CBA Code – Member Banks
	Failure to designate an officer or officers to implement the Code and ensure compliance with it.	
Seniors Champion	Failure by the bank to designate a “Seniors Champion” in accordance with the requirements specified under this section of the code.	s.4 CBA Code – Member Banks
Principle 1 – P&Ps	Failure by the bank to establish and implement appropriate policies, procedures and processes designed to implement and ensure compliance with the Code.	s.5, Principle 1 CBA Code – Member Banks
Principle 2 – Communication	Failure by the bank to implement measures to facilitate effective communication with seniors.	s.5, Principle 2 CBA Code – Member Banks
Principle 3 – Training	Failure by the bank to provide appropriate training to their employees and representatives who serve seniors.	s.5, Principle 3 CBA Code – Member Banks



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Principle 4 – Resources	Failure by the bank to make appropriate resources available to client-facing employees and representatives to help them understand matters relevant to seniors’ banking needs.	s.5, Principle 4 CBA Code – Member Banks
Principle 5 – Financial Harm	Failure by the bank to mitigate potential financial harm to seniors.	s.5, Principle 5 CBA Code – Member Banks
Principle 6 – Branch Closures	Failure by the bank to take into account market demographics and the needs of seniors when proceeding with branch closures.	s.5, Principle 6 CBA Code – Member Banks
Principle 7 – Publication	Failure by the bank to publicly disclose, at least annually, the steps they have taken to support the principles set out in the Code.	s.5, Principle 7 CBA Code – Member Banks
Insurance (Bank) Code		
Insurance (Bank) Code	Failure to comply with the provisions of the Insurance Code.	CBA Code – Member Banks
Mortgage Prepayment Code		
Access to Actual Prepayment Charge	Failure to make available a toll-free telephone line through which borrowers can access staff members who are knowledgeable about mortgage prepayments.	E5 CBA Code – Member Banks



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	<p>Failure to orally provide a borrower with the actual prepayment charge that would apply to the borrower's mortgage at that point in time.</p> <p>Failure to provide to a borrower, on request, a written statement of their prepayment charge, accurate as at the time the statement is produced.</p>	
Enhancing Awareness	<p>Failure to assist borrowers in better understanding the consequences of prepaying a mortgage.</p> <p>Failure to make this information available on their publicly accessible Canadian website where products or services are offered and upon request by consumers at the lender's places of business in Canada, including when consumers are pre-approved for a mortgage.</p> <p>Failure to provide on its publicly accessible Canadian website links to information on mortgages provided on the website of the Financial Consumer Agency of Canada.</p>	E3 CBA Code – Member Banks
Financial Calculators	<p>Failure to post calculators on its publicly accessible website for borrowers, and to provide guidance to borrowers on how to use the calculators to obtain the mortgage prepayment information they want.</p>	E4 CBA Code – Member Banks



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Information Provided Annually	Failure to provide required mortgage prepayment information to borrowers annually.	E1 CBA Code – Member Banks
Information Provided at Prepayment	Failure to provide information in a written statement if a prepayment charge applies and the borrower confirms to the lender that the borrower is prepaying the full or a specified partial amount owing on their mortgage.	E2 CBA Code – Member Banks
Protection for e-Commerce		
Protection for e-Commerce	Failure to comply with the principles.	CBA Commitment
SME		
SME	Failure to comply with the SME Code.	CBA Code – Member Banks
Public Commitments		
Complaint Procedures		
Complaint Procedures	Failure to provide complainant a response within a reasonable timeframe as per individual policies and procedures.	All FRFEs
Credit Card		
General	Failure to adhere to public commitments made by FRFEs that are designed to protect the interest of their customers.	All FRFEs



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VISA e-Promise	Failure to protect consumers against fraudulent online, mail or phone transactions on their credit card.	Visa public commitment
Zero Liability/Fraud Protection	Holding consumers liable for unauthorized purchases on their credit card.	MasterCard, Visa American Express
General		
General	Failure to adhere to public commitments made by FRFEs that are designed to protect the interest of their customers.	All FRFEs
Security		
Online	<p>Interac</p> <ul style="list-style-type: none"> • Failure to provide a level of protection for losses resulting from circumstances beyond consumer control. • Failure to have appropriate disclosure of information by individuals' Financial Institution. • Failure to comply with the Canadian Code of Practice for Consumer Protection in Electronic Commerce by merchants offering this payment option. 	Interac



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	<p>Online Payments Failure to comply with the Online Payments commitment.</p>	CBA Code – Member Banks
	<p>Online Security Guarantee Failure to adhere to individual FRFEs’ online security guarantee.</p>	Individual FRFEs
Investment		
Transfer RRSP	Failure to meet the timelines as disclosed in the commitment.	CBA Commitment – Member Banks
Modification or Replacement of Existing Products or Services		
Modification or Replacement of Existing Products or Services	Failure to follow the procedures when modifying or replacing existing products or services as per the commitment.	CBA Commitment – Member Banks
Mortgage Security		
Clear and simple language	Failure to provide information in language, and present it in a manner, that is clear, simple and not misleading.	CBA Commitment – Member Banks
General Information	<p>Failure to provide consumers with general comparative information:</p> <ul style="list-style-type: none"> • on websites • in branches/points of service 	CBA Commitment – Member Banks



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	<ul style="list-style-type: none"> • upon request. 	
Specific Information	Failure to provide borrowers with specific information about the security of their mortgage loan.	CBA Commitment – Member Banks
Powers of Attorney and Joint Deposit Accounts		
General Information	Failure to provide consumers with general information as per the commitment.	CBA Commitment – Member Banks
Low-Cost and No-Cost Accounts		
Low-cost and no-cost accounts	Failure to provide low-cost and no-cost account packages as per the commitment.	BMO, CIBC, HSBC, Laurentian, National, RBC, Scotia, TD