

Aggregate reporting

Name of Downstream Participant (if applicable):

Name of Acquirer (if applicable):

Name of Payment Card Network Operator:

Date:

	Element	Period		Outcome/Resolved	
		Apr-Sep	Oct-Mar	Compliant	Non-compliant
VOLUNTARY CODES OF CONDUCT					
PAYMENT CARD INDUSTRY CODE					
Disclosures and Communications (Clear, simple, non-misleading language)	Code				
Quotes, Applications, Proposals	1A				
Merchant Agreements	1B				
Merchant Statements	1C				
Ability to Cancel Agreements without Penalty	3				
Notice to Merchants of Acquirer/Processor Fee and PCNO Core Fee Changes	4				
Limited Acceptance – Merchant Choice	5				
Negative option	6				
Renewal of Merchant Agreements and Related Service Agreements	7				
Discounts for Different Payment Methods	8				
Competing domestic debit card applications	9				
Separation of Payment Card Functions	10				
Provisioning to Devices (default settings)	11				
Premium Cards	12				
Branding of Cards	13				
Complaint Handling Procedures	Code				
PUBLIC COMMITMENTS					
CREDIT CARD		Apr-Sep	Oct-Mar		
General					
Visa e-Promise					
Zero liability / Fraud protection					

NIL Report

Date:

I, [REDACTED], attest that based on my knowledge, pursuant to FCAC's Supervision Framework, the above-mentioned Code Participant did not receive any reportable complaints related to the Code of Conduct for Payment Card Industry in Canada, or any other public commitments, for the above reporting period.