

PCNO Attestation of Compliance – Issuer

Code of Conduct for the Payment Card Industry in Canada

Introduction

Issuers must abide by the *Code of Conduct for the Payment Card Industry in Canada* (Code) and applicable Market Conduct Obligations (MCO). MCOs include, but are not limited to, the current versions of the Financial Consumer Agency of Canada's (FCAC) Guidelines, Supervision Framework, Mandatory Reporting Guide and Compliance Bulletins.

This Attestation of Compliance (AOC) must be completed by all Issuers.

Unless otherwise defined here, all capitalized terms in this document have the meanings outlined in the Code and/or other relevant MCOs.

Market Conduct Obligations

[Code of Conduct](#)

[FCAC Guidelines](#)

[Compliance Bulletins](#)

[FCAC Supervision Framework](#)

[Mandatory Reporting Guide](#)

Confidentiality

Issuers are required to complete and submit a separate AOC and Schedule A (if applicable) to each Payment Card Network Operator (Amex Bank of Canada, Discover Financial Services (Canada), Inc., Interac Corp., Mastercard International Incorporated, UnionPay International and Visa Canada Corporation) (each, a PCNO). If there is an issue or item that is specific to a PCNO (e.g. an instance of non-compliance relating to that PCNO or an issue relating to a PCNO-specific product), the Issuer must include that issue or item only in its AOC and Schedule A (if applicable) provided to the applicable PCNO. Notwithstanding the foregoing, the undersigned acknowledges and agrees, on its own behalf and on behalf the Issuer, that the PCNOs may share information and documentation with other PCNOs, the Financial Consumer Agency of Canada, and the Department of Finance for the purposes of discussing, monitoring, reporting, and ensuring compliance with the Code.

Should a PCNO require further information, it will contact the Code Compliance Point of Contact, identified below, directly.

Instructions

Due Date

March 31 of each year

If March 31 falls on a Saturday or Sunday, completed AOCs are due the Friday before March 31 or other date as may be specified by PCNOs.

Reporting Period

January 1 to December 31 (inclusive)

The AOC must attest to Issuer's Code compliance for the preceding calendar year.

Obligations

Issuers are required to:

1. complete an AOC and Schedule A (if applicable) and submit it to respective PCNO(s) by the due date; and
2. ensure the AOC is signed by an authorized officer of the entity responsible for completing AOC.

If there are no confirmed instances of non-compliance, Issuers are not required to submit supporting documentation and/or evidence of compliance with each AOC; however, by submitting the AOC Issuers are attesting that supporting documentation and/or evidence has been retained and that it will be provided to PCNOs upon request.

Section 1. Issuer Profile

Issuer Name (Legal Name):

Payment Card Network(s) offered (select all Networks offered. If submitting separate AOC, select specific Network for that AOC only):

- | | | |
|--|--|--|
| <input type="checkbox"/> Amex Bank of Canada | <input type="checkbox"/> Interac Corp. | <input type="checkbox"/> UnionPay International |
| <input type="checkbox"/> Discover Financial Services (Canada) Inc. | <input type="checkbox"/> Mastercard International Inc. | <input type="checkbox"/> Visa Canada Corporation |

Issuer Code Compliance Point(s) of Contact:

Name (s):

Title(s)/Position(s):

Email(s):

Section 2. Issuer Code Attestation

Instructions:

This form does not include detailed descriptions of the Code Elements. Please ensure that you review each Element of the [Code of Conduct for the Payment Card Industry in Canada](#) before completing this attestation.

If the requirement does not apply to your organization, select 'N/A' and provide rationale under 'Comments/explanation/rationale' column.

If the requirement does apply to your organization, and your organization is in compliance with the requirement, select the 'Meets Requirement' column.

If any applicable requirement to your organization is not met, select the 'Does Not Meet Requirement' column and provide all relevant details within Schedule A.

Policy Element 9. Competing Domestic Debit Card Applications

Meets Requirement	Does Not Meets Requirement	N/A	Comments/explanation/rationale:
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Policy Element 10. Separation of Payment Card Functions

Meets Requirement	Does Not Meets Requirement	N/A	Comments/explanation/rationale:
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Policy Element 11. Provisioning to Devices

Meets Requirement	Does Not Meets Requirement	N/A	Comments/explanation/rationale:
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Policy Element 12. Premium Cards

Meets Requirement	Does Not Meets Requirement	N/A	Comments/explanation/rationale:
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Policy Element 13. Branding of Cards

Meets Requirement	Does Not Meets Requirement	N/A	Comments/explanation/rationale:
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Section 3. Industry Guidelines

Participant confirms that it is, and has continuously been, in compliance with the Industry Guidelines.

Yes

No

If no, please provide explanation/rationale.

Section 4. General Attestation

The undersigned, duly authorized officer(s) of the Issuer, hereby attests that:

- Such duly authorized officer has the authority to bind the Issuer with their signature below;
- All information communicated in this AOC, including any accompanying Schedule A, is accurate and complete;
- Except as identified and explained in Schedule A, the Issuer has been in compliance with the Code and applicable MCOs; and
- Supporting documentation/evidence of compliance has been retained and will be provided to PCNOs upon request.

Issuer Name:

Authorized Officer(s) Name(s):

Title:

Email:

Signature:

Date: