

PCNO Attestation of Compliance – Issuer

Code of Conduct for the Credit and Debit Card Industry in Canada

Introduction

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

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

Unless otherwise defined here, all capitalized terms have the meanings given them in the Code and/or MCOs.

Market Conduct Obligations

[Code of Conduct](#)

[FCAC Guidelines](#)

[Compliance Bulletins](#)

[FCAC Supervision Framework](#)

[Mandatory Reporting Guide](#)

Confidentiality

If there is an issue or item that is specific to one 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) that does not apply to the other PCNOs, then Participants are required to complete and submit a separate AOC and Schedule A (if applicable) to such PCNO (e.g. an instance of non-compliance relating to a specific PCNO or an issue relating to a PCNO-specific product).

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

Instructions

Due Date

January 31 of each year

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

Reporting Period

January 1 to December 31 (inclusive)

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

Obligations

Participants 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, Participants are not required to submit supporting documentation and/or evidence of compliance with each AOC, however, Participants are attesting that supporting documentation and/or evidence has been retained and that it will be provided to PCNOs upon request.

Section 1. Participant Profile

Participant Name (Legal Name): Enter text.

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

- Amex Bank of Canada

 Interac Corp.

 UnionPay International
 Discover Financial Services (Canada) Inc.

 Mastercard International Inc.

 Visa Canada Corporation

Participant Compliance Point(s) of Contact for the Code:

Name(s): Enter text.

Title(s)/Position(s): Enter text.

Email(s): Enter text.

Section 2. Participant Policies and Procedures

Participant confirms that Code Policies and Procedures (P&P) are in effect. Yes | No

If yes, select P&Ps all that apply:

- Roles & Responsibilities
 Compliance Investigations
 Monitoring and Controls
 Risk Assessments
 Employee and/or downstream participant training

In addition to the above, if yes, select frequency of review:

- Annually

 Semi-Annually
 Following Regulatory MCO amendments

 Other: Enter text.

If no, please provide explanation/rationale.

Enter text.

Section 3. Participant Training

Participant confirms that Code training (including applicable P&Ps and supporting controls) is in place for all applicable employees that are subject to the Code. Yes | No

If yes, select training audience (select all that apply):

- All Employees

 Client/Account Managers

 Referral Agents
 Processors

 Terminal Lease Providers

 Customer Service Agents
 ISOs

 Frontline Staff

 Developers
 Sales Agents

 Other (e.g. Marketing): Enter text.

In addition to the above, if yes, select training frequency: (select all that apply):

- Annually

 New hires

 As required (e.g. coaching)
 Other: Enter text.

If no, please provide explanation/rationale.

Enter text.

Section 4. Participant Code Attestation

Instructions:

Select the appropriate response for 'Meets Requirement' column.

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

If any response is not affirmative ('No'), provide all relevant details within Schedule A.

Policy Element 6

Requirement	Meets Requirement		N/A	Rationale for 'N/A'
	Yes	No		
1. Competing domestic applications from different networks are not offered on the same debit card.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Enter text.
2. In mobile wallets or mobile devices, debit payment credentials from payment card networks are represented as separate payment applets.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Enter text.

Policy Element 7

Requirement	Meets Requirement		N/A	Rationale for 'N/A'
	Yes	No		
1. Co-badged debit cards are equally branded.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Enter text.
2. All representations of payment applets in a mobile wallet or mobile device, and the payment card network brands associated with them, are identifiable and equally prominent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Enter text.

Policy Element 8

Requirement	Meets Requirement		N/A	Rationale for 'N/A'
	Yes	No		
1. Debit and credit card functions do not co-reside on the same payment card.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Enter text.
2. Consumers have full and unrestricted control over default settings on mobile devices and mobile wallets to select debit or credit payment applets.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Enter text.
3. Selecting default preferences is done based on a clear and transparent process, clearly accessible through mobile user interface, and consumers are able to easily change default settings in a timely manner.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Enter text.

Policy Element 9

Requirement	Meets Requirement		N/A	Rationale for 'N/A'
	Yes	No		
1. Premium cards are targeted at individuals who meet specific spending, assets under management and/or income levels.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Enter text.

2. Premium cards are only given to consumers who apply for or consent to such cards.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Enter text.
3. A statement, featured prominently, has been included on all cardholder applications for premium cards to disclose that premium cards can impose higher card acceptance costs on merchants.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Enter text.
4. Premium cards, and the payment applets that link to premium card payment credentials, clearly indicate that they are premium products (e.g. display clear and prominent branding used by the payment card networks to identify them as premium products).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Enter text.

Section 5. B 7 Industry Guidelines

Participant confirms that it is, and has continuously been, in compliance with the B-7 Industry Guidelines. Yes No

If no, please provide explanation/rationale.

Enter text.

Section 6. General Attestation

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

- All information communicated in this AOC, including any accompanying Schedule A, is accurate and complete;
- Except as identified and explained in Schedule A, the Participant has been in compliance with the Code and applicable MCOs at all times; and
- Supporting documentation/evidence of compliance has been retained and will be provided to PCNOs upon request.

Participant Name: Enter text.
Authorized Officer(s) Name(s): Enter text.
Title: Enter text.
Email: Enter text.
Signature: Enter text.
Date: Enter date.