



Financial Consumer Agency of Canada
Canadian Credit and Debit Card – Complaint Handling Process

Instructions

Step 1 – Initial Complaint

If a merchant believes that Adyen’s conduct may be contrary to any of the Merchant-Acquirer Policy Elements outlined in The Code of Conduct; the Merchant can file a complaint by:

- Completing the form below and sending it with applicable supporting documentation to fcac.support@adyen.com or mailing it to 240 Richmond St. W, Toronto, ON M5V 2C5 (Attn. Compliance)
- Calling +1 647 849 1378

Please visit the Financial Consumer Agency of Canada’s (FCAC) website for more information on merchant rights under the Code of Conduct for the Credit and Debit Card Industry in Canada.

Adyen will acknowledge the receipt of a Merchant’s complaint within five business days, and our final response within thirty working days. The response will include the following:

- A summary of the complaint
- The final results of the investigation
- Explanation of the final decision
- Information on how to further escalate the complaint in the event of an unsatisfactory outcome

If we cannot provide a final response within thirty working days, we will inform the Merchant of a new expected response time as well as the reason for the delay.

Step 2 – Escalation

If a resolution cannot be achieved via Step 1, the Merchant is asked to escalate the issue within Adyen’s organization by emailing our support@adyen.com. This email should include the initial complaint, and a summary of our response.

Adyen will provide a final response within thirty working days. This response will include the following:

- A summary of the second complaint
- The final result of the second investigation
- Explanation of the final decision

If we cannot provide a final response within thirty working days, we will inform the Merchant of a new expected response time.



To assist in a review of the complaint the Merchant will be asked to provide a summary of their concerns, details (i.e., the name of the person Merchant worked with, the date the concern occurred, date spoken to Payment Card Network (PCNO), acquirer or Adyen representative) and copies of any supporting documentation (i.e., agreements, statements, correspondence).

Nothing restricts the Merchant from directly filing a complaint with the FCAC to investigate non-compliance with the Code. FCAC can be reached via:

- Phone: 1-866-461-3222
- Email: info@fcac-afc.gc.ca
- Mail:
Financial Consumer Agency of Canada,
6th Floor, Enterprise Building
427 Laurier Ave. West
Ottawa, ON K1R 1B9

FCAC is not a dispute-resolution agency for consumers in their individual dealings with payment PCNO or acquirers.

Please note that the information being submitted may be shared with the PCNO, acquirer, processor or financial institution in order to assist us in answering the Merchant's concerns.



Complaint handling form for merchant complaints pertaining to the Code

Merchant business name

Name of Person Submitting Complaint

Merchant street address

City

Province/Territory

Postal code

Phone number

E-mail address

Name of acquirer

Merchant ID#

Name of Adyen Contact Person

The policy element of the Code that the complaint pertains to:

- Element 1 – Transparency and disclosure
- Element 2 – Notice of fee increase or new fee
- Element 3 – Contact cancellation without penalty
- Element 4 – No obligation acceptance
- Element 5 – Payment method discount
- Element 10 – Negative option acceptance
- Element 11 – Contactless payments
- Element 12 – Renewal and cancellation disclosure
- Element 13 – Complaint handling process

Summary of Complaint