



Interchange Fees Canada (Acquirer Pays Issuer)

Transaction Type & MCCs		Interchange Fees
E-Commerce Transactions	Airport(4511), Education(8211,8220,8241,8244,8249,8299), Insurance(5960,6300)	1.15%
	Other MCCs	1.20%
Recurring		1.10%
MO/TO		1.50%

Service Fees Canada (Acquirer Pays Issuer)

Transaction Type & MCCs		Service Fees
E-Commerce Transactions	Airport(4511), Education(8211,8220,8241,8244,8249,8299), Insurance(5960,6300)	0
	Other MCCs	0.20%
Recurring		0.10%
MO/TO		0.10%

Complaint Handling and Resolution Process

At OTT Pay, we take your complaints and feedback seriously and are committed to helping resolve your complaint in a timely manner in accordance with this dispute resolution process. The best way to have your complaint addressed is to raise the concern as soon as possible to the OTT Pay Sales Representative you are dealing with. Please use any one of the contact options provided below.

Merchant Complaints

1. If you are a merchant or prospective merchant and your question is related to your agreement, transactions, pricing/fees and/or statement issues, we ask that you first contact your Sales Representative. Please refer to your agreement for such details.
2. If after contacting your Sales Representative, you feel your concern/inquiry has not been resolved to your satisfaction, we kindly ask you to submit your inquiries via email to service@ottpay.com or via the channels noted below.

To assist OTT Pay in reviewing and addressing your complaint please provide the following, as applicable:

- a summary of your concern(s);
- details, the date the concern arose, the date you spoke to an OTT Pay representative; and/or
- copies of any supporting documentation (as necessary).

Complaint Resolution

If you have a complaint about our services and/or concerns related to the [Code of Conduct for the Credit and Debit Card Industry](#) (the "Code" or "Code of Conduct")¹, you may raise your complaint via the following channels:

- by email at service@ottpay.com or;
- by mail 1123 Leslie Street, Toronto, ON M3C 2K5, Attention: Client Satisfaction Officer
- Upon receipt of your concern, we will commence an investigation into the matter to ensure a timely response and resolution to your complaint.

Complaint Handling Summary

If your complaint relates to the Code of Conduct, we encourage you to contact us via the above-noted channels. You may also 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](#).

Following receipt of your complaint, we will begin our investigation and shall:

- Confirm the receipt of your complaint within five (5) business days – this will be completed via email or telephone call;
- Provide our final decision in writing within ninety (90) days of receiving your concern, along with:
 - A summary of the complaint;
 - The final outcome of the investigation;
 - Explanation of the final decision/result; and
 - Details on how to further escalate your complaint if you are not satisfied with the outcome (as appropriate).

Please note, if we are not able to provide a response to you within the prescribed 90 day timeframe, we will advise you as soon as possible, along with the rationale for the delay and the proposed expected response time. If you are still unsatisfied with the resolution with respect to a potential Code of Conduct violation, you may raise your concern to the applicable Payment Card Network Operator¹.

Last updated: Apr 18, 2020

¹ Code of Conduct complaints only apply to the UnionPay International service.

² Only applicable to UnionPay International service.