

Merchant Payment Services Code of Conduct Disclosures (Canada)

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This page describes Radial's commitment to, and disclosures under, the Code of Conduct for the Payment Card Industry in Canada (the Code). It explains which merchants are covered, how to submit a Code-related complaint to Radial, what you can expect from our complaint handling process and timelines, and how to escalate concerns. It also provides links to additional resources.

Our commitment and scope

Radial supports the Code and is committed to clear, simple, and transparent practices for Canadian merchants. Where Radial provides or supports payment processing services or related services to merchants located in Canada, we ensure that merchants have accessible information about our services and a straightforward process to raise and resolve Code-related concerns.

This page summarizes Radial's merchant complaint handling process under the Code. It applies to Code-related issues concerning payment card acceptance, processing services, and related merchant services that Radial provides directly or as a downstream participant supporting an acquirer or other service providers.

How to submit a Code-related complaint

You can submit a Code-related complaint via email to your Radial account manager, or you can submit a ticket using Radial's client question and issues ticketing platform. To help us investigate promptly, please include a description of the code-related issue and copies of any relevant documents or reports. We will acknowledge all complaints within five (5) business days of receipt. We will provide a final resolution in writing within twenty (20) business days. If a final resolution cannot be provided within this timeframe, we will notify you of the delay, provide the reason, and state the expected response time.

Complaint Handling

We will promptly acknowledge receipt of your complaint and will keep you informed throughout our review and let you know if we require additional information. We will investigate and address your complaint and if there is a delay in resolution, we will explain the reason for the delay and provide an expected response time. At the conclusion of our investigation, you will receive a written response. If you are not satisfied with the outcome you may escalate your complaint as provided in the Code. You may also contact the Financial Consumer Agency of Canada (FCAC) at any time. The FCAC does not resolve individual merchant complaints but may investigate potential non-compliance with the Code. Contact details are available on the Government of Canada website.

Employee Training

Radial's payment services personnel are trained on how to handle merchant complaints and other concerns in accordance with Code.

Additional merchant information

For information about Radial's products and services, including general descriptions of payment-related services we support for merchants, please refer to your merchant services agreement or our website at radial.com/solutions/payment-solutions.