

BANK DISCLOSURE

Member Bank Information
Peoples Trust Company
14th Floor, 888 Dunsmuir Street
Vancouver, British Columbia, V6C 3K4
Tel. (1-844-304-2083)

Important Bank Responsibilities

1. Peoples Trust is the only entity approved to extend acceptance of Visa, MasterCard, Interac products directly to a Client with respect to transactions processed by BluePay.
2. Peoples Trust is responsible for educating ISO, and ISO is in turn responsible for educating Payment Facilitators and Clients, the Sponsored Merchants, on pertinent Visa, MasterCard, Interac operating regulations with which Clients must comply.
3. Peoples Trust, not ISO, must hold, administer and control all reserve funds derived from settlement.
4. Peoples Trust, not ISO, must hold, administer and control settlement funds for the Client.
5. Peoples Trust must be a principal (signer) to the Client Agreement.

Important Client Responsibilities

1. Complying with cardholder data security and storage requirements
2. Maintaining fraud and chargebacks below established thresholds
3. Reviewing and understanding the Payment Processing Terms
4. Complying with Visa, MasterCard, Interac operating regulations

The responsibilities listed above do not supersede terms of the Payment Processing Terms and are provided to ensure the Client understands some important obligations of each party and that the Visa, MasterCard, Interac Member – Peoples Trust - is the ultimate authority should the Client have any problems.