

Voluntary Commitments and Codes of Conduct Online Payments



The CBA recognizes the importance of consumer confidence and adequate disclosure to a safe and secure payment system. In this regard, the CBA, on behalf of its members, commits to applying the principles and provisions of the [Canadian Code of Practice for Consumer Debit Card Services](#) as applicable to online payment items in respect of customer deposit accounts.

CBA member banks will apply this commitment at such time as they implement any online payment system in accordance with Payments Canada's Rule E2 (Exchange for the Purpose of Clearing and Settlement of Electronic Online Payment Items). More information regarding online payments and rules governing such payments can be found at [Payments Canada](#).

Customer service rules for the INTERAC Online service can be found on the [Interac Online for Consumers](#) page at <http://www.interac.ca/>.