



Tipping in Quebec

Effective May 7, 2025, the province of Quebec amended the Quebec Consumer Protection Act (Bill 72) and put in place rules requiring businesses who propose a tip amount at the point of sale to calculate the tip based on the price of goods and services, excluding sales taxes.

Q: Who is impacted by this change?

A: Merchants located or operating in Quebec who request a tip from a cardholder at the point of sale.

Q: What is my responsibility because of these changes?

A: If a merchant's establishment in the province of Quebec proposes a percentage tip amount to a cardholder, they will be required to calculate the percentage tip based on the pre-tax price.

Consumers must have the ability to determine the amount of the tip to be given.

If multiple tip options are offered, all options will have to be displayed in an equally prominent manner.

Merchants should seek their own legal advice if they need help interpreting the law and regulations.

For details, please refer to the Quebec National Assembly website for details on how the tipping provision in Bill 72 may affect your business: www.assnat.qc.ca.

Q: What tip function options are available?

A: TD Merchant Solutions' POS payment terminals only receive the final payment amount and do not currently have the capability to process POS payments based on the pre-tax amount. Merchants located or operating in Quebec who request a tip from a cardholder at the point of sale can request the cardholder to tip a dollar (\$) amount and avoid predetermined percentage (%) amounts.

Q: By when must I be compliant?

A: The amendment comes into force May 7, 2025.

Q: What happens if I am not compliant?

A: Please refer to the Quebec National Assembly website for information about Bill 72:
www.assnat.qc.ca.

Q: Who made this change?

A: The province of Quebec.

Q: I need help to change the tipping settings on my POS payment solution.

A: Follow your normal course of action for updating your POS payment solution(s). If you require assistance, please contact us at 1-800-363-1163 and one of our representatives will be pleased to assist you.