

SUOMISPORT GUIDE

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CANCELLATION TERMS AND CASH RETURNS IN SUOMISPORT

Each sports federation or club that uses the Suomisport service is responsible for their respective cancellation terms and cash return practices, and for informing consumers through the Suomisport service. **Consumers must be informed about the relevant practices beforehand.** Please note that the Consumer Protection Act ([KRIL 2101/39/2010](#)) is not applied to member activities, and that the right of cancellation specified in the Act does not apply to leisure activities, for example. This means that returns and cancellations mostly do not need to be accepted for the reasons mentioned above. That said, every federation/club decides on their own practices.

As such, members/consumers should be informed in advance and separately of the refund and cancellation terms, and the refund percentage, in the context of the various types of payment methods and the relevant products/services as instructed below.

This guide details how a club or federation can inform consumers through the service about the refund and cancellation terms, the commission in the context of various payment methods when cancellation is required, and how services and products should be cancelled and marked as returned in the Suomisport service, and how payments are partially or fully refunded to consumers in the context of the Suomisport service. Contact Svea's customer service to make a full return, and contact the club's/federation's Svea vendor in Extranet for partial returns. Product cancellations and returns in Suomisport should always be handled by the same person with rights to Svea's Extranet. The federation/club must refund online bank payments directly to each customer's bank account.

PROVIDING INFORMATION ABOUT CANCELLATION TERMS

1 LICENCE (FEDERATION SERVICES)

As a general rule, it is not necessary to provide a right of cancellation for a licence. For this reason, the licence creation does not provide a separate section for informing consumers. In the event that the sports federation wants to enable the cancellation/return of its licences, it must indicate this on its website in the context of other information regarding the licences.

2 INSURANCE (FEDERATION SERVICES)

The cancellation terms of insurance policies are indicated in each insurance company's product description. Please make sure that the product description is included as a link in the context of insurance products. Consumers are to be provided with the insurance company's product description in the context of purchasing an insurance policy.

3 EVENTS (SERVICE FOR FEDERATIONS AND CLUBS)

The return and cancellation terms for events depend on the kinds of services or products being created with the event management tools – events pertaining to recreational courses, member activities and selling a club T-shirt, for example. You can read more about the terms of remote sales on the pages of the [Competition and Consumer Authority](#).

If the events involve the right to cancel, add the cancellation and return terms in the 'Terms to accept' section when creating the service. The figure below shows the 'Terms to accept' section and an example of the description text.

Terms to accept

In conjunction with registering for an event, users may be requested to accept certain terms and conditions. If accepting the term in question is mandatory for event registration, mark the term as required.

Term to accept

Term to accept

☐ Accepting the condition is mandatory.

[Add new term to accept](#)

4 MEMBERSHIP (CLUB SERVICE)

The Associations Act states that a membership is applied for and remains in effect until it is cancelled by either party. The cancellation and return terms specified in the Consumer Protection Act do not apply to the membership. It is a good idea to provide information about membership cancellation under 'Fee description' in the context of creating a member product. The figure below indicates the correct section and an example of the description text.

Fee description

(Optional)

A more detailed description of the fee is shown in the payment details. Use the description to indicate what the fee entitles its payers to, for example.

Enter a fee description

5 GROUP EVENTS (CLUB SERVICE)

The return and cancellation terms for group events depend on the kinds of services or products being created. If the event is related to member activities or a team product is being sold as an event, for example. You can read more about the terms of remote sales on the pages of the [Competition and Consumer Authority](#).

If the service involves the right to cancel, add the cancellation and return terms in the 'Event description' section when creating the service. The figure below shows the 'Event description' section and an example of the description text.

Event name *

The name of the event will be displayed upon event registration and in the profiles of the users registered for the event, for example.

Enter event name

Event description *

The purpose of the description text is to illustrate the nature of the event to users who wish to register for it.

Enter an event description

6 SEASON FEES (CLUB SERVICE)

The season fee function can be used to collect a variety of fees in the context of registration or afterwards through the Suomisport service. The return and cancellation terms for season fees depend on the kinds of services or products being created and charged for with the season fee function. For example, if you would like to offer a course and group with a trial, it is a good idea

to create them first as free-of-charge events and collect the fees from the groups afterwards as season fees.

If the service involves the right to cancel, add the cancellation and return terms in the 'Fee description' section when creating the service. The figure below indicates the correct section and an example of the description text.

Fee description

(Optional)

A more detailed description of the fee is shown in the payment details. Use the description to indicate what the fee entitles its payers to, for example.

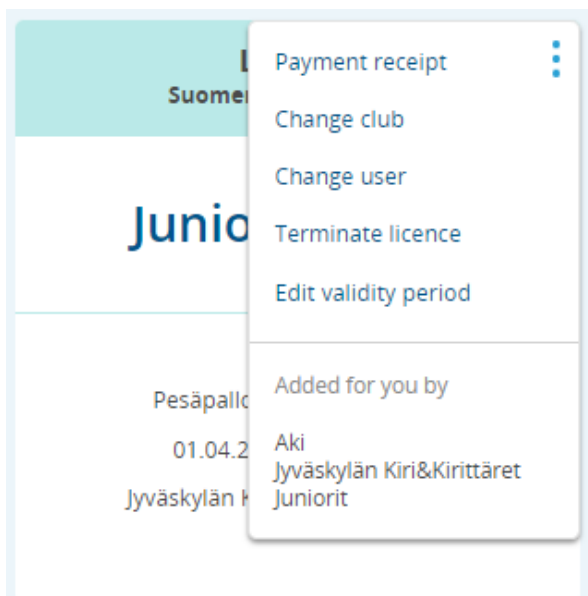
Enter a fee description

CANCELLING PRODUCTS AND SERVICES AND RECORDING RETURNS IN SUOMISPORT

FEDERATION SERVICES

Licences and insurance policies

An insurance policy **may not** be cancelled without the insurance company providing the relevant termination date and sum to be refunded. An insurance policy can be cancelled through the vertical ellipsis icon of the licence/insurance card.



Terminate licence?

This function can be used to terminate a licence. Enter the date and the sum to be refunded. Please note that the function does not initiate the refund. It only ensures correct bookkeeping.

SUM TO BE REFUNDED


TERMINATION DATE

A refund is provided for an event for which this has been enabled. Refunds cannot be recorded → remove the person from the list of registrants.

CLUB SERVICES

Navigate to the Payments page.

To enter returns of group and member payments, record the return in the relevant person's details through the payment transactions page (PLEASE NOTE that the system does not refund the money; it must be returned separately):

Payments					
<u>SEASON FEES</u>		MEMBERSHIP FEES			
Season fees		Payment transactions		 New season fee	
Payment	Group member	Group	Paid	Payer	Sum
Täyshinta kahdessa osassa, 6/2023	Testaaja Daniel	Salibandykoulu 1	10.2.2023	Testaaja Aleksi	250,00 €
Täyshinta kahdessa osassa, 12/2022	Testaaja Tuomas	Salibandykoulu 1	2.2.2023	Testaaja Aleksi	250,00 €

Record sum to be refunded

You can use this function to record the sum to be refunded for the payment. Please note that the function does not complete the refund. It only ensures correct bookkeeping.

Person: **Daniel Testaaja**
 Payment: **Täyshinta kahdessa osassa, 6/2023**

SUM TO BE REFUNDED

0.00 €

Record refund

Cancel

A refund is provided for an event for which this has been enabled. Refunds cannot be recorded → remove the person from the list of registrants.

PROVIDING REFUNDS

General principles – refunds in a nutshell

1 BANK PAYMENTS ARE REFUNDED DIRECTLY TO THE BUYER

Clubs/federations can provide refunds for card payments, invoices and part payments through Svea Payments. **Online bank payments are refunded directly to the buyer's bank account by the club/federation.**

2 FEES AND COSTS

The relevant charge, i.e. Svea's payment method fee, and Suomisport's transaction/service fee are always deducted from any payments disbursed to a club/federation. This means that a club/federation will incur these costs even if it cancels a service. Upon accepting the cancellation terms, the club/federation takes responsibility for the fees to be provided to Svea and Suomisport. Furthermore, Svea Payments charges the contractual price of €1.00 (+ possible VAT according to the VAT of the original) for each refund.

3 REFUNDS BEFORE AND AFTER THE DISBURSEMENT OF A PAYMENT

If a refund is to be provided before disbursing a club/federation payment (approx. three banking days), this can be done easily without transferring money to Svea Payments. Once a payment has been disbursed, refunds are to be carried out as post refunds and require transferring money from the club/federation to Svea.

4 PAYMENTS ARE REFUNDED TO THE ORIGINAL PAYMENT METHOD

Finnish law states that payments must be refunded to the method of payment used by the payer, unless otherwise agreed with the payer. Refunds of card payments, mobile payments, invoices and part payments can be conducted through Svea Payments. The federation/club must refund online bank payments directly to each customer's bank account.

5 PAYMENTS CAN BE REFUNDED IN PART OR IN FULL

A full refund means that a payment is fully refunded.

A part refund means that only a part of the payment is refunded.

A payment can be fully refunded to the payer in the event that an entire order is cancelled. Full refunds are to be reported to Svea's customer service. In these cases, the entire original payment is refunded to the payer, including the fees of Svea and Suomisport. If a club/federation provides the opportunity for cancelling a service/payment and if the cancellation takes place after the disbursement of the payment to the club/federation, the club/federation is also responsible for refunding the fees to the payer. **If an order is cancelled in full, the payer must be refunded for the entire original payment.**

If a payment is only refunded partially, the club/federation can carry out the partial refund through Svea Payments' Extranet. In this case, the sum equivalent to the fees of Svea and Suomisport does not need to be returned to the payer.

Where do I go to carry out a refund?

Extranet credentials

In the context of a service order, Extranet credentials are created and e-mailed to the main contact person indicated to Svea. These credentials can be used to conduct refunds in Svea Payments' Extranet:

<https://www.maksuturva.fi/extranet/Login.xtnt>. If you do not have Extranet credentials, please contact Svea's customer service: info.payments@svea.fi

Part refunds are conducted through [Svea Payments' Extranet](#). Full refunds are to be reported to Svea Payments' customer service info.payments@svea.fi.

You can find a direct Extranet link in the order details or you can copy the link to your browser: <https://www.maksuturva.fi/extranet/Login.xtnt>. Log in to the service using your own credentials. If you are unsure as to whether or not you have Extranet credentials or you have forgotten your password, please contact Svea Payments' customer service at info.payments@svea.fi.

As a general rule, credentials are created for the main contact person indicated in the context of getting started with using the service. The main contact person of a club/service can request more credentials for the desired users through Svea Payments' customer service for no charge. When ordering additional credentials, please list the name and e-mail address of the person for whom you would like the credentials to be created.

Cash returns for different payment methods: online bank, card payment, invoice and part payment

Online bank payments

In the context of online bank payments, clubs/federations must always return the money directly to the payer. The club/federation must contact the payer directly for a refund.

Card payments

In the context of card payments, a club/federation can easily provide a refund without transferring money through Svea Payments if the payment in question has not been disbursed from Svea Payments to the club/federation. The period depends on the disbursement model of the club/federation in question (which has been agreed with Svea), but the minimum is three days. Once the payment has been disbursed to the club/federation, the refund must be carried out as a post refund.

Invoice and part payment

The procedure for invoice and part payment transactions is the same as for card transactions.

The refund procedure before and after disbursement and the differences of part and full refunds are provided below.

How do I do a full return?

Full refunds must be reported to Svea Payments' customer service.

Send e-mail to Svea

In the event of the full refund of an order, please notify the customer service of Svea Payments by sending an e-mail message to info.payments@svea.fi. The e-mail must include the name of the buyer, date and sum of the purchase, and the order number.

A club/federation cannot independently provide full refunds of payments (online bank payments are an exception).

Full refund before the disbursement of a payment to the club/federation

If a payment has not been disbursed to the club/federation and a full refund is necessary, the club/federation can simply contact Svea by e-mail to return the sum to the payer. No other measures are required from the club/federation.

In the context of a full refund preceding disbursement, Svea returns the payment pending on the customer fund account to the payer or refunds the invoice by sending a credit note to the payer. The refund fee(s) €1.00 (+ possible VAT) will be invoiced from the club/federation in arrears on a monthly basis.

Full refund after disbursement – post refund

Refunds that take place after disbursement are referred to as ‘post refunds.’ Full refunds must also be reported by e-mail to Svea Payments’ customer service according to the instructions provided above.

A post refund differs from a refund preceding disbursement in that, upon reporting a full refund to Svea Payments’ customer service, you receive payment details that should be used to provide the refund to Svea, which can then refund the payer’s card or invoice. **It is important to make the payment with the correct details provided by Svea’s customer service to ensure that the refund is linked to the correct order.**

Since the fees of Suomisport and Svea are deducted from the payment disbursed to the club/federation but the entire original payment sum must be returned to the payer, the club/federation must, in addition to the sum disbursed to it, also provide the **portion of the fees** to Svea in the context of post returns. For this reason, the sum to be paid to Svea is slightly higher than the disbursed sum. This is because the club/federation is responsible for the fees to be provided to Svea and Suomisport. The refund fee(s) €1.00 (+ possible VAT) will be invoiced from the club/federation in arrears on a monthly basis.

How do I do a part return?

Partial refunds can be provided through Svea Payments’ Extranet. You can find a direct Extranet link in the order details or you can copy the link to your browser: <https://www.maksuturva.fi/extranet/Login.xtn>.

Partial refund before disbursement to the club/federation

You can find the event on the Extranet front page by using the order number, name or date, for example. Select the desired event in the search results and navigate to the ‘Event information’ page.

The ‘Event information’ page indicates whether or not the refund can be conducted through Svea Payments. If the display shows the red cancellation/price adjustment/partial refund buttons, the payment can be refunded through Svea Payments.

Please note that even if the ‘Start cancellation’ button is shown for the event, **the cancellations (i.e. full refunds) must always be reported to Svea Payments’ customer service.** This is due to Suomisport’s diverging operating model (involves deducting the Suomisport fee in addition to the Svea fees from payment disbursements). **For this reason, always use the function ‘Start price adjustment’ or ‘Start price adjustment and partial refund’.**

Transaction Information

Begin cancellation ...

Begin partial refund ...

Begin partial refund and return of deliveries ...

If you only want to return a part of a sum, you have two options.

1. By selecting **Start price adjustment**, you can refund the sum of your choosing:

Cancel information

Once you have accepted PARTIAL REFUND, we will refund the amount to the payer's card at latest on the next banking day.

Cancel reason

Choose

Make partial refund

[Back to Transaction
Information](#)

Amount to be refunded

(max. 82,85 €)

Cancel description

2. By selecting **Start price adjustment and partial refund**, you can refund based on the specific **order row**:

Cancel information

Once you have accepted PARTIAL REFUND AND RETURN OF DELIVERIES, we will refund the amount to the payer's card at latest on the next banking day. Please do not confirm the partial refund until you have received the returned deliveries.

Cancel reason

Choose

Make partial refund

[Back to Transaction Information](#)

Cancel description

Products/services to cancel

row	type		item		product number		Return qty
	quantity	unit price net €	vat %	vat total €	discount %	gross €	
1	Service		A lisenssi - kilpailu 1.1.2023 - 31.12.2		3044		<input type="text" value="0"/> / 1 kpl
	1 kpl	54,13 €	0 %	0,00 €	0 %	54,13 €	
2	Service		Sporttiturva A		2080		<input type="text" value="0"/> / 1 kpl
	1 kpl	30,00 €	0 %	0,00 €	0 %	30,00 €	
total						84,13 €	

After this, Svea Payments will provide the refunds to the buyer automatically. In the context of card payments, the refund is provided to the card used to originally make the payment. As regards invoices and part payments, the payer receives a credit note from Svea. **If you enter an erroneous refund, please contact Svea Payments' customer service info.payments@svea.fi, immediately so the refund can be cancelled.**

Partial refund after disbursement, i.e. post refund

A post refund refers to a refund provided after Svea Payments has disbursed the payment to the club/federation. In the context of a post refund, the club/federation must pay the refundable sum to Svea Payments so that it can then provide the refund to the buyer.

Post refunds cannot be provided for each order row specifically (see option 2 of the previous section). Instead, they are always provided based on sum (see option 1 of the previous section). When only a post refund is possible for an order (i.e. a normal refund is no longer possible = the payment has been disbursed to the club/federation), the following options are shown in the event details:

Transaction Information

Full refund ...

Partial refund ...

Please note that even if the 'Refund in full' button is shown for the event, **the cancellations (i.e. full refunds) must always be reported to Svea Payments' customer service.** This is due to Suomisport's diverging operating model (involves deducting the Suomisport fee in addition to the Svea fees from payment disbursements). For this reason, please always use the 'Refund in part' function.

You can find the event on the Extranet front page by using the **order number, name or date**, for example. Select the desired event in the search results and navigate to the 'Event information' page.

Click the '**Refund in part**' button on the event information page, select the reason for the cancellation, and enter a description and the sum to be refunded. After this, confirm the refund by selecting '**Start refund**'.

Cancel information

Once you have accepted the refund, you will get payment information that you can use to transfer the refund money amount to Svea Payments bank account. This money amount will then be refund to payer's card.

Cancel type

Partial refund

Cancel reason

Choose

Begin refund

[Back to Transaction Information](#)

Amount to be refunded

(max. 65,72 €)

Cancel description

Payment details and payment

In the context of post refunds, **the club/federation must always remit the refundable sum to Svea Payments' account so that Svea can forward the refund to the payer.** Once the refund has been confirmed, Svea Payments provides the details that must be used for the refund:

Cancel information

Cancel/discard refund

This refund must be made by paying the refund money amount to Svea Payments bank account, from which it will be refund to payer's bank account, credit card or invoice, according to the payment method being used.

If you have not already transfered the money to Svea Payments bank account, please do it using the information below:

Recipient

Svea Payments Oy

Recipient bank account

FI26 4055 0010 5487 39

Reference number

66666 00000 18229

Amount

30,00 €

A reference number is specified for each post refund. As such, it is **important to use the specific details showed on Extranet** for each post refund, so that the system can link the refund to the correct order.

Additional information and support for issues

If you have questions or issues regarding the use of the service or anything related to payment or refunds, our customer service is always happy to help: info.payments@svea.fi and 09 4241 7050 (weekdays at 8 am–4 pm).

