



# SSI Payment Processing Terms & Conditions

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## OVERVIEW

This document describes when you as club or for a match relies on SSI to handle and process payments for you using Worldline as payment processor (recommended way), this document does not cover when using PayPal (not recommended by SSI).

SSI can handle all payments for you using secure easy-to-use payment processing for your matches and/or club.

SSI is integrated with Worldline as payment processor allowing for payments to be made using SWISH, VIPPS, Mobile Pay, credit- and debit cards and in; EUR, USD, SEK, NOK, DKK within SSI.

These the terms and conditions are for when you as 3<sup>rd</sup> Party is using SSI to process payments for purchases made by a Shooter/User in SSI and with your Club or Match/Series that you are responsible for.

This feature is available only within Premium Clubs and Events. So to get started your match or club needs to upgrade to a Premium Event or Premium Club.

Then under Premium settings you can select SSI as Payment Processor and save settings. This is not possible to combined with PayPal or Swish, PayPal also has a very anti-sport-shooting usage terms so if you use them, you are at risk for violating their terms and risk having your PayPal account revoked (and money frozen).

Once this is done, under Premium settings you will be asked to enter your Bank details; Account Holder, IBAN account number, BIC bank identification etc. You usually find this under your account details from your bank. You can also select how often SSI shall forward money to your account.

When you have completed this your match or club will be up and running and shooters can pay for orders they make, using SWISH, VIPPS, Mobile Pay, credit- and debit cards

## WORKFLOW

The flow of money is when someone pays for an order is:

*Shooter pays -> Worldline -> SSI bank account @ SEB -> SSI pays final amount forward to match/club bank account (once per month)*

## FORWARD PAYMENTS

For a Match or Series, SSI will compile all orders-paid that are not refundable (depends on your settings) and create one single forward payment the first Wednesday of every month. This means you will get money to your account once per month. If you need more often due to large match or for some other reason – contact us and we will solve this for you (but since we do have admin costs of creating and entering the transaction + bank fees etc. we prefer keeping this once per month).

For Clubs, SSI will compile all orders-paid and no longer refundable (depends on your settings) and create one single forward payment on Wednesdays the first even week every month.

Payments can then take 1-5 business days to reach your account).

For example, if you have set the 'refund time limit' to 7 days and the forward payment is generated on the 10<sup>th</sup> in a month, then this forward payment will include all payments that have been completed before the

3<sup>rd</sup>. Those made on 4<sup>th</sup> or later need to be kept available for refund and will be included next time a forward payment is generated to you.

If you wish to get all payments forwarded at next time SSI compiles payments, simply set the 'refund time limit' to 'no refunds' (=0 days) as then all payments will be included every time a forward payment is generated.

If a forward payment is for a very small amount (<5000 SEK, <5000 NOK, <5000 DKK, <500 USD, <500 EUR) SSI can choose to withhold this for one or two intervals simply to accumulate this and avoid unnecessary transaction fees.

## **CANCELLATION AND REFUNDS**

### **Cancellation and refunds of Payments in a match or club**

As match- or club responsible you should set and clearly communicate the cancellation and refund policy towards your competitors or club members.

Within SSI a shooter can make one or more Orders for different services or items you offer, these are then paid in one Payment for all Orders in the Purchase from you as 3<sup>rd</sup> Party.

We recommend you offer full refund on Orders within a limited time (default is set to 2 weeks), partial refunds for a longer period (refund amount except transaction fees) and under which terms you will not offer any refunds.

Under Premium setting you can edit your refund policy and choose from 0 (no refunds) to 90 days.

If you e.g. allow refunds within 14 days, then when a shooter/competitor has made a payment, you can view this payment and refund this within 14 days, SSI will regularly pay forward your Final Payments and then only include payments older than the refund time limit.

If a Payment has been paid to the SSI bank **but** has not yet been paid-forward by SSI to your bank account, then anyone with Admin role for the event or club can do a full refund on all Orders included in Payment and this will happen. Depending on payment method; Swish, VIPPS, MobilePay, which credit- or debit card SSI might be forced to withhold all or parts of the Worldline transaction fee as the full refund time interval and transaction fee differs depending on payment method. For payments refunded within 1-4 weeks there is almost never any fee withheld.

Note that it is up to you and your refund policy \*if\* you make full-, partial or no refunds to a user. SSI only provides features for performing this for you when you decide.

Under EU consumer protection rules any product or service bought online can be cancelled or returned within 14 days without any justification (thus we have set 14 days as default refund time limit).

### **Cancellation and refunds for using SSI as Payment Processor**

You can at any time cancel the usage of SSI as Payment Processor by simply disable this under event or club premium settings. Then no orders can get paid by a user to SSI bank account and later forwarded to you.

Cancelling SSI Payment processing this will trigger a final forward payment with all any orders paid to SSI but not yet paid-forward to the event- or club bank account. SSI & Worldline fees will be charged for this final forward payment as normal.

This last, and any previous fees will not be refunded but the full final amount will be paid to your bank account.

## FEES

When using and allowing orders to be paid using SSI Payment Processing there is a transaction fee charged per payment. This total fee consists of two (three) parts; one part is charged by Worldline (and this is dependent on payment method used) and one part is charged by SSI (and here both our and any bank transaction fees are included).

In your receipts and transaction details the total fee will be shown. This fee can differ for same gross amount resulting in different final amounts paid forward depending on payment method used.

### SSI fees per Payment:

Any payment method +1% of gross amount (excl. VAT)

VAT will be added for clubs and events held within EU.

### Bank fee when receiving a Payment from Worldline:

Bank fees per Payment (by SSI bank depending on currency, these shifts during the year and we will update them accordingly):

EUR	0.25%	(from 2022-07-26)
USD	0%	(from 2022-07-26)
SEK	0%	(from 2022-07-26)
DKK	0.85%	(from 2022-07-26)
NOK	0%	(from 2022-07-26)

### Worldline fees per Payment:

Swish: Fixed fee +2,5 SEK (to Swish) and then 1,95% of gross amount (these fees are charged from Swish & SEB to SSI so they are stated as SSI txn-fees so these can appear higher then the expected 1%)

VIPPS: 1,95% of gross amount

Mobile Pay: Fixed fee of +1 DKK and then 1,95% of gross amount

Credit & debit cards

Debit cards within EEA\* 1,95 % of gross amount

Credit cards within EEA 1,95 % of gross amount

Other cards 2,95 % of gross amount

\* EEA is the European Economic Area. The EEA includes EU countries and Iceland, Liechtenstein, and Norway.

### SHA – Charges are shared

When SSI pays forward the Final amount to your bank, any costs for this transaction will be shared. This means each party bears their respective charges for paying and receiving the amount. For NOK there is a fixed fee of 35-40 NOK per payment that SSI will withhold.s

#### **Example of Fees (SSI + Worldline):**

1. A shooter pays a gross amount of 1 000 SEK using Swish for an order(s) within an event or club in Sweden.
2. The shooter will be charged 1 000 over Swish by Worldline. Once Worldline has processed the payment the order(s) will be marked as paid in SSI.
3. Next a total of 1000 SEK is transferred from Worldline to SSI (SEB Bank) ( $1\,000 - 19.5 = 980.50$  SEK).
4. Since the payment was in SEK the bank does not charge any fee here (as it does for EUR and DKK). Later Swish will charge SSI 2,45/SEK for the transaction and SEB 2,50/SEK for handling it\* (these fees will be added to SSI txn fees).
5. Later and monthly intervals SSI will summarize all payment for this event or club and deduct SSI fees of 1% = 10 SEK plus VAT of 25% and 4,95 SEK for Swish/SEB and forward the final amount to the bank account of event or org.
6. The final amount received at club or event bank account will be 968.50 SEK ( $1\,000 - 19,5 - 14,95 - 3,74 = 961,81$  SEK) for this gross payment of 1000 SEK.
7. Complete receipt showing gross, net & vat for initial payment, transaction fees & vat and the final amount paid forward will be available as pdf and emailed to all admin of event/org per payment.
8. You can always find details about these payments under you club or event premium settings and premium payments.

\* yes, Swish payments will incur a fee of 5+ SEK always so remember to add this to any merchandize or other you intend to offer within SSI.

## **DETAILS**

When using SSI as Payment Processor, you agree to the following Terms & Conditions:

You bear responsibility for the payment of taxes, insurance and other fees that are attributable to the payments made by an SSI User and for orders and services from you.

You agree to hold SSI/TSSW harmless and indemnified from any claims that may arise by an individual User or Worldline or SEB in relation to payments made using SSI as Payment Processor for you.

Swedish law shall apply to all the SSI Payment Processing; VAT, service, and fees in accordance with this.

Any VAT or similar with regards to the purchase and fees related is your responsibility.

Disputes regarding fees or this payment processing service in accordance with these terms and conditions shall be tried exclusively by a Swedish general court.

Force Majeure such as war, extensive labor dispute, blockade, fire, environmental disaster, serious spread of infection or other extent beyond the control of SSI or its partners and which prevent a SSI or partner from fulfilling its obligations or be release from such. Such exemption applies provided that the activity cannot be conducted under these conditions. You will be notified immediately of circumstances which may apply to this provision

SSI/TSSW process your personal data. All our processing of personal data takes place in accordance with current personal data legislation (meeting requirements of GDPR and CCPA).

To manage risk and meet legal requirements, SSI can; ask for you to provide additional details on you as 3<sup>rd</sup> party to verify you are a bona-fide and trusted party, withhold payments to you until their validity and correctness is verified etc.

You agree to behave well and only offer and charge for things and services that in line with the **SSI Usage & Privacy Policy** and failure to do so can result in that SSI locks your account, cancel this service, withholds fees and forward payments etc.

## OTHER

SSI only act as a payment service provider for you and do not:

- Act as an escrow agent or bank with respect to any funds or payments from you
- Act as your agent or trustee
- Enter a partnership, joint venture, agency or employment relationship with you
- Guarantee the identity of any buyer or seller
- Determine if you are liable for any taxes or collect or pay any taxes that may arise from your use of our services.

### About Two Story Software AB

Shoot'n Score It (SSI) with web site at <https://shootnscoreit.com> is a web service owned and operated by Two Story Software AB (TSSW).

All fees, services, and responsibilities towards you as user of SSI Payment Processing service with SSI is from Two Story Software AB.

Two Story Software AB is Swedish company with organization number 556749-2763 and address Västerv.19, SE-954 33 Gammelstad, Sweden, and operating in accordance with Swedish and EU law (Swedish Consumer Agency or the Distance Trading Act).

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### About Worldline and SEB

Worldline (<https://worldline.com>) is one of the global leaders in secure payments and trusted transactions. Worldline is the recommended payment processor of SEB.

SEB (<https://seb.se>) is one of the largest corporate and private banks in Scandinavia and is the bank of Two Story Software AB. Worldline is also partner of SEB.