Oceanpayment

iDEAL Operational Details For The Merchant Side

1. Customers making up the difference

(1) Specific Situation

Consumers directly pay money to iDEAL for situations such as covering the price difference, shipping costs, or other transfers required to merchants. Since the transaction is not completed through the Oceanpayment system, the funds cannot be settled to the merchant.

(2) Solution

Method One: The merchant can make a refund for the original order and instruct the consumer to place a new order on the merchant's website, reminding the consumer not to make direct transfers on iDEAL.

Example scenario: Consumer exchange of goods, etc.

Method Two: The merchant can generate a payment link for additional charges and guide the consumer to make payment through this link, while reminding the consumer not to make direct transfers on iDEAL.

Example scenarios: Consumer exchange of goods, covering price differences, paying shipping costs, etc.

Note: In all cases involving iDEAL transfers from consumers to merchants, the merchant must remind the consumer to make payments through the store link rather than making direct transfers to iDEAL.

2. Website packaging as a local merchant/ local operation

1. Specific Situation

If a merchant does not have a physical store or a local operational team in Europe (especially in the Netherlands), but still makes statements or misleads consumers on its website, causing consumers to mistakenly believe that the website belongs to a local merchant or operates locally, or even deliberately adds false physical store addresses or after-sales addresses on the website, the bank will consider such merchants as fraudulent.

In case of discovery of such behaviors, for merchants who newly apply for iDEAL, the bank will directly reject their applications; for merchant websites that have already applied for iDEAL, the bank will terminate their existing iDEAL payment gateways and may refund all their historical iDEAL transactions.

2. Solution

When merchants are integrating with iDEAL, please ensure that all information displayed on the website is true and accurate, without adding any false content. This includes, but is not limited to, avoiding the provision of false local operation information, fabricated physical store addresses, and untrue after-sales return locations. If there are any special needs, please communicate with Oceanpayment in advance.

3. Websites display fake customers' reviews

1. Specific Situation

Merchants add fake consumer reviews on their websites, such as hiring mercenaries to brush up positive reviews, using AI tools to automatically generate comments, or adding reviews that are unrelated to the website's products.

2. Solution

Please remind merchants to ensure that consumer reviews on their website are authentic. They can display more positive reviews from real consumers to enhance consumer trust and promptly respond to negative reviews and solve customers' problems.

4. Website Return Policy Requirements

(1) Specific Situation

The following are the key compliance requirements that Ideal require merchants to follow in order to comply with relevant legal provisions:

- Inform Customers of the 14-Day Cooling-Off Period: Clearly communicate customers' right to refund from online purchases within 14 days of receiving the product.
- Specify Return Shipping Costs: Clearly state who bears the cost of return shipping before purchase; if not specified, the merchant is responsible.
- Refrain from Additional Fees: Do not impose extra charges, such as customs duties, beyond the original shipping costs, unless clearly communicated prior to purchase.
- Provide Transparent Refund Processes: Clearly outline the refund process, including any potential deductions for diminished value due to damage during return shipping.
- Handle Damaged Items Appropriately: If a product arrives damaged, offer repair, replacement, or refund at no extra cost to the customer.

(2) Solution

(1) When Can Customers Request a Refund? (14-Day Cooling-Off Period)

① Customers in the Netherlands have 14 days after receiving their order to request a refund on online purchases.

② Merchant Obligation: Merchants must clearly inform customers about their right to refund and how to do it. If this is not clearly stated before purchase, the cooling-off period may be extended.

- Example of Clear Communication: On the checkout page:

"You have 14 days to return your item for a full refund. Read our return policy [link]."

If this information is missing, a customer may argue for a longer return window.

(2) Who Pays for Return Shipping?

① Customer Pays: If the merchant informs them before purchase (e.g., "Return shipping costs are the customer’s responsibility").

② Merchant (always) Pays: If the product is defective or damaged upon arrival or if return costs were not clearly stated in advance. (There was no statement outlining whose responsibility it is).

③ Non-Refundable Costs:

Express delivery fees (if the customer chose a more expensive shipping method).

(3) Additional Fees & Cost Transparency

① No Hidden Charges: Merchants cannot charge customers extra fees (e.g., customs duties) for refunds.

② Clear Refund Breakdown Example:

- A customer buys an item for €100, including shipping.
- The website must clearly state how much will be refunded (e.g., "Shipping costs of EURO 5 will not be refunded").
- Merchant has to provide a regional breakdown of the return fee, e.g. “items refunded from the EU are subject to 15 EURO”.

(4) Refund Process Requirements

① Customers must be informed of the refund process immediately upon request.

Example: If a customer asks how to return an item, the merchant should reply promptly with:

"You can return your item within 14 days. Fill out this return form [link] and send the package to [address]. We will process your refund within 5 business days."

② Customers must be provided a detailed explanation on the return labels and instructions.

Example: If a customer asks how to return an item, the merchant should reply promptly with:

"You can return your item within 14 days. Fill out this return form [link] and send the package to [address]. We will process your refund within 5 business days."

③ Merchant has to make it transparent and clear how the return process works, e.g. should they use their own return label? Or should a shipping company provide one?

④ Processing times, required documents, and deductions must be disclosed upfront—no delays.

Example: If a proof of damaged product is required for full refund (including full shipping cost), the customer must be informed in advance:

"To process your refund, please provide a video/photo by replying to this email. Refunds are issued within 5 business days after verification.

(5) Damaged Items – Dutch Consumer Law

① If an item arrives damaged, the merchant is responsible and must offer a repair, replacement, or refund at no extra cost.

② Merchants must cover all shipping costs for faulty items.

Example: If a customer receives a broken phone, they should not have to pay to return it. The merchant must provide a free return label or arrange pickup.

(6) Example of unacceptable refund process

[redacted]

Fri, Jan 31, 6:17 PM (3 days ago)

to me

Hello.

There is nothing wrong with our product.

I need to explain that it is a hassle to return the product.

Please note:

1. you need to return the product to China by yourself and bear the return shipping cost;
2. After the successful return, we need to deduct the relevant customs duty, as well as deduct 15% of the return fee;
3. If the product is damaged during the return process, it will not be returned.
4.The return policy states that the return address must be provided by us, the address on the parcel is not the return address for us, if you return the parcel to any other address other than the one provided by us, we will not be able to receive the parcel, and then all the losses will be borne by the buyer. Please do not return the goods without authorization.

If you want a full refund, you will need to return the item and pay for the shipping costs, as well as customs duties. Returning the item from your location to China will cost a lot of money and time.

In this case, how about we give you a 6% refund of this order and you do not return the package? You can leave the item there as a gift for your friends or family.

Waiting for your reply.
Stay safe and healthy.

Cheers,

Maria

[redacted]

- Return process to China should be explained in detail

e.g. what is the address, how long would it take? What are the exact shipping costs?

- Return fee, customs duty and any other hidden fee must not be added to the fee.
- The merchant cannot refuse the return but may reduce the refund to account for the damage. Merchants are required to inform consumers in advance about the possibility of such deductions and the method used to calculate them.

e.g. "If the item is damaged during the transportation, we can charge a 30-70% fee depending on the scale of the damage".

5. Websites Stop Running

(1) Specific Situation

For websites that have already integrated the iDEAL payment method, even if they stop running, merchants must ensure that consumers can still browse normally for at least three months to prevent complaints from escalating due to consumers being unable to contact the merchant. In the case where the website receives a complaint, iDEAL may impose mandatory refunds for all iDEAL transactions of the website.

(2) Solution

Before terminating all payment gateways for a website, it is necessary to confirm whether the website has applied for iDEAL. If it has, merchants must keep the website accessible for at least three months after the site stops running.

6. Websites Should Show HK Entity Information

(1) Specific Situation

Websites applying for iDEAL must display HK entity information as required, and banks will also conduct occasional audits on websites that have integrated iDEAL. If the bank verifies that a merchant's website lacks entity information, please cooperate with us to promptly add it.

(2) Solution

Please ensure that the website displays HK entity information. If we receive a rectification notice from the bank, we will promptly reach out to you. At that time, please add the entity information within the day of receiving our notice, following the website modification suggestions provided by us. During modifying, if you encounter any difficulties, feel free to contact our dedicated operation support manager for assistance.