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I. PRODUCTS AND SERVICES

1. Internet payments

1.1. Credit cards

Payment with a credit card is a very popular, simple and convenient payment method. Payments can be made with a card issued both in Poland and abroad. Additional security guarantees that such transactions are secure and the number of shops accepting credit cards increases on a regular basis.

In Dotpay service, you can effect transactions with the following payment cards:

1.2. Transfers and e-transfers

This service fully integrates online shopping with a bank account. At the time of finalising the purchase, all transfer details are filled in automatically and a customer does not have to manually enter the order number or value, account number, name of the shop or any other data required to make proper payment.

In Dotpay transactions can be effected via the following transfers:

Benefits of transfer payments:

- **fast** – the transfer is effected instantly, at the bank’s booking hours,
- **cheap** – transfers as free of charge payment channel,
- **secure** – transactions are fully secured.
Also holders of the following accounts:

- iPKO (formerly Inteligo PKO BP S.A.)  PKO BP S.A.
- Pekao24  Pekao S.A.
- Millenet  Millenium Bank S.A.
- KB24  Kredyt Bank S.A.
- Sez@m  Bank BPH S.A.
- Deutsche Bank  Deutsche Bank S.A.
- ING Online  ING Bank Śląski S.A.
- CitiBank  Citi Bank Handlowy S.A.
- BOŚBank24  Bank Ochrony Środowiska
- eBGŻ  Bank Gospodarki Żywnościowej
- InvestBank  InvestBank
- Fortis Bank Planet  Fortis Bank
- VW Bank Direct  VW Bank
- Lukas Bank  Lukas bank S.A.
- oraz płacący przekazem/przelewem bankowym z dowolnego banku

can effect online bank transfers for online shopping in your shop or service in a prompt and secure manner.

2. Cash payment

2.1. Postal order (Poland)

Postal order is a service consisting in ordering the Polish Post Office to pay an amount defined by the sender to the addressee specified in the postal order address. The order can be effected for the benefit of any addressee registered in Dotpay.

Dotpay allows to fill in the seller’s data in the postal order (to be completed, printed and submitted to a post office for payment) automatically. Postal orders can be sent at any post office, in rural areas or scattered housing sites, as well as by the postman.

2.2. Zapłać w Żabce (Poland) – only in Dotpay!

2.2.1. General information
Dotpay Zapłać w Żabcie is an ideal way of paying for goods and services purchased in the Internet for those who have no payment card or an account in an Internet bank. When shopping online, your customers can print out a bill, for which they will pay with cash in one of over 1800 Żabka shops.

Payments via Dotpay Zapłać w Żabcie are effected fast and easily thanks to:

- Convenient opening hours of Żabka shops (from 6.00a.m. to 11.00p.m. every day),
- Location in the vicinity of place of residence or work as well as in busy city centres,
- Friendly and professional staff,
- Secure transactions and low service fee of only PLN 0.99*.

*for a bill of up to PLN 500; if a bill is higher – 0.3% on the transaction.

2.2.2. How it works

Once a Customer selects a product or a service in an Internet shop they are asked to choose payment manner and are directed to secure Dotpay transaction website. Then, they select Dotpay Zapłać w Żabcie from the list of payment methods and provide their name, surname and e-mail address.

Next:
1. The customer loads and prints the order form in line with the instructions in the service,
2. The customer visits Żabka shop and provides the cashier with the printed form*,
3. The cashier scans the bar code, collects cash and commission and registers the lodgement in the payment terminal,
4. The Customer collects the receipt which, along with the bill, serves as payment certificate,
5. The purchased goods are delivered in line with selected delivery option.

* In order to Zapłać w Żabcie, one needs to register first by way of filling in a given form. Then the Customer receives a Personal Identification Card (Customer’s Identification Card), and their data is entered to the system. The card offers additional benefits and ensures smooth customer service in the future. Once the customer receives the card, they can pay bills in Żabka shops.

2.2.3. Benefits for seller

According to a survey carried out by AC Nielsen, Poles more often than other nations of the Central-Eastern Europe do the shopping in traditional shops. Moreover, the surveyed customers declared that:

- 70% would like to pay for the goods and services purchased online in the shops nearby their place of residence,
- small shops in their districts are ideal for making various payments for goods and services (in the opinion of the majority).

Dotpay Zapłać w Żabcie is a new convenient and simple payment channel with the following advantages:

- Higher income from online sales,
Benefits for buyer

Dotpay Zapłać w Żabce was developed for those who:

- Have no payment cards to be used for online shopping,
- Have no bank account in an Internet bank,
- Dislike time-consuming visits to banks to effect transfers for purchased goods,
- Do not want to pay high commission for the cash on delivery payment option,
- Want to protect their personal data or want to remain anonymous.

If you address your services to such individuals, Dotpay Zapłać w Żabce will allow your customers to:

- Pay for the goods and services purchased online in one of numerous Żabka shops located in their districts, near their place of residence
- Pay at convenient time, also at the weekends and on holidays,
- Effect fully secure transactions, guaranteed by Dotpay and insured by Generali Towarzystwo Ubezpieczeń S.A.,
- Provide their personal data only once, at the registration, and each subsequent transaction is fast and convenient,
- Pay a fee of only PLN 0.99 (*) – this is one of the cheapest payment methods for online shopping, much more profitable than payments in a post office or a bank or commissions for cash on delivery sales.

*for a bill of up to PLN 500; if a bill is higher – 0.3% on the transaction.

2.3. Moje Rachunki (Poland) – only in w Dotpay!

2.3.1. General information

Moje Rachunki, as an alternative to Internet payments, is a cheap, secure and fast method of paying for shopping in an Internet shop or a service.

This enables customers without a credit card or Internet bank account to pay for their online shopping with cash at a selected trade outlet.

Using Moje Rachunki payment channel, the buyer can pay for online shopping:

- When shopping or getting fuel,
Using the Moje Rachunki terminals in popular shops and hipermarkets,
In over 6000 trade outlets across Poland.

2.3.2. How it works

After selecting a service/product in your Internet shop or service, your customer is requested to select a payment method and is directed to secure Dotpay transaction website - www.dotpay.pl. Then, they select Moje Rachunki from the list of available payment methods and then:

1. The customer prints out a coupon labelled with a bar code,
2. The customer visits the nearest trade outlet offering the Moje Rachunki service,
3. The customer hands the coupon over to the seller,
4. The seller scans the bar code on the coupon,
5. The buyer pays in cash,
6. The seller gives your customer a receipt – a print out from the terminal,
7. The Moje Rachunki system sends the information to Dotpay,
8. After logging to Dotpay you receive information about the lodgement and you can effect the order.

Based on payment market research:

- 70% of customers would like to pay for goods and services in shops,
- Over 99% of surveyed customers said that supermarkets and petrol stations would be ideal to make various payments for goods and services.

2.3.3. Benefits for seller and customer

Additional benefits of Moje Rachunki channel:

- Free of charge payment channel for Internet service – no commission for lodgements,
- Effective and popular source of income from online sales,
- Customers’ satisfaction,
- Electronic information on payments,
- Fast cash flow,
- Full payments security thanks to full procedural and IT security systems.

Only Dotpay users can avail of Moje Rachunki channel free of charge. Paying for online shopping in this manner is:

- **secure** – customers have guarantee that in case of any problems with an order, Dotpay will verify the transaction and handle the complaint smoothly,
- **cheap** – a lower commission than in a post office or in a bank,
- **fast and convenient** – customers can pay while shopping or getting fuel.
2.4. Ukash vouchers (worldwide)

2.4.1. General information

Ukash voucher is a tool for recruiting new customers across Poland and Europe – this allows customers with no credit card or Internet bank account to pay for online shopping with vouchers. The vouchers can be bought online or offline (paying with cash).

If your customers:
- Hold no credit card or Internet bank account,
- Have cash they can freely dispose of,
- Want to shop online yet have doubts about transactions security,
- Expect online transactions to be anonymous,

..then the Ukash vouchers are a perfect solution.

Ukash vouchers is a pre-paid solution – prior to purchasing a product or a service one needs to buy a voucher. This means no financial risk related to potential frauds. Ukash vouchers allow to reach:
- 70% of Polish Internet users who opt for cash as a payment method,
- 35% of Poles who have never activated a credit card,
- 50% of teenagers and adults who declare the will to do online shopping yet have no credit card or a bank account allowing such type of shopping,
- approx. 90m – 110m of customers who prefer cash payments – in 20 countries where customers can pay with Ukash vouchers, incl.:
  - 2.8m of potential customers in Great Britain with no bank account and 16% of those who have no payment cards,
  - German customers who use payment cards to pay only for 5% of their expenses,
  - 25% of consumers in the USA who ceased online shopping for the fear of information theft,
  - 43% of online users in the USA claim that Internet swindles are of key concern when making Internet payments.

2.4.2. How it works

1. Purchasing a Ukash voucher
- in banks, shops, newsagents, petrol stations in over 120k sales points across Europe – in such a case a customer gets a printed voucher from a terminal with a 19-digit number, voucher’s value and expiry date (12 month expiry date),
- online thanks to Dotpay service – in such a case a customer gets the voucher via an e-mail or SMS.
2. Payments with Ukash voucher

- after selecting a product and Ukash voucher as a payment method, a Customer enters a 19-digit code and payment amount to a relevant text box,
- if a customer spends less the nominal value of the voucher, they receive the change in the form of a new Ukash voucher.

To activate payments with Ukash vouchers, no specific configuration is required. The payment option can be activated by Dotpay administrative panel.

2.4.3. Benefits for seller and customer

Simple and prompt activation
Payment with Ukash voucher is activated as an additional payment channel in the service, similarly as payments with a credit card or e-transfer and can be activated or inactivated at any time.

New markets, new countries, new customers
There is a possibility to reach customers with no credit cards, bank accounts or those who are reluctant to use them to effect online transactions. Ukash vouchers allow recruiting customers from Poland and Europe who prefer to pay with cash for online transactions.

Competitive edge
Ukash vouchers mean winning new markets and customers before they are recruited by the competition.

Customers’ satisfaction
Payments with Ukash vouchers are settled in real time, which enables effecting customer’s order promptly and with no delays. For you this means satisfaction of a customer who will come back more often and leave more money in your shop.
Moreover, it should be noted that:

- a customer pays no commission so they will be more willing to avail of this payment option,
- a customer does not need to register and provide their personal data – they will feel secure,
- Ukash vouchers are easily accessible across Europe, in newsagents, shops and petrol stations and in Poland via Dotpay Service.

Income in a foreign currency
There are many Poles working in Great Britain and in various other countries who want to spend the money earned there but have no credit card or bank account.
3. **MMS and SMS Premium Services**

3.1. **General information**

Over 65% of Polish society have access to mobile phones. Poles send over 500m SMS messages per month. SMS Premium are highly ranked among SMS messages. These are special SMS messages not settled based on a subscription and not covered with free packages.

Commission collected for Premium services relates to the services accessed only via dedicated numbers. A commission is applicable 24h a day, 7 days a week. Commission for sending SMS Premium is identical for all mobile phone users. Thanks to these features, SMS Premium service allows to make micropayments (payments for various small services, e.g. access to files and paid parts of websites). The key advantages of Premium service are its simplicity and the possibility to make fully automated sales.

3.2. **Service usage**

Dotpay offers a wide range of professional Premium services. Premium service is a convenient solution for:

- information portals and thematic services,
- entertainment platforms offering music, films, games, etc. (against payment),
- on-line magazines, newspapers and e-books providers,
- services offering paid ads and sponsored links,
- announcements services,
- paid content services,
- services gathering communities (access to paid user’s account options),
- bets,
- foreign portals and services located in Germany, Ireland and Great Britain.

Taking advantage of modern tools, knowledge and experience, we assist in complex implementation and handling of the solutions **listed below**:

- voting, surveys and competitions for mobile phone users,
- settlement of payments for utilities,
- organization of promotional campaigns by way of mass SMS sending,
3.3. How the services work

Premium services consist in using a mobile phone to make various small payments (micropayments). A user sends SMS with a given content to a selected Premium number (charged at a higher rate). The system receives the SMS and sends back ready made service based on the content of SMS. This gives the option to send back, for example, a few response SMS messages, MMS, or to publish the context of SMS.

Service is prepared to match specific requirements of a customer with no additional expenses. Customers are charged with a due amount representing the total of all sent SMS messages less service commission of mobile networks’ operators and Dotpay service.

3.4. Advantages of Dotpay Premium services

Advantages for sellers:
- stable source of income in the form of commission from sent SMS messages,
- ready, complex IT system to be implemented on a website,
- no costs attached,
- service addressed to all GSM network users in Poland,
- easy to manage system,
- development of customer’s loyalty,
- more attractive promotional sales,
- information on users’ preferences (interactive marketing communication),
- option to negotiate commission,
- service ability abroad (Germany, Ireland, Great Britain).

Advantages of Premium service for buyers:
- saving time and energy thanks to instant system reaction to a sent SMS,
- security – payer does not risk losing their savings,
- simple and convenient service.
3.5. Basic technical information

Dotpay handles SMS messages sent to the following access numbers:

<table>
<thead>
<tr>
<th>Access number</th>
<th>Net value per one SMS</th>
<th>GSM operators</th>
</tr>
</thead>
<tbody>
<tr>
<td>70068</td>
<td>PLN 0.50</td>
<td></td>
</tr>
<tr>
<td>71068</td>
<td>PLN 1.00</td>
<td></td>
</tr>
<tr>
<td>72068</td>
<td>PLN 2.00</td>
<td>Poland: Era, Plus GSM, Orange, Play (+ Sami Swoi, Heyah, Tak Tak, Simplus, Orange GO, POP)</td>
</tr>
<tr>
<td>73068</td>
<td>PLN 3.00</td>
<td></td>
</tr>
<tr>
<td>75068</td>
<td>PLN 5.00</td>
<td></td>
</tr>
<tr>
<td>76068</td>
<td>PLN 6.00</td>
<td></td>
</tr>
<tr>
<td>79068</td>
<td>PLN 9.00</td>
<td></td>
</tr>
<tr>
<td>91968</td>
<td>PLN 19.00</td>
<td></td>
</tr>
<tr>
<td>66669</td>
<td>EUR 1.99</td>
<td>Germany: Vodafone, O2, T-Mobile, e-plus, Debitel</td>
</tr>
<tr>
<td>88999</td>
<td>GBP 1.50</td>
<td>Great Britain: Vodafone, Orange, O2, T-Mobile, 3, Virgin</td>
</tr>
<tr>
<td>84767</td>
<td>GBP 3.00</td>
<td></td>
</tr>
<tr>
<td>57997</td>
<td>EUR 2.00</td>
<td>Ireland: Vodafone, Meteor, O2, 3</td>
</tr>
</tbody>
</table>

Similarly for MMS:

<table>
<thead>
<tr>
<th>Access number</th>
<th>Net value per one MMS</th>
<th>GSM operators</th>
</tr>
</thead>
<tbody>
<tr>
<td>902123</td>
<td>PLN 2.00</td>
<td>Polska: Era, Plus GSM, Orange, Play (+ Sami Swoi, Heyah, Tak Tak, Simplus, Orange GO, POP)</td>
</tr>
<tr>
<td>909123</td>
<td>PLN 9.00</td>
<td></td>
</tr>
</tbody>
</table>

3.6. List of SMS and MMS Premium services

3.6.1. SMS Poll

*Tool: sent content.*

Nowadays, it is vital to reach directly specific groups of customers. Properly applied mobile phone technology provides such an option. Such method of communication, at the time of global
information technology, called a mobile marketing, is very effective and gains more and more recognition. The technology enables easy customer interaction and is highly accepted. SMS Poll service performs the function of a mobile marketing in Dotpay.

How it works

The service consists in presenting a list of options of which the customer selects one (or a few). A customer votes by sending a response SMS with the selected content. This service can be used to carry out all types of voting, polls or surveys.

**EXAMPLE**

1. Radio station carries out a poll:
   Are you for or against EUR in Poland?

2. Listeners are asked to send SMS with YES or NO to a given number

3. Current results and the final outcome are presented on the radio’s website

**Benefits for seller**

- response SMS allows to get opinion on products and services already present in the market as well as those under tests and preparation; polls can cover also other aspects, for instance a company’s image,
- possibility to reach specific groups of customers (e.g. men aged 15-25, living in cities of above 200k citizens),
- voting triggers a high number of sent SMS messages, which can significantly contribute to income growth thanks to the commissions for SMS messages sent by the users.
- poll results are updated on an ongoing basis in the database, which allows to vote during a TV programme or a video clip, etc.; once the poll ends it is possible to publish the results immediately on a website,
- system counts the votes and updates the data automatically, and there is no need to involve additional person to handle the poll; moreover the mobile marketing is comparatively cheaper than other activities of a similar nature.

**Benefits for buyer**
The manner of communication means that the user does not have to spend additional time or energy to give answers to the questions in a poll; as the phones are mobile, users can do it almost at any time, for example when travelling on a bus,

Direct communication has a positive impact on a customer and makes them feel honored, they do not feel anonymous; such activities have a very positive influence on brand perception,

Users are free to make their own decision which gives them the feeling of importance, involvement and encourages them to participate in subsequent voting.

Service technical specification
- possibility of establishing the rate (sending cost) of SMS,
- redirecting the message content to the defined e-mail address,
- redirecting the message content to the service owner’s script.

3.6.2. SMS Competition

Tool: sent content.

SMS competition service consists in organising all types of competitions, quizzes, puzzles and games taking advantage of mobile technologies. The purpose of the competition is to encourage as many people to enter the competition as possible by way of sending SMS Premium. Most often, participants are attracted by a prize (depending or not on a correct answer). The winners get the prize after the competition ends or in the course of a competition (e.g. a first person sending SMS after a given hour).

Benefits for competition organiser
- SMS competition service is an excellent method of generating income in the form of commissions for sent SMS messages,
- Competition can serve as a mobile marketing tool; the participants get to know the organiser and familiarise with a company’s brand and products; moreover, if participants are awarded with the company’s products, then products are more widely advertised,
- Organiser can get a lot of important information thanks to proper analysis of the competition’s outcome (e.g. participants’ preferences or expectations),
- Regular, recurring competitions with valuable prizes strengthen participants’ bond with a given company,
- Mobile technology allows to remind the participants about the upcoming competitions and send other marketing-based content,
- Simple form allows to adjust and modify next competitions to better match the objectives.

Benefits for participants:
• SMS competitions involve neither time nor energy on the part of participants as opposed to traditional competitions (e.g. sending post cards),
• Winners are announced immediately after publishing the results of a competition and they can be informed by a response SMS sent to participants,
• Mobile technology allows the participants to send answers from any place and at any time, e.g. while doing a crossword on a train.

EXAMPLE

1. Organisor of competition publishes crossword with prizes in newspaper

2. Participant sends SMS Premium with a given number and content along with correct answer

3. First person to send the answer after 6.00p.m. is the winner

4. Winner receives prize and the organiser valuable marketing information about participants

Service technical specification
• possibility of establishing the rate (sending cost) of SMS,
• redirecting the message content to the defined e-mail address,
• redirecting the message content to the service owner’s script.

IMPORTANT NOTICE
In order to launch a competition service which includes drawing, the organiser needs to submit:
  a) Approved Service Regulations,
  b) Permission from the Ministry of Finance,
  c) Certificate about supervision of an individual with Professional Certificate of the Ministry of Finance.
After obtaining the above documents, the service will be activated. Organiser of competitions or lotteries who do not meet the above requirements or violate the permission held are subject to a fine of 240 daily rates as per the Penal and Fiscal Code (art. 108 of that code).

**Examples of mechanisms for selecting winners** in competitions not subject to the above requirements:

- A first person who sends correct answer to a question (e.g. after a given signal),
- A first person who sends the answer after an hour in a given day (or few hours in the same day),
- Additional question is sent to those who provided a correct answer (simultaneously to all participants); the first person who sends back the correct answer wins,
- **10 participants** are selected of those who sent the correct answer and they receive additional question via SMS, the first person to send back the correct answer wins,
- each nth person, who gives the correct answer, receives additional question via SMS; the first person to send back the correct answer wins,
- A person/persons are appointed of those who sent the correct answer, the organisor calls those individuals and asks additional question; the individual needs to give the correct answer to get the prize.

### 3.6.3. SMS Meter Reading

**Tool:** sent content.

SMS Meter Reading is a ready made, modern and convenient tool allowing to settle payments for utilities.

SMS Meter Reading is a part of “Sent Content” service consisting in sending SMS messages to an e-mail or a script. Customer sends meter reading to a service provider and then the data is entered to the data base. Finally, customer gets SMS confirming that the information was received.

**How it works**

Along with the bill, Customer receives information about the possibility to read their meter by way of SMS Meter Reading service (every month). The service is composed of the following stages:

1. Customer sends SMS of a given form and content along with ID number and meter reading, e.g. E customer_number meter_reading,
2. Service provider receives customer’s data and meter reading in the agreed form,
3. Customer receives confirmation and is thanked for using the service,
4. Next month, before the payment is due, Customer gets SMS with a reminder and request to send back data.
Benefits for seller
- Saved time and money – the system is cheaper than a Customer Service Office and consultants,
- Highly automated system guarantees reliability and security,
- Effective control over customers’ settlements – the system automatically reminds the customers to send meter reading,

Benefits for user
- Availability 24h a day – a customer can send meter reading at any time as the service operates 24h a day,
- Saved time – customer does not have to be present for meter reading,
- Potential additional bonuses encouraging to use that service.

**EXAMPLE**

1. Customer sends SMS to power plant with meter reading

2. Power plant receives customer’s data and meter reading

3. Customer receives confirmation and is thanked for using the service

4. In next settlement period, customer receives SMS with a reminder and request to send back data

Service implementation
SMS Meter Reading service is effected via the "Sent Content" tool which offers sending messages (SMS Premium) directly to the Internet script or to an e-mail address. The service is implemented in the same way as in the case of SMS Poll and SMS Competition services.

Technical service specification
- possibility of establishing the rate (sending cost) of SMS,
- redirecting the message content to the defined e-mail address,
- redirecting the message content to the service owner’s script.
3.6.4. SMS Infoservices

Tools:

1. SMS Infoservices
2. Response SMS.

SMS Infoservice allows the customers to receive current information on a chosen topic in the form of SMS. Most popular topics:

- Weather forecast,
- Bus and train timetables, info for drivers,
- Current information on, for example, politics,
- Stock exchange,
- Sports,
- Horoscopes,
- Reminders of all types (e.g. to take a pill),
- Tourism, e.g. restaurant and hotel bases,
- Cultural events,
- Entertainment (humour, puzzles).

Service usage

SMS Infoservice is dedicated to all entities willing to launch the service for commercial purposes. Business model of service provider can have the two following forms:

1) The service provider acts an intermediary between a given service provider (e.g. a hotel) and the user. Income is generated from commission for SMS Premium sent by users. The organiser can generate additional profits from service providers by way of presenting their data in the data base.

2) SMS sent directly by service providers. In that case, income from SMS Premium is collected directly by service provider.

Given the specific nature of the service, it is addressed mainly to:

- Press publishers,
- Radio and TV stations,
- Internet sites dedicated to given topics,
- Public transport companies,
- Cultural institutions (theatres, museums, cinemas),
- Tourist institutions,
- Entertainment services.
On top of that, SMS Infoservice can significantly facilitate operations of companies. The service, used by numerous companies, provides an effective tool for staff communication. Moreover, the service can boost the management of customers’ portfolios by way of:

- Maintaining contacts with customers and encouraging them to use other services or purchase products,
- Recruiting new customers by providing them with information about a proposition, special offers, etc.

**How it works**

The service works based on news subscription rule. By sending SMS Premium, the user purchases a subscription under which they receive a given number of response SMS messages with required information. Furthermore, MMS services, which offer also pictures and sounds, are becoming more and more popular form of subscription based services.

It is possible to connect the service with the Internet service in which the user, having entered their ID and password can find full description of the topic of interest. For each user activating the subscription an individual account is created with information about the number of remaining SMS messages to be used. Dotpay puts a great emphasis on the issue of protecting users’ personal data.

**There are two key forms of SMS Infoservices:**

- **Push** – after sending SMS Premium, the user gets a series of response SMS messages; these are subscription-based services – information is sent on a regular basis over a defined period of time (e.g. for a week),
- **Pull** – user orders one piece of information, e.g. list of play times for a given night.

**Benefits for seller**

- Possibility to determine the content individually (ideal tool for mobile marketing),
- Stable sources of income,
- Possibility to determine the content individually can significantly facilitate contacts with customers (e.g. fields from an order form),
- Possibility to obtain users’ contact numbers as each SMS with a subscription request is entered to the data base.

**Benefits for user**

- Current information on interesting cultural events, entertainment, exchange rates, etc.,
- User saves time and energy needed to get the information. Moreover, the service is not limited in terms of time or territory,
- Source of entertainment (puzzles, quizzes).

**EXAMPLE**
1. Tourist goes for a few-day trip to the mountains

2. They order weather forecast service by way of sending SMS Premium of given number and content

3. Tourist is informed about the weather at specific times

**Service implementation**

SMS Infoservice can be activated in two ways by using a dedicated solution called “**SMS Infoservices**” or by “**Response SMS**”.

**Service technical specification**

- Possibility of establishing the rate (sending cost) of SMS
- Possibility of setting the time for sending SMS,
- Possibility of developing 65000 response SMS with different content.

The table below presents the number of response SMS messages depending on SMS commission:

<table>
<thead>
<tr>
<th>Access number</th>
<th>Net cost of sending SMS (rate)</th>
<th>Number of response SMS</th>
</tr>
</thead>
<tbody>
<tr>
<td>70068</td>
<td>PLN 0.50</td>
<td>1</td>
</tr>
<tr>
<td>71068</td>
<td>PLN 1</td>
<td>2</td>
</tr>
<tr>
<td>72068</td>
<td>PLN 2</td>
<td>2</td>
</tr>
<tr>
<td>73068</td>
<td>PLN 3</td>
<td>5</td>
</tr>
<tr>
<td>75068</td>
<td>PLN 5</td>
<td>14</td>
</tr>
<tr>
<td>76068</td>
<td>PLN 6</td>
<td>14</td>
</tr>
<tr>
<td>79068</td>
<td>PLN 9</td>
<td>30</td>
</tr>
</tbody>
</table>

### 3.6.5. Paid download of files and access to WWW sites’ content

**Tool:** Dotpay Code.
The service is based on access codes enabling the download of files and access to the paid parts of internet services. The user sends SMS Premium message with a specified content to a given number, and receives the code in return. When writing in the code, the user receives an access to the information.

Service usage
Dotpay Code service can be used in two ways:
1) to load codes to paid parts of internet service, for example subscriptions of on-line issues, archival articles, galleries,
2) to load files from WWW sites, for example, music, pictures, documents.

Service user can offer paid access to all files accessible via internet browser. This service is most frequently used by:
- press publishers,
- e–books publishers,
- information services,
- business services,
- entertainment services,
- other thematic services, for example. Photo galleries.

The owner of internet service can select many paid zones within the service. Access to each zone can be paid separately, and the price may vary. Moreover, the content can be made accessible for different time periods, depending on the SMS Premium tariff.

Benefits for counterparty
- stable source of income in a form of commission on SMS Premium messages sent by the users,
- low costs of implementation and service administration,
- system stability and safety,
- possibility of implementing the service on majority of WWW sites,
- high flexibility in selecting tariffs, access time, etc.

Benefits for user
- possibility of comfortable and simple access to information,
- savings of time and energy necessary to obtain information,
- easy prolongation of the service (for example, for another week).

EXAMPLE
1. Customer wants to download paid article from Internet site

2. In order to do so, customer sends SMS Premium with the content specified by the receiver of advertisement

3. In return, customer receives access code

4. After writing in the code on WWW site customer can download the desired article

Service implementation
The Dotpay service offers a few possibilities of using the SMS services, which enables preparation of the paid access to information. The access code services can be divided into two key groups.

Technical specification
- possibility of establishing the rate (sending cost) of SMS message,
- generating code list and downloading it in order to place it on your own service,
- generating code and user’s name (login/password),
- verification of codes in the service,
- verification of codes in Dotpay (automatic code),
- ready to use scripts and examples (access to service, announcement service),
- possibility to set the code’s “expiry date” – one-off or ranging from 2 minutes to 365 days.

3.6.6. Sale of multimedia content for mobile phones

Tools:
1. MMS for SMS;
2. Wappush

The service consisting in the sales of multi-media content for mobile phones, is possible using Wappush technology. The User places an order by sending SMS Premium on a given number. In return, a person receives a Wappush return message, enabling the person to download the defined elements.
Service usage
The service is dedicated to commercial entities, which want to benefit from the sales of multimedia contents for mobile phones. The service is available for legal persons and businesses. The following elements are the most popular subjects of sale:

- rings,
- tapestries,
- logos,
- animations,
- video films,
- games, Java applications.

These type of elements are downloaded using the WAP browser built in the mobile.

Benefits for seller
- generation of stable, high income as commission on SMS Premium messages, sent by users,
- low cost of implementation and service management,
- possibility of implementing the service on majority of WWW sites.

Benefits for buyer
- easy download of interesting elements to mobile phone,
- possibility of downloading data in real time (e.g. Downloading music while listening to the radio),
- possibility of downloading elements irrespective of time and location of the user (owing to mobility of the mobile phone).

EXAMPLE
1. Customer wants to receive Java game

2. Customer sends SMS Premium with the contents and number given by the seller

3. In return the customer receives SMS with a link to download the game

4. Customer opens the link, and the phone connects and starts downloading the game

Service implementation
The service can be activated by way of two tools: "MMS for SMS" and "Wappush".

3.6.7. Paid announces and commercials in press and WWW services

Tools:
1. Sent content for e-mail/to script
2. MMS for e-mail/to script

How it works
The user sends SMS Premium with a specified content to a given number. In return the person receives confirmation of delivered message. System puts the content in the data base and – following the instruction of a sender – automatically publishes the advertisement or announcement. The announcements most often have the form of links, advertisement boxes or greetings. It is possible to co-relate the time of screening or a number of displays with the tariff of the SMS sent.

Benefits for seller
- generation of income in a form of commission on sent SMS messages,
- low costs of implementation and service administration,
- high automation and service safety,
- fast and efficient communication with receivers of advertisements,
Benefits for user
- publication of announcements and advertisements irrespective of the time and location of the user,
- immediate, visible result (WWW services),
- possibility of quick changes, adaptations and prolongation of announcements,
- simple schedule of tariffs (depending on the SMS Premium rate).

EXAMPLE

1. Customer wants to place press announcement on car sales

2. Customer sends SMS Premium with a specified content and a number given by the receiver of the advertisement

3. In return Customer receives confirmation of message delivery

4. Information is placed in data base and published in press

Service implementation
The service can be activated using two tools: „SMS for e-mail/to script” or „MMS for e-mail/to script”

Technical specification
- possibility of establishing the rate (sending cost) of SMS/MMS,
- redirecting the message content to the defined e-mail address,
- redirecting the message content to the service owner’s script.

3.6.8. Mass SMS Sending

The service enables mass SMS sending to the registered service users who agreed on receiving such type of information. The service enables sending SMS messages with various contents to different, profiled groups of users. The service is most frequently used in promotional actions, addressed to mobile phone owners (for example, last minute offers).
How it works
When planning the mass sending, the promotional action organizer provides the content of SMS and telephone number base. Dotpay deals with sending the SMS messages on a fixed time. In case of mass sending carried out more often than once a month, at the request of the organiser an internet administrative panel is made available by Dotpay. Panel enables writing and editing SMS content, import of data base with phone numbers, and tracking history of earlier sent messages. Dotpay pays special attention to personal data protection and confidentiality policy.

IMPORTANT NOTICE
- the service is provided only to a selected group of Dotpay users,
- sending must take place in line with the Personal Data Protection Act dated 29 August 1997. (Journal of Laws from 2002. No 101, item. 926),
- the owners of mobile phone numbers have to give their consent for receiving promotional SMS messages,
- in the case of reservations from the mobile phone operators regarding SMS sending, triggered by complains from GSM subscribers, the Dotpay counterparty is obliged to deliver (at every request signed by a given number owner) statement with the consent for receiving promotional SMS messages.

EXAMPLE

1. Seller organises promotional action consisting in SMS mass sending

2. Seller delivers the content of the message to be sent together with telephone numbers data base to Dotpay

3. Dotpay sends the promotional messages

Benefits for seller
- possibility of reaching selected groups of users; message is sent to selected groups, based on demographic or other data,
- saving of time and means, as mobile marketing is cheaper than other action of similar nature,
- mobile technology enables immediate response to a received SMS message,
communication via SMS messages is very effective; according to the statistics, 95% of unexpected, spontaneous SMS messages is read, which guarantees high rate of reaching the users,

- mobile advertisement campaign enables promotion of a company and building of a strong brand image.

**Benefits for user**

- owing to mobile communication, the user does not have to devote additional time or energy to access information about products, etc.,
- information is sent fast; which is especially important for certain groups of users, who like to be up-to-date with the market,
- using return SMS messages with discounts (m-coupons) enables the user to purchase cheaper products.

**Service implementation**

Mass SMS sending is a special type of service, which does not require complicated configuration.

a) The service is registered by selecting Mass Sending option. It is available in SMS/MMS Service section, under SMS services.

b) Configuration of the service is possible directly after its registration and later on, after selecting a service from the list (SMS/MMS services, sms services item> service list).

c) The user writes the list of numbers (contacts) manually or from the text file (deleting numbers from the list takes place in the same manner).

d) Mass sending is conducted by selecting numbers from the list (contacts) of numbers to which the messages are to be sent (it is possible to select all numbers or only some of them).

**Technical specification**

- Sending takes place to mobile phone numbers from the data base of the Dotpay counterparty (contact list in the administrative panel),
- Maximum size of 1 SMS message sent under the Mass Sending service is 160 signs (together with punctuation signs).
- SMS messages are sent alternately to all networks of mobile phone operators,
- Sending is organised from the nine digit number (607 767 767), “word” number (agreed word is visible instead of a number) or shortened number (four or five digits); number (or a word) is visible in the SMS message sender field,
- Before activation of the mass sending, number data base is reviewed to check the correctness of numbers and to eliminate duplicated numbers,
- Messages are sent on a date of placing an order by the Dotpay’s counterparty.

**4. Pay Per Call**
4.1. General information

Internet services, proposing access to services by way of using codes, are offered Pay per call solution. From now on, apart from sending SMS Premium messages, your customers will be able to dial a special number 0-400-xxx-xxx. Advantage of this solution is the possibility of using a regular stationary phone (TPSA). The Customer pays only for connection, regardless of the connection time. The level of payment depends on the tariff chosen by the person who registers the service (PLN 1,16, PLN 5,22, net PLN 10.15). Payment for the service is included in the telephone bill of the user.

Pay Per Call service is most frequently used by TV and radio stations, organising events for their audience such as:
- All kinds of competitions,
- Tele-votes, opinion polls, surveys.

In the case of competitions, numbers O-400 are used as access numbers, while tele-votes serve only to register votes of subscriber expressing their stands, by way of short connection ending with verbal introduction.

4.2. How it works

Customer dials one of the three given 0-400-xxx-xxx numbers, and after hearing a relevant message enters a unique four digit number of your service (given during the service activation, should be placed on your site). After entering the four digit code, the customer hears eight digit code bought by him/her, according to the selected rate. The code consists of both letters and figures. And it is repeated three times in a loud and clear voice.
System can be applied only to telephones operating in a tone mode, located on the territory of Poland. The service cannot be provided by dialers.

4.3. Service activation

Dotpay user registers a service in administrative panel, and selects one of the available tariff rates. When activating the service, the user needs to indicate the number of codes to be ordered- they can range from 250 to 5000. Information about full activation of the service is delivered to e-mail address within 24 hours. Payments, just as in the case of SMS Premium service, are gathered on the account in line with the given Table of payments, and paid out based on the invoice or a specific job agreement.

IMPORTANT NOTICE!
In the case of launching the service please notify the customer about the tone mode requirements, and also about the need to have a sheet of paper to note the eight digit code.

Access number and value of Pay Per Call service is presented in the table below:

<table>
<thead>
<tr>
<th>Access number</th>
<th>Value of Pay per call service</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-400-107 107</td>
<td>Pay per call with value of net PLN 1.16 (gross PLN 1.42)</td>
</tr>
<tr>
<td>0-400-507 507</td>
<td>Pay per call with value of net PLN 5.22 (gross PLN 6.37)</td>
</tr>
<tr>
<td>0-400-707 707</td>
<td>Pay per call with value of net PLN 10.15 (gross PLN 12.38)</td>
</tr>
</tbody>
</table>

5. Mobile phone payments (mPay)

5.1. General information

Mobile phone payment in Dotpay is an innovative payment channel with a customer using a mobile phone to make a payment. It is different from other payment methods as it uses only a mobile phone for making payments and the settlements are not added to a phone bill.

Customers can avail of that service when paying for:

- Goods and services purchased online,
- Shopping in a traditional sales point,
- Special services such as, for example, topping-up mobile phones, paying for utilities

Any person with a mobile phone can become the service user. The service is available regardless of settlement manner with the operator (subscription, pre-paid card) and phone technical features.

At present, the service of making payments with a mobile phone is available to the users of Plus, Simplus and Sami Swoi networks. Other operators declare to commence providing this service in the first half of 2008.

5.2. How it works

In the mobile phone payments system, transactions are effected in a simple and convenient manner with top security level maintained. The scheme below illustrates how the service works:*
1. When selecting a service or a product in Internet shop, click the button Pay

2. You have been directed to secure Dotpay website. As a payment method select: mPay – mobile phone payment and give your name, surname and e-mail address. Next, click the button Make payment

3. Enter the following number from your mobile phone: *145*123456#, where 123456 is a unique transaction number to be entered from Dotpay transaction website. Then, press a button in your phone to start a phone call (usually a green one).

4. You will see information about the payment on the screen of your phone. Accept it by entering your PIN.

5. Dotpay confirms effected transaction with SMS. Your e-purse was debited with a relevant amount.
6. You receive purchased product in line with selected delivery option.

The system operates in two interfaces, i.e. voice and text interface. As for text message, when making a phone call to the number referred to in point 3, one needs to add the sign "#", e.g. *145*123456#.

*The e-purse needs to be activated before making first mobile phone payment.

How to commence payments?
In order to make mobile phone payments, an account needs to be opened (an e-purse) with a mobile phone operator and cash provided to allow settlement of transactions.

E-purse can be opened in many ways:

- By Internet lodgement (bank transfer, card payment) of cash to the account of mPay mobile payments operator along with the mobile phone number to be used to settle payments.

There is also an option to lodge cash directly to the following mPay account: **42 1750 0009 0000 0000 0711 1088**, and provide in the transfer details the number of the mobile phone to be used for mobile payments.

- An account can be opened by a different user of mobile phone payment service. To this end, that individual needs to be requested to transfer cash from their e-purse to the number of a mobile phone of the person for whom we open the account. The operation requires a phone number of the new user along with transfer amount instead of a service code.
Example: we open an account for an individual with the following phone number: 612 612 612 by way of lodging PLN 20. To this end, we enter *145*612 612 612*20 (or *145*612 612 612*20# for a text message) from the phone.

- A new phone number can be added to serve an existing account (this option is available after logging into the Internet service). In this simple way, one account can be used by many users (for example useful for company staff).

After opening an account, an activation request is sent by SMS. In order to this, a customer needs to:

1. Call *145 (*145# for a text message).
2. Provide PIN code twice, to be used to confirm transactions.
3. Switch off and then on the mobile phone.

Now the phone is ready to handle transactions.

5.3. Advantages of Dotpay mobile phone payments

Simple and convenient service
As part of the mobile phone payments, there are two options for managing cash:

- **Via e-purse**, also called a virtual user’s account. In Dotpay, you can easily make payments to the account held in the server of an accounting company. To commence using e-purse, such a purse needs to be opened and activated.

- **By way of connecting payment system with a bank account**. When signing a relevant agreement, the bank will define, among others, limits for daily transactions and settlement manner. A model based on a bank account (now being improved) will gradually replace the e-purse. This option is available in liaison with Raiffeisen Bank Polska S.A.

Instant transactions
The process of user verification is automated to a great extent and is based on a phone number and PIN code.

- **Delivery time** depends mostly on how fast the user enters transaction parameters from a mobile phone, in our service the entire operation takes max. several seconds.
- In case of **recurring transactions** (e.g. purchasing the same product), each time certain operations are repeated. The sequence of transactions can be entered to a phonebook under a standard number which simplifies and shortens the procedure. As a result, each subsequent payment can be made in simple and convenient way by selecting a given entry.

Security of data transmission and control of effected transactions

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**Dotpay Sales Department**: 72 Wielicka Street, 30-552 Kraków, phone: 012 688 26 50, e-mail: sprzedaz@dotpay.pl
In the case of making mobile phone payments, there is no need to provide any confidential information. Transactions are effected based on secure and reliable procedures of Dotpay company. As opposed to credit cards, all mobile phones payments (incl. on-line transactions) have to be authorized with a PIN code known only to the user. This guarantees full security at the time of making payments. If a phone is lost, stolen or damaged, it is sufficient to inform a given GSM operator which will automatically block the phone and the possibility to make payments.

The users of mobile phone payments system have unlimited access to the history of effected transactions. This data is available after logging to a website of mPay mobile payments operator and via mobile phone. These options can be also used to configuration and adjust system parameters to individual requirements.

5.4. Benefits for seller and buyer

Benefits for seller
On top of simplicity and convenience, mobile phone payments offer:

- Low implementation and system management costs (no need to install terminals or to carry out complicated configurations),
- Intuitive administrative panel service,
- Multi-purpose use (for example, making micropayments) which contributes to growth in sales,
- High volume of potential customers (over 32m of mobile phone users),
- Prompt customer service (a transaction takes only several seconds),
- Possibility to add other information to sent SMS (mobile marketing),
- High system quality and security,
- access to current information on account balance and transactions effected on a website.

Benefits for buyer
Mobile phone payments system is a multi-purpose tool allowing to effect each and every type of transactions without cash:

- a mobile phone is sufficient to commence using the service,
- no need to carry many payment cards to handle accounts separately (all accounts are handled with a single phone number),
- phone payments are not limited by the amounts of transactions (micropayments and high value transactions),
- payment is made within several seconds,
- intuitive transaction service thanks to a friendly user interface (both for voice and text interface),
- mobile phone allows to save time and energy,
secure transactions – non-cash payments are confirmed by a PIN code, there is no need to provide confidential data.

6. Mobile phones top-up service

Growing number of mobile networks subscribers is using prepaid cards - according to the recent research in 2007 ca. 17 million users used this type of card. The analysis of European market behaviours suggests that mobile phone operators foresee that in the upcoming years the market share of subscription–based telephone services will gradually decrease and give way to prepaid telephone services.

6.1. Top-up service instructions

Dotpay service offers top-up of pre-paid mobile phones. It can be done via all available payment channels. The top-up takes place in line with the prevailing Top-up Regulations (presented below) and in line with the promotions available at a given time.

In order to top-up a mobile phone, the user enters one of the WWW sites below:

http://gsm.dotpay.eu
http://doladowania.dotpay.eu
http://prepaid.dotpay.eu
http://topup.dotpay.eu

Value of available top-ups is presented in the table:

<table>
<thead>
<tr>
<th>Network</th>
<th>Amount of the top-up</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heyah</td>
<td>PLN 5 – PLN 250</td>
</tr>
<tr>
<td>Orange Go, Orange PO</td>
<td>PLN 25, PLN 50, PLN 100, PLN 150</td>
</tr>
<tr>
<td>Sami Swoi</td>
<td>PLN 10 – PLN 160</td>
</tr>
<tr>
<td>Simplus</td>
<td>PLN 5 – PLN 150</td>
</tr>
<tr>
<td>Tak Tak</td>
<td>PLN 5 – PLN 250</td>
</tr>
<tr>
<td>Play</td>
<td>PLN 10 – PLN 300</td>
</tr>
</tbody>
</table>

IMPORTANT NOTICE!

Detailed rules concerning prolongation of the validity of GSM Prepaid account and additional promotional minutes are specified by relevant price-lists and regulations of individual mobile networks operators.
6.2. Benefits for Dotpay users

The Dotpay users availing of the Top-up service (registered and holding valid ID number) may gain additionally benefits in a form of commission. The reward is given for every top-up, recommended to third person.

In order to activate this function, the customer needs to enter the address of Dotpay Top-up Service, and provide the user ID number after slash. This can be done:

- via link from WWW site,
- via e-mail message sent to the user’s phone.

**EXAMPLE**

Dotpay user with ID number 12345 placed a link on his/her Internet site. This link enables mobile phones top-up. Reference is the following:

http://gsm.dotpay.eu/12345

The user with number 12345 receives additional reward for each top-up.

Reward for the service is 4% of net top-up amount, and may be subject to changes triggered by available promotions.

7. **Apunkt.pl - LOYALTY PROGRAMME**

Apunkt.pl is a loyalty programme, which allows rewarding those who pay via Internet, and offers efficient marketing tool to the sellers. Users of the programme can exchange collected points for attractive awards, and additionally programme partners have special offers and promotions for them.

After free registration in the apunkt.pl programme, its participants are rewarded each time they make payments via Dotpay. Additionally, points are given to those who avail of SMS and MMS service handled by Dotpay and WebPay, and those who take part in promotional actions organised together with apunkt.pl partners. Thanks to a personal programme card, the users can benefit from additional discounts and special offers of stationary–phone partners. The first thousand of registered users receives the card as a gift.

Apunkt.pl partners can chose from three basic co-operation offers:

- Standard offer accessible to everyone. It is sufficient to receive payments via Dotpay.
- Extra offer prepared for those who care for barter promotion of their own and apunkt.pl.
II. SOLUTIONS

1. **Stores with built-in Dotpay payment service**

Dotpay is a perfect solution for store and website owners who want to provide their customers with secure and cost-effective online transactions.

Thanks to our experience in cooperating with the most demanding customers we can offer top standard services. Our priority is security and functionality, but above all your Customers’ comfort:

- We provide free of charge technical support and assistance in activating services and integrating your websites software,
- We offer 24h transaction monitoring,
- We fully handle international transactions,
- We do not require SSL certificates,
- We supply free of charge instruments and tools to administer transactions,
- We offer the lowest fees and commissions on the market,
- We do not charge a subscription fee.

**Brutto.pl**

Brutto.pl ([www.brutto.pl](http://www.brutto.pl)) is designed for businesses which intend to sell goods and supply services via the Internet as well as for online buyers.

It makes it possible to launch an e-store: either electronically by submitting an online form or traditionally, by post, phone or facsimile.

Each new customer can test the platform for 30 days free of charge. Brutto.pl has a built-in system for secure online Dotpay payments.

**EasyShop**

easyShop is the easiest way to start and conduct sales via the Internet. It is designed for small- and medium-sized enterprises which plan to start up e-commerce without turning to IT experts for help.

easyShop has a built-in system for secure online Dotpay payments.
Triger
An online store where a seller can define types of goods descriptions (e.g. abridged or extensive description). Moreover, sellers can start various promotions or competitions that are automatically handled by the system.
Triger has a built-in system for secure online Dotpay payments.

iStore
Thanks to software leased from iStore.pl, customers can minimize their own financial risk connected with an unknown and rapidly developing e-commerce market.
E-commerce software offered by iStore.pl has a module like structure, so iStore customers can choose only those services that suit them. Therefore they do waste money on redundant items.
iStore has a built-in system for secure online Dotpay payments.

Quick.Cart
Quick.Cart is a free, fast, user-friendly online store that comes in a few languages. SQL database is not required.
It allows for full administration of categories, products and orders. A variety of additional plug-ins to extend applications can be found here.
For more information visit http://opensolution.org/.

NetIdea
NetIdea is not just a simple tool. It allows sellers to directly target customers. Its advantages are striking.
First and foremost, it is secure and its interface is very user-friendly. Many innovative and not-to-be-found-elsewhere solutions can suit the needs of the most demanding users.

IAI-Shop.com
IAI-Shop.com is fully compatible with Dotpay and is available to all customers, without additional charges and need to install extra modules. Customers are only asked to enter their ID.

SKLEP
The platform is available at http://sklep.pasazhandlowy.pl. SKLEP is an advanced and fully scaleable online store software with hosting service. It is an effective, convenient and secure tool to run e-commerce.
Each customer who will implement the SKLEP service can use free of charge:
  * e-payments (Dotpay)
  * encrypted connections (secure SSL protocol).

KQS.store
KQS.store can be briefly described as functional and user-friendly.
The store does not set any quantity limits. It can be installed on any server of your choice. All activities related to the launch of products, order handling and configuration of other elements such as graphics are performed by browser in the administration panel.
KQS.store is fully integrated with Dotpay. Users need only to enter their ID when configuring the system.

**isr.shop**

Isr.shop is a functional tool to carry out efficient and secure online sales. The system can be adjusted and linked to an existing web site or operated as a standalone commerce platform.

Key advantages:

- No need to spend a lot of money to start online sales; additional modules can be bought at a later stage
- It is Internet browser-friendly, so it enables swift web site positioning
- Dotpay payments in the standard package, opening of a Dotpay account free of charge
- Fully integrated with OnetPasaż
- Free professional statistics from statOptima
- Potential to install software at any provider's for free and to upload your own graphics


**Market Express**

Market Express is an online store relying on excellent Quick.Cart. As one of only few e-stores it does not require mySQL base on a server as it uses files as a database.

Moreover, Market Express is compatible with Przelew Flesz software. It collects orders from the server, edits and exports them. By doing so, it perfectly automates daily tasks.

**BestSeller**

BestSeller is a professional store for experienced enterprises with a serious approach to e-commerce. Its strength is advanced functionality and superb ability to suit the customer’s needs.

Its key features are as follows:

- individual approach to each customer
- high quality unique design
- comprehensive implementation and technical support
- endless potential to extend itself
- advanced and useful management panel
- built-in Dotpay payments service

For further details visit [www.internetowesklepy.org](http://www.internetowesklepy.org).

**2. Ready-to-use payments modules for stores**

Thanks to ready-to-use payment modules for stores you can easily integrate and conveniently administer Dotpay.pl payments.
Next, you can obtain a list of stores whose ready-to-use modules are available at Administrative Panel, by clicking **DOWNLOAD**:  
- module for osCommerce stores,  
- module for ZenCart stores,  
- module for VirtueMart Mambo/Joomla,  
- module for CubeCart.

### 3. Ready-to-use sets of scripts

We have designed for you a set of ready-to-use scripts to handle Access Codes and SMS Premium, a script for automatic codes (cards, transfers, text messages) as well as a code list script (cards, transfers, text messages).

At Administrative Panel, by clicking section **DOWNLOAD** you will find described below scripts.

**Payments acceptance table**  
A bilingual payment acceptance table (in English and Polish) is ready to be posted on the server and/or website.

**Information board script**  
A useful information board script is ready to be placed on the server and/or web site. It is designed to add notices.

**Payment acceptance script**  
A payment acceptance script is ready to be placed on the server and/or web site. It is designed to accept payments for services.

### 4. Graphics and document templates

The set of graphic elements in Polish and English is downloadable at Administrative Panel, by clicking **DOWNLOAD** and ready to be posted on a website.

The set contains, among others, the Dotpay logo, logotypes of banks cooperating with Dotpay, logotypes of accepted payment cards, advertising banners and buttons.

Use **DOWNLOAD** option to download a VAT invoice template for SMS service in two formats: PDF (printable) and xls.
III. SYSTEM

1. *Description of system functions*

<table>
<thead>
<tr>
<th>NAME</th>
<th>DETAILS</th>
</tr>
</thead>
<tbody>
<tr>
<td>REGISTRATION</td>
<td>- online registration</td>
</tr>
<tr>
<td></td>
<td>- registration of businesses</td>
</tr>
<tr>
<td></td>
<td>- registration of natural persons</td>
</tr>
<tr>
<td>COOPERATION AGREEMENT</td>
<td>- signing an agreement</td>
</tr>
<tr>
<td></td>
<td>- in the electronic form, by registration in the system or in the traditional form</td>
</tr>
<tr>
<td>SECURITY</td>
<td>- customer insurance</td>
</tr>
<tr>
<td></td>
<td>- Dotpay guarantee</td>
</tr>
<tr>
<td></td>
<td>- protection from fraudulent transactions</td>
</tr>
<tr>
<td>CURRENCY</td>
<td>- EUR</td>
</tr>
<tr>
<td></td>
<td>- USD</td>
</tr>
<tr>
<td></td>
<td>- GBP</td>
</tr>
<tr>
<td></td>
<td>- YEN</td>
</tr>
<tr>
<td></td>
<td>- CSK</td>
</tr>
<tr>
<td></td>
<td>- currency conversion</td>
</tr>
<tr>
<td>PAYMENT METHODS</td>
<td>- payment cards</td>
</tr>
<tr>
<td></td>
<td>- e-transfers</td>
</tr>
<tr>
<td></td>
<td>- payments by postal order, cash payments</td>
</tr>
<tr>
<td>MODE OF FUNDS</td>
<td>- manual</td>
</tr>
<tr>
<td>WITHDRAWAL</td>
<td>- automated</td>
</tr>
</tbody>
</table>
**TRANSACTIONS – FUNCTIONS**
- list of transactions
- details of transactions
- search for transactions
- printout
- data exportation
- manual cancellation of transactions
- changes in transaction amount
- option to block lodgements
- specification of transactions in the withdrawal order
- presentation - option to define the beneficiary's name viewable by the customer
- potential to generate and define links to lodgements
- potential to view defined links to lodgements

**NOTIFICATIONS OF TRANSACTIONS**
- API (communication between the seller’s IT system and Dotpay)
- information in the form of a website
- email
- SMS notifications

**REPORTING LODGEMENTS**
online with the following options:
- export to CSV, XLS, TXT, PDF
- downloadable in CSV, XLS, TXT, PDF
- printout

**REPORT FORMATS**
- HTML
- CVS
- TXT
- PDF

**CHECKING ACCOUNT BALANCE**
- online
- SMS

**AUCTION SERVICES**
- generating mail with payment demand in any auction system

**TOOLS AND MANUALS**
- ready-to-use scripts (tables, services, forms)
- system technical manual
- system handling manual
- specification of Premium services
- Premium services technical manual
- Dotpay operating manual
- graphics – logos, banners, buttons
- modules for online stores
- automatic code handling script (cards, transfers, text messages)
- code list handling script (cards, transfers, text messages)
- lodgements acceptance table
- information board script
- VAT invoice templates for SMS services
- offline payment form – fax order
- payment acceptance script

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2. **Personal Data Protection**

 Dotpay Sales Department: 72 Wielicka Street, 30-552 Kraków, phone: 012 688 26 50, e-mail: sprzedaz@dotpay.pl
Dotpay pays a great attention to its customers personal data protection. Confidentiality principles are available on Dotpay websites to all parties concerned. As data administrator, Dotpay Ltd. ensures that the data submitted is secure. The data is protected and secured especially against access by unauthorised persons. Your personal data is processed exclusively for the purpose of Dotpay services.

Information concerning you can be disclosed to authorised public bodies. Dotpay Ltd. grants you access to your own data, a right to demand the data update and cancellation.

What information do we gather and what do we do with it?
In line with the general rules for Internet connections, information contained in system logs (e.g. IP address) is used by Dotpay for technical purposes related to our servers administration. Dotpay uses cookies in order to supply services and content. In some cases, identification and customised (personalised) access to services rely on cookies. However, it is most often the case that the user’s authorisation, at least one, with a password is necessary during a session. Inactive cookies in the browser usually do not unable the use of our services, however, it can cause certain inconvenience.

Information gathered during registration
Users are requested to provide their details (first and last name, phone no., email address, etc.) in a registration form. These details are necessary to supply services. We can request confirmation of personal data by presenting an identity card. Submitted settlement related data is used to check whether a person meets registration terms and conditions and to collect fees for services. Contact data provided in the registration form is used for accounting purposes and to contact the customer (e.g. as part of customer service). Also, Dotpay uses data in the registration form to send out information about its operations and services to its customers. The customer can always opt out of from such correspondence by submitting a correspondence form available upon login to the website or by registered mail sent to the service owner.

Data disclosure
Dotpay does not disclose personal data to entities other than those entitled by the law.

Security
Dotpay ensures data security to its Users. Our security procedures protect data against unauthorised access. We take measures to protect the personal data base by restricting access to it. Only a small group of authorised persons can access the Users’ personal data.

Removal/Inactivation Procedure
Dotpay enables its Users to remove their data from the data base (also when they want to stop receiving correspondence). The customer can always opt out from such correspondence by submitting a correspondence form available upon login to the website or by registered mail sent to the service owner.

Changes/modifications
Dotpay enables its Customers to modify data by submitting a correspondence form available upon login to the website or by registered mail sent to the service owner.

3. Security

Dotpay is the most secure online payment system. Thanks to its state-of-the-art technologies and strict procedures backed with staff’s professionalism and experience, Dotpay is considered the best system to handle payment transactions of online stores and businesses as well as P2P payments. Owing to its range of services and minimised charges, Dotpay is nowadays the most competitive online payment system on the market.

Law and supervision
When accepting payments with a card or via transfer, an online store’s owner should always make sure that the customer it is going to sign an agreement with has relevant permits to run business operations. Relevant permits and laws are intended to safeguard both online stores and payers. This is achieved by, among others, imposing on businesses many obligations and audits aimed at ensuring that their operations are lawful.

Dotpay system is owned by Dotpay Ltd. seated in London (Great Britain). Dotpay operates in accordance with the terms defined by the Financial Service Authority, the Regulation of Electronic Money Issuers re. businesses active on the EU financial services market. Dotpay has an HM Customs and Excise permit to act as a financial intermediary (transferring cash from a payer to a payee).

4. Dotpay Advantages

Security
- Recognised security certificates
- User personal data protection
- In-house applications used to prevent payments with a stolen and not cancelled card
- Unique internal online transaction monitoring system which reduces the risk of fraudulent transactions.

Professionalism
- Many years of experience in online transactions,
- Long-standing cooperation with financial institutions,
- Experienced staff,
- Competent customer service office.

Flexibility
- Payment card handling (Visa, MasterCard/EuroCard, JCB, Dinners Club, Polcard),
• The most comprehensive transfer and e-transfer related services as well as handling of payments by any bank transfer or postal order,
• Complementary payment channels: Dotpay My Bills, Ukash, Mobile Phone Payments,
• Premium services SMS/MMS
• A rich array of additional services: Dotpay Auction, e-commerce platform for Users – Dotpay Gallery

Easy-to-use
• Fully automated transactions and services management
• Easy and swift monitoring of transaction cash flow
• No obligation to register on the part of payers
• Easier accounting – payment reports in HTML, CSV, TXT, PDF.

Worldwide Access
• Comprehensive international transaction handling
• User’s interface available in 9 languages – Polish, English, German, Italian, French, Spanish, Russian, Czech and Bulgarian
• Handling transactions in 5 currencies: PLN, GBP, EUR, USD, JPY (currency conversion option)

Low Costs
• No installation and registration fees
• Lowest commissions on the market
• Free of charge assistance and technical documentation

It is important to note that Dotpay keeps implementing new services and payment channels and it is a leader in terms of transaction innovations and security.

IV. PRICE LIST

1. System service

<table>
<thead>
<tr>
<th>NAME</th>
<th>FEE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Technical assistance</td>
<td>Free of charge</td>
</tr>
<tr>
<td>Assistance of Customer Service Office</td>
<td>Free of charge</td>
</tr>
<tr>
<td>Integration and programming works connected with implementation and adjustment of the payment system</td>
<td>Free of charge</td>
</tr>
<tr>
<td>Loyalty programme apunkt.pl</td>
<td>Free of charge</td>
</tr>
<tr>
<td>SMS and e-mail infoservice</td>
<td>Free of charge</td>
</tr>
<tr>
<td>Order to transfer of funds to the indicated bank account</td>
<td>PLN 1</td>
</tr>
</tbody>
</table>

Dotpay Sales Department: 72 Wielicka Street, 30-552 Kraków, phone: 012 688 26 50, e-mail: sprzedaz@dotpay.pl
2. Payments

<table>
<thead>
<tr>
<th>PAYMENT CHANNEL</th>
<th>COMMISSION ON TRANSACTION (*)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment cards</td>
<td>2.8%</td>
</tr>
<tr>
<td>Transfers</td>
<td>2.8%</td>
</tr>
<tr>
<td>On-line transfers</td>
<td>2.8%</td>
</tr>
<tr>
<td>Moje Rachunki payment channel</td>
<td>2.8%</td>
</tr>
<tr>
<td>Zapłać w Żabcie</td>
<td>2.8%</td>
</tr>
<tr>
<td>Payment via mobile phone (mPay)</td>
<td>2.8%</td>
</tr>
<tr>
<td>Ukash cash coupons (**)</td>
<td>7.0%</td>
</tr>
</tbody>
</table>

(*) not less than PLN 0.3
(/**) channel activated at customer request

3. SMS Premium and MMS services

3.1. Premium SMS, MMS, Pay Per Call

a) Companies or sole traders

<table>
<thead>
<tr>
<th>VALUE OF PREMIUM SERVICE</th>
<th>GROSS REWARD FOR SERVICE USER</th>
</tr>
</thead>
<tbody>
<tr>
<td>SMS Premium with the value of PLN 0.50 (PLN 0.61 incl. VAT)</td>
<td>0.24</td>
</tr>
<tr>
<td>SMS Premium with the value of PLN 1 (PLN 1.22 incl. VAT)</td>
<td>0.44</td>
</tr>
<tr>
<td>SMS Premium with the value of PLN 2 (PLN 2.44 incl. VAT)</td>
<td>0.93</td>
</tr>
<tr>
<td>MMS Premium with the value of PLN 2 (PLN 2.44 incl. VAT)</td>
<td>0.93</td>
</tr>
<tr>
<td>SMS Premium with the value of PLN 3 (PLN 3.6 incl. VAT)</td>
<td>1.40</td>
</tr>
<tr>
<td>SMS Premium with the value of PLN 5 (PLN 6.10 incl. VAT)</td>
<td>2.34</td>
</tr>
<tr>
<td>SMS Premium with the value of PLN 6 (PLN 7.32 incl. VAT)</td>
<td>2.80</td>
</tr>
<tr>
<td>SMS Premium with the value of PLN 9 (PLN 10.98 incl. VAT)</td>
<td>4.27</td>
</tr>
<tr>
<td>MMS Premium with the value of PLN 9 (PLN 10.98 incl. VAT)</td>
<td>4.15</td>
</tr>
<tr>
<td>SMS Premium with the value of net PLN 19 (PLN 23.18 incl. VAT)</td>
<td>9.76</td>
</tr>
<tr>
<td>SMS Premium with the value of PLN 1.99 Euro (Germany)</td>
<td>3.78</td>
</tr>
<tr>
<td>SMS Premium with the value of PLN 3.99 Euro (Germany)</td>
<td>5.37</td>
</tr>
<tr>
<td>SMS Premium with the value of PLN 4.99 Euro (Germany)</td>
<td>6.65</td>
</tr>
<tr>
<td>SMS Premium with the value of PLN 2.00 Euro (Ireland)</td>
<td>2.44</td>
</tr>
<tr>
<td>SMS Premium with the value of PLN 1.50 GBP (Great Britain)</td>
<td>2.90</td>
</tr>
<tr>
<td>SMS Premium with the value of PLN 3.00 GBP (Great Britain)</td>
<td>5.80</td>
</tr>
<tr>
<td>PayPerCall TPSA 0400 with the value of PLN 1.16 (PLN 1.42 incl.)</td>
<td>0.73</td>
</tr>
</tbody>
</table>
### Offer

**Internet – Cash – Telephone – Premium Rate**

<table>
<thead>
<tr>
<th>VALUE OF PREMIUM SERVICE</th>
<th>GROSS REWARD FOR SERVICE USER</th>
</tr>
</thead>
<tbody>
<tr>
<td>PayPerCall TPSA 0400 with the value of PLN 5.22 (PLN 6.37 incl. VAT)</td>
<td>3.18</td>
</tr>
<tr>
<td>PayPerCall TPSA 0400 with the value of PLN 10.15 (PLN 12.38 incl. VAT)</td>
<td>6.10</td>
</tr>
</tbody>
</table>

**b) Natural persons who are not sole-traders**

<table>
<thead>
<tr>
<th>VALUE OF PREMIUM SERVICE</th>
<th>REWARD FOR SERVICE USER</th>
</tr>
</thead>
<tbody>
<tr>
<td>SMS Premium with the value of PLN 0.50 (PLN 0.61 incl. VAT)</td>
<td>PLN 0.20</td>
</tr>
<tr>
<td>SMS Premium with the value of PLN 1 (PLN 1.22 incl. VAT)</td>
<td>PLN 0.36</td>
</tr>
<tr>
<td>SMS Premium with the value of PLN 2 (PLN 2.44 incl. VAT)</td>
<td>PLN 0.76</td>
</tr>
<tr>
<td>MMS Premium with the value of PLN 2 (PLN 2.44 incl. VAT)</td>
<td>PLN 1.15</td>
</tr>
<tr>
<td>SMS Premium with the value of PLN 5 (PLN 6.10 incl. VAT)</td>
<td>PLN 1.92</td>
</tr>
<tr>
<td>SMS Premium with the value of PLN 6 (PLN 7.32 incl. VAT)</td>
<td>PLN 2.30</td>
</tr>
<tr>
<td>SMS Premium with the value of PLN 9 (PLN 10.98 incl. VAT)</td>
<td>PLN 3.50</td>
</tr>
<tr>
<td>MMS Premium with the value of PLN 9 (PLN 10.98 incl. VAT)</td>
<td>PLN 3.40</td>
</tr>
<tr>
<td>SMS Premium with the value of net PLN 19 (PLN 23.18 incl. VAT)</td>
<td>PLN 8.00</td>
</tr>
<tr>
<td>SMS Premium with the value of PLN 1.99 Euro (Germany)</td>
<td>PLN 3.10</td>
</tr>
<tr>
<td>SMS Premium with the value of PLN 3.99 Euro (Germany)</td>
<td>PLN 4.40</td>
</tr>
<tr>
<td>SMS Premium with the value of PLN 4.99 Euro (Germany)</td>
<td>PLN 5.45</td>
</tr>
<tr>
<td>SMS Premium with the value of PLN 2.00 Euro (Ireland)</td>
<td>PLN 2.00</td>
</tr>
<tr>
<td>SMS Premium with the value of PLN 1.50 GBP (Great Britain)</td>
<td>PLN 2.38</td>
</tr>
<tr>
<td>SMS Premium with the value of PLN 3.00 GBP (Great Britain)</td>
<td>PLN 4.75</td>
</tr>
<tr>
<td>PayPerCall TPSA 0400 with the value of PLN 1.16 (PLN 1.42 incl. VAT)</td>
<td>0.60</td>
</tr>
<tr>
<td>PayPerCall TPSA 0400 with the value of PLN 5.22 (PLN 6.37 incl. VAT)</td>
<td>2.60</td>
</tr>
<tr>
<td>PayPerCall TPSA 0400 with the value of PLN 10.15 (PLN 12.38 incl. VAT)</td>
<td>5.00</td>
</tr>
</tbody>
</table>

#### 3.2. Price list of mass SMS sending service

<table>
<thead>
<tr>
<th>Cost of 1 SMS</th>
<th>Minimum number of SMS messages /month</th>
<th>Minimum cost of campaign under mass sending</th>
</tr>
</thead>
<tbody>
<tr>
<td>PLN 0.25</td>
<td>5000</td>
<td>PLN 1250</td>
</tr>
</tbody>
</table>

**IMPORTANT NOTICE!**

Dotpay Sales Department: 72 Wielicka Street, 30-552 Kraków, phone: 012 688 26 50, e-mail: sprzedaż@dotpay.pl
If the minimum number of SMS messages is not sent out, the counterparty must incur the cost of sending the specified above minimum number of messages. If the minimum number of messages is exceeded, payments are collected in line with the rates negotiated with the customer.

4. Payments via mobile phone (mPay)

<table>
<thead>
<tr>
<th>PAYMENT CHANNEL</th>
<th>COMMISSION ON TRANSACTION (*)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment via mobile phone (mPay)</td>
<td>2.8%</td>
</tr>
</tbody>
</table>

(*) not less than PLN 0.3

5. Mobile phone top-up

Reward for top up service is presented in the table below:

<table>
<thead>
<tr>
<th>Reward for the top-up service</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.00 % of transaction amount</td>
</tr>
</tbody>
</table>

Values of available top-ups:

<table>
<thead>
<tr>
<th>GSM OPERATOR</th>
<th>VALUE OF TOP UP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heyah</td>
<td>5 zł – 250 zł</td>
</tr>
<tr>
<td>Orange Go, Orange POP</td>
<td>25 zł, 50 zł, 100 zł, 150 zł</td>
</tr>
<tr>
<td>Sami Swoi</td>
<td>10 zł – 160 zł</td>
</tr>
<tr>
<td>Simplus</td>
<td>5 zł – 150 zł</td>
</tr>
<tr>
<td>Tak Tak</td>
<td>5 zł – 250 zł</td>
</tr>
<tr>
<td>Play</td>
<td>10 zł – 300 zł</td>
</tr>
</tbody>
</table>