

OFFER
Online cash payments



- I. Offer
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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.

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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.

Pay at Zabka shop (Poland) – only in Dotpay!

Pay at Zabka shop 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 **1950 Zabka shops**.

Payments via **Pay at Zabka shop** 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 1,49*.

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

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 **Pay at Zabka shop** 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 Zabka 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.

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*In order to use **Pay at Zabka shop** channel, 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 Zabka shops.

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).

Pay at Zabka shop is a new convenient and simple payment channel with the following advantages:

- Higher income from online sales,
- Intuitive service of administrative panel,
- Fast cash flow thanks to reports on transactions sent within one day,
- Clear payment evidence in the service's administrative site,
- Full security of payment operations guaranteed by Dotpay and Generali Insurance.

BENEFITS FOR BUYER

Pay at Zabka shop 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.

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If you address your services to such individuals, **Pay at Zabka shop** will allow your customers to:

- Pay for the goods and services purchased online in one of numerous Zabka 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 Insurance.
- Provide their personal data only once, at the registration, and each subsequent transaction is fast and convenient,
- Pay a fee of only PLN 1,49 (*) – 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.

Moje Rachunki (Poland) – only in w Dotpay!

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 6 840 trade outlets across Poland.

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:

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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.

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.

Kantor Polski

Dotpay S.A. system enables Internet merchants to clear cash transactions throughout the whole country in Kantor Polski. It is the first cash payment online system for online shopping similar to Żabka payment channel. Thanks to IT solutions developed by Dotpay and in cooperation with Kantor Polski S.A. both a merchant and a buyer receives a payment confirmation as well as information about booking the payment on the payee's bank account at the same time.

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Payment in Kantor Polski is another payment channel for online shopping for those who do not own a bank account, a credit card or do not wish to pay via Internet for e-shopping. Payment for online shopping in Kantor Polski is a simple, convenient and secure payment way in Your e-shop.

BENEFITS FOR SELLER

- **freedom** – in order to shop in the Internet you do not need to have a credit card or a bank account,
- **save your time** – for your Internet purchase you may pay while going for a walk or doing shopping,
- **save your money**- commission is only PLN 0.99,
- **secure transactions**- guaranteed by Dotpay and Kantor Polski S.A.

HOW IT WORKS

Having chosen a service or a product in the Internet shop you will be requested to choose a payment channel and transferred to the secure Dotpay webpage. From the payment channel list please choose **Kantor Polski** and next, follow the steps:

1. download and print automatically generated order form following the instructions
2. go to the nearest Kantor Polski branch and hand the printed form to the cashier
3. the cashier accepts the payment for the purchase and commission
4. take a receipt and keep the confirmation of the payment
5. the purchased goods will be delivered as previously agreed with the merchant

Ukash vouchers (worldwide)

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).

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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.

HOW IT WORKS

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.

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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.

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.

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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.

Price lists

SYSTEM SERVICE

NAME	FEE
Technical assistance	Free of charge
Assistance of Customer Service Office	Free of charge
Integration and programming works connected with implementation and adjustment of the payment system	Free of charge
SMS and e-mail infoservice	Free of charge
Order to transfer of funds to the indicated bank account	PLN 1
Account activation	PLN 10 (one-off)

SCHEDULE OF FEES

- **Natural person who are sole –trades**
- **Companies with legal personality**
- **Institutions and foundations**

PAYMENT CHANNEL	COMMISSION ON TRANSACTION (*)
Postal order	2.8%
My Bills	2.8%
Pay at Zabka shop	2.8%
Unikasa	2.8%
Polish exchange office	2.8%
Ukash cash vouchers (**)	7.0%

(*) not less than PLN 0.3

(**) channel activated at customer request

- **Natural person who are not sole –trades**

PAYMENT CHANNEL	COMMISSION ON TRANSACTION (*)
Postal order	3.9%
My Bills	3.9%
Pay at Zabka shop	3.9%
Unikasa	3.9%
Polish exchange office	3.9%
Ukash cash vouchers (**)	7.0%

(*) not less than PLN 0.3

(**) channel activated at customer request