

OFFER
Phone payments



- I. Offer
- II. Price lists

Pay Per Call

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.

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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 0-400 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.

HOW IT WORKS

Customer dials one of the three given 0-704-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.

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:

Access number	Value of Pay per call service
0-704	Pay per call with value of net PLN 0,58 (gross PLN 0,71)
0-704	Pay per call with value of net PLN 1,16 (gross PLN 1,42)
0-704	Pay per call with value of net PLN 2,03 (gross PLN 2,48)
0-704	Pay per call with value of net PLN 3,19 (gross PLN 3,89)
0-704	Pay per call with value of net PLN 4,06 (gross PLN 4,95)
0-704	Pay per call with value of net PLN 5,22 (gross PLN 6,37)
0-704	Pay per call with value of net PLN 8,12 (gross PLN 9,91)
0-704	Pay per call with value of net PLN 10,15 (gross PLN 12,38)

Mobile phone payments (mPay)

Mobile phone payments in Dotpay are 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,**
- car park place in the pay zones without a need to look for a parking meter,
- city transport without a need to buy a paper ticket,
- shopping in traditional sales point,
- special services 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 (pre-paid card, subscription) and phone technical features. The service is accessible in each mobile phone model without any need to change SIM card or implement any additional application.

The service of making payments with a mobile phone is available to the users of Plus, Play, Era, Orange and other Polish mobile phone operators.

In order to pay using mPay, the funds are charged from the mPay e-purse or directly from the user's bank account (in case of banks which offer Pay with your Mobile, for example CitiBank Handlowy).

HOW IT WORKS

The access to the mPay payment differs from one to another operator. In Plus and Play number *145 is available and two communication modes with mPay (text and voice). For other mobile phone networks there is a number 791145145 and a voice mode with the System available.

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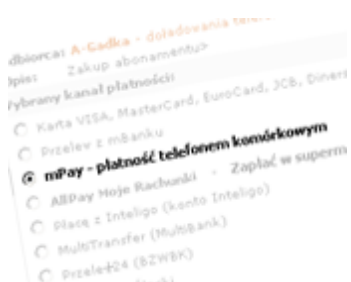
The scheme below illustrates how the service works for **Plus** and **Play**:

A TEXT SERVICE

1. When selecting a service or a product in Internet shop, click button **Pay**.



2. Click the button "Pay with mPay"



3. Dial ***145*012345#** where 012345 is a unique transaction number connected with the particular payment. This number (different for other transactions) should be rewritten from Dotpay transaction site.



4. Enter PIN – press Answer and insert four digits of the mPay PIN code. Next, press Send or Answer (usually a green button).



5. The payment is confirmed by SMS.



6. You receive purchased product in line with selected delivery option.



A VOICE SERVICE

Dial ***145**

mPay system leads you through the payment process step by step:

1. Provide a transaction addressee ID and confirm * - provide **012345***
2. Enter PIN – four digits of PIN code
3. The payment is confirmed by SMS.

The scheme below illustrates how the service works for **ERA, ORANGE** and other Polish mobile operators:

When selecting a service or a product in Internet shop, **click button "Pay with mPay"**

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A VOICE SERVICE

Dial **791145145**. mPay system leads you through the payment process step by step:

1. Provide transaction addressee ID and confirm * - provide 012345*
2. Enter PIN – four digits of PIN code
3. The payment is confirmed by SMS.

The transaction number, for example **012345** (different for other transactions) you will find on the Dotpay site. It will be provided while making a payment.

In order to confirm your authorization to make a payment System mPay will always ask you to confirm your payment with a PIN code number, defined while activating mPay account.

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, credit card payment) of cash to the account of mPay mobile payments operator along with a nine-digit mobile phone number to be used to settle payments.
<https://www.mpay.pl/doladowania/doladowanie.php>
- There is also an option to transfer cash directly to the following mPay account: **42 1750 0009 0000 0000 0711 1088**, and provide in the transfer details nine-digit mobile phone number 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:

Plus, Play users - a text service

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1. Enter ***145*612612612*20#** and mPay system will lead you step by step,
2. Provide PIN code number- press Answer and press four-digit PIN code number. Next, press Send button or Call (usually a green one).

The payment is confirmed by SMS.

Plus, Play users - a voice service

1. Enter ***145** and mPay system will lead you step by step,
2. provide a transaction addressee ID*- 612612612*
3. enter the amount in PLN and confirm*-20*
4. enter the amount in GROSZ and confirm*-0*
5. provide PIN code- four digits of the PIN code.

The payment is confirmed by SMS.

Era, Orange and other Polish operators – a voice service

1. Dial **791145145**, mPay system will lead you step by step:
2. provide a transaction addressee ID*- 612612612*
3. enter the amount in PLN and confirm*-20*
4. enter the amount in GROSZ and confirm*-0*
5. provide PIN code- four digits of the PIN code.

The payment is confirmed by SMS.

Attention! If the transfer is made to the pre-paid user's phone number who does not own mPay account yet so the pre-paid card will be topped-up. If a transfer recipient owns already a mPay account so the balance of mPay e-purse will be increased.

- A new phone number can be added to serve the 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 or other users, for example children).

Banks' clients who activated Pay with Mobile service are able to pay with the funds on their bank account (similarly to card payments). Please contact the bank and start mobile phone payments.

HOW TO ACTIVATE MPAY ACCOUNT?

After opening an e-purse mPay or activating **Pay with Mobile** service in your bank, a text message is sent to activate the account. In order to activate it, please follow the instructions:

1. Users of Plus, Play dial **145#** (145 in a voice mode).
2. Users of Era, Orange and other mobile phone networks – call 791145145 (only voice mode).
3. Define mPay PIN code which is used to confirm all transactions. For safety mPay system asks to confirm PIN code twice.

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Now the mobile phone is ready to handle transactions.

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

- 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.

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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),

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- 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.

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)

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PAYMENTS VIA MOBILE PHONE (mPAY)

PAYMENT CHANNEL	COMMISSION ON TRANSACTION (*)
Payment via mobile phone (mPay)	2.8%

(*) not less than PLN 0.3

PAYMENTS VIA PAY PER CALL

- Companies or sole traders

VALUE OF PAY PER CALL SERVICE	REWARD FOR SERVICE USER
Pay per call with value of net PLN 0,58 (gross PLN 0,71)	PLN 0,30 ^{***} /nd ^{**}
Pay per call with value of net PLN 1,16 (gross PLN 1,42)	PLN 0,60 [*] /0,35 ^{**}
Pay per call with value of net PLN 2,03 (gross PLN 2,48)	PLN 1,05 [*] /0,91 ^{**}
Pay per call with value of net PLN 3,19 (gross PLN 3,89)	PLN 1,65 [*] /1,60 [*]
Pay per call with value of net PLN 4,06 (gross PLN 4,95)	PLN 2,11 [*] /1,83 ^{**}
Pay per call with value of net PLN 5,22 (gross PLN 6,37)	PLN 2,71 [*] /2,61 ^{**}
Pay per call with value of net PLN 8,12 (gross PLN 9,91)	PLN 4,22 [*] /4,06 ^{**}
Pay per call with value of net PLN 10,15 (gross PLN 12,38)	PLN 5,28 [*] /5,08 ^{**}

* - TP S.A., Netia, Dialog, GTS Energis, Play, Orange ** - Plus GSM, Era *** - TP S.A., Netia, Dialog, GTS Energis, Play

- Natural persons who are not sole-traders

VALUE OF PAY PER CALL SERVICE	REWARD FOR SERVICE USER
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Pay per call with value of net PLN 2,03 (gross PLN 2,48)	PLN 1,05 ^{**} /0,9 ^{****}
Pay per call with value of net PLN 3,19 (gross PLN 3,89)	PLN 1,65 ^{****} /1,60 ^{****}
Pay per call with value of net PLN 4,06 (gross PLN 4,95)	PLN 2,11 ^{***} /1,83 ^{****}
Pay per call with value of net PLN 5,22 (gross PLN 6,37)	PLN 2,71 ^{***} /2,61 ^{****}
Pay per call with value of net PLN 8,12 (gross PLN 9,91)	PLN 4,22 ^{***} /4,06 ^{****}
Pay per call with value of net PLN 10,15(gross PLN 12,38)	PLN 5,28 ^{***} /5,08 ^{****}

^{***} - TP S.A., Netia, Dialog, GTS Energis, Play, Orange ^{****} - Plus GSM, Era ^{*****} - TP S.A., Netia, Dialog, GTS Energis, Play