

DOTPAY SYSTEM



- I. Description of System functions
- II. Personal Data Protection
- III. Security
- IV. Dotpay Advantages
- V. Price lists

Description of system functions

NAME	DETAILS
REGISTRATION	<ul style="list-style-type: none"> - online registration - registration of businesses - registration of natural persons
COOPERATION AGREEMENT	<ul style="list-style-type: none"> - signing an agreement - in the electronic form, by registration in the system or in the traditional form
SECURITY	<ul style="list-style-type: none"> - customer insurance - Dotpay guarantee - protection from fraudulent transactions
CURRENCY	<ul style="list-style-type: none"> - PLN - EUR - USD - GBP - YEN - CZK - SKK - currency conversion
PAYMENT METHODS	<ul style="list-style-type: none"> - payment cards - e-transfers - payments by postal order, cash payments
MODE OF FUNDS WITHDRAWAL	<ul style="list-style-type: none"> - manual - automated
TRANSACTIONS – FUNCTIONS	<ul style="list-style-type: none"> - 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	<ul style="list-style-type: none"> - API (communication between the seller's IT system and Dotpay) - information in the form of a website - email - SMS notifications
REPORTING LODGEMENTS	<p>online with the following options:</p> <ul style="list-style-type: none"> - export to CSV, XLS, TXT, PDF - downloadable in CSV, XLS, TXT, PDF - printout

REPORT FORMATS	<ul style="list-style-type: none"> - HTML - CVS - TXT - PDF
CHECKING ACCOUNT BALANCE	<ul style="list-style-type: none"> - online - SMS
AUCTION SERVICES	<ul style="list-style-type: none"> - generating mail with payment demand in any auction system
TOOLS AND MANUALS	<ul style="list-style-type: none"> - 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

Personal Data Protection

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 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.

Page | 4

Information concerning you can be disclosed to authorised public bodies. Dotpay 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 enable 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.

Page | 5

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.

Security

Dotpay is the safest on-line payment system in Poland. The appliance of strict procedures and the latest technologies, supported by the professionalism and experience of our staff, has led to the recognition of Dotpay as the best payment transactions service for Internet stores, companies, and between individuals. Below you will find short descriptions of security software being used by Dotpay.

PCI DSS Certificate

Dotpay has been awarded a certificate of Payment Card Industry Data Security Standard (PCI DSS), Visa Cardholder Information Security Program (CISP), Visa International's Account Information Security (AIS), MasterCard International's Site Data Protection (SDP), American Express Data Security Standards (DSS) and Discover Card's DISC.

Payment Card Industry Data Security Standard (PCI DSS) is a world standard set by the financial organizations in order to protect personal data of the cardholders as well as any information regarding personal data protection. PCI DSS standard fulfills the needs of financial organizations. The standard strengthens clients' trust to make transactions via Internet.

According to payment organizations requirements all companies dealing with online payments should comply with strict security standards of PCI DSS. Dotpay confirmed to comply with Visa, Mastercard, American Express and Discover requirements.

Certificate McAfee SECURE

Hackersafe McAfee research confirms and certifies the already tested devices according to the security policy and Department of Homeland Security's National Infrastructure Protection Center (NIPC) requirements. Multinational reputable McAfee laboratories are the leader on the net security market. McAfee certificate awarded to Dotpay S.A. states that Dotpay complies with security procedures providing the highest level of hackers' resistance. Such a document has been awarded to Yahoo!, Lycos, PriceGrabber.com and Amazon.

Page | 6

Security researches conducted by McAfee Inc. on daily basis confirm that Dotpay is the most secure online payment service, which successfully secures data and the system against hackers' attacks.

Thawte Security Certificate

THAWTE is a leader in providing certificates that use the latest security codes. Transaction security is ensured by 128-bit data encoding via Internet browsers. Transactions are processed with Secure Socket Layer together with digital certificates, thereby guaranteeing data security.

Credit card data is directly transmitted to an authorisation server where transaction authentication is performed. The system guarantees complete internet transaction processing.

SSL Certificate

SSL is a network protocol applied to secure internet connections. SSL realizes encoding, server authentication, ensuring integrity and information confidentiality. Accessing a secure website (one that employs SSL protocol) happens simultaneously to the determination of algorithm and coding keys that are subsequently applied to data transmission between browsers. The SSL protocol is one of the methods used to ensure financial transaction security. In Dotpay data transmission is coded with 128-byte long protocol. To crack the 128-bit key would take 1 billion x 1 billion years. Dotpay completes the most restrict bank security requirements.

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 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.

Page | 7

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, Diners Club, American Express, Maestro i Visa Electron),
- 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: Moje rachunki, Ukash, Mobile Phone Payments,
- Premium services SMS/MMS.

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, CVS, 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 foreign currencies.

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.