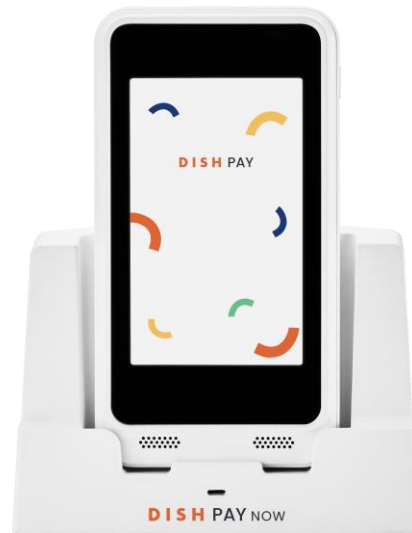


DISH PAY NOW



PRODUCT DESCRIPTION

VERSION: EU - 002

DATE: 2024-12-18

DISH DIGITAL SOLUTIONS GMBH



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ABOUT THIS DOCUMENT

PURPOSE

DISH Pay Now is planned to launch in local METRO and Makro stores in Germany, France, Italy, and the Netherlands at the beginning of 2025.

This document provides the product description (PD) for DISH Pay Now, applicable to all associated EU countries. While DISH Pay Now is part of DISH Pay, it is sold as an independent product which is not connected to DISH POS systems. This document outlines the main features and components of DISH Pay Now.

The content in this document can be used for the creation of further assets in various Sales & Marketing channels that are owned or invested in by METRO.




 **NOTE** All instances of "METRO" in this document refer to the country-specific METRO or Makro entity.

INTENDED AUDIENCE

This document is for internal use only and strictly confidential.

SYMBOL CONVENTIONS

The symbols that may be found in this document are defined as follows.

Symbol	Description
	Indicates an important must-read information that is critical to the related sector. NOTICE is used to address conditions which need special attention from the readers.
	Supplements the important information in the main text. NOTE is used to address information that requires the understanding from the readers.
	Indicates the information is not complete in the related sector. WORK IN PROGRESS is used to address the related information will be provided in a later stage, for the readers to be aware of.

CHANGE HISTORY

Version #	Issue Date	Description
EU - 002	2024-12-18	<ul style="list-style-type: none">Every KYC related text in each section is updated to "DISH Account verification process".Section D: Appendix is updated.
EU - 001	2024-09-20	This issue is the first official release.

SECTION A: OVERVIEW

1. PRODUCT OVERVIEW

DISH Pay Now, as part of DISH Pay, is a simple, lightweight, budget-friendly and portable payment device that enables business owners to effortlessly accept cashless payments from their guests. Supported by DISH Pay's Payment Acceptance system and powered by the DISH Pay App, DISH Pay Now is easily available for purchase at METRO stores.

DISH Pay Now allows our customers to accept a variety of payment methods, including credit and debit cards, as well as via NFC-enabled devices like mobile phones and smartwatches, providing a seamless and convenient cashless payment experience for their guests. With a strong focus on security, DISH Pay Now ensures safe transactions while offering fast and reliable payouts to our customers, enhancing efficiency and convenience in their daily operations.

Additionally, DISH Pay Now customers can conveniently complete DISH Account verification process (also known as KYC, Know-Your-Customer process) digitally through their DISH Account, with the dedicated DISH Support Team readily available to assist and ensure successful completion.

With DISH Pay Now, our customers benefit from an affordable, reliable, and efficient payment solution that simplifies payment management for their businesses.

2. COMPONENTS OVERVIEW

DISH Pay Now operates with the following components:

DISH Pay Now Usage Intention	Integration with DISH POS systems	Components Overview	
		Payment Device (Hardware)	Fundamentals
In-person payment with Tap to Pay function	Not connected to DISH POS or DISH POS Lite	<ul style="list-style-type: none">DISH Pay Now Card Reader (including charging dock)	<ul style="list-style-type: none">DISH Pay Payment Acceptance ContractDISH Pay Now Tap to Pay License

[Section C: DISH Pay Now Components](#) offers a detailed look into each important aspect of DISH Pay Now.

3. DISH PAY NOW HARDWARE

DISH Pay Now's hardware includes a card reader and a charging dock. For detailed technical information, please refer to [DISH Pay Now Data Sheet](#).

SECTION B: FEATURES AND BENEFITS

This section outlines the key features and benefits of DISH Pay Now, as well as some general DISH Pay features that also apply to DISH Pay Now.

1. DISH PAY NOW FEATURES AND BENEFITS

Below are the main features and benefits of DISH Pay Now:

Key Features	Details & Benefits
Budget-friendly	<p>Compared to other DISH Pay’s payment devices or terminals, DISH Pay Now is more budget-friendly for our customers:</p> <ul style="list-style-type: none"> • Charging dock included: with no extra hardware costs. • Tap to Pay function included: without additional Tap to Pay monthly license fees. • No fixed monthly fee: our customers only pay per transaction.
Direct in-store purchase, no more waiting	<p>DISH Pay Now can be purchased directly at local METRO or Makro stores. Our customers can simply pick up a DISH Pay Now box, which also includes a DISH Pay Now Charging Dock, place it in their shopping cart and pay at the store cashier.</p> <p>No more waiting for a sales agent or delivery: purchasing DISH Pay Now is quick and hassle-free.</p>
Fast and reliable payouts	<p>As part of DISH Pay, DISH Pay Now provides fast, reliable, and consistent payouts – thanks to our robust Payment Service Partner.</p> <p>DISH Pay Now aims to ensure prompt and timely payouts: our customers typically receive their payouts within the following two business days¹.</p>
Tipping directly on DISH Pay Now Card Reader	<p>Tipping can be entered directly into the card reader of DISH Pay Now, allowing guests to tip cashlessly and conveniently. This feature can help boost overall earnings for our customers.</p> <ul style="list-style-type: none"> • Flexible tipping: powered by DISH Pay App, any tipping amount can be directly entered on the DISH Pay Now Card reader screen before finalizing the payment.
Simple, lightweight and portable	<p>DISH Pay Now features a modern, simple design that is lightweight and portable, making it easy to carry. It is ideal for any business, including on-the-go operations, as long as the card reader is connected to WiFi.</p> <p>Tip: On the go? No problem - DISH Pay Now Card Reader can easily connect to WiFi using a hotspot from our customers' mobile phones.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>NOTICE DISH Pay Now operates exclusively on a WiFi connection and does not support mobile networks (3G/4G/LTE/5G). The card reader does not come with a SIM card, nor is there an option to insert one.</p> </div>

¹ The payout is processed by DISH Pay’s Payment Service Partner. Typically, our customers can expect to receive payouts from our joint Payment Partner by the third business day, Monday through Friday (excluding public holidays in the local country). For example, if a business closes on Monday, the payout would arrive in the customer’s bank account on Wednesday. For weekend business (from Friday to Sunday), the payout would arrive on Tuesday of the following week. Some transactions may take longer, as cross-border transactions and individual banks can prolong the payout process.

Key Features	Details & Benefits
<p>Tap to Pay with DISH Pay Now</p>	<p>DISH Pay Now enables the guests to make payments effortlessly using their bank or credit cards, as well as NFC-enabled mobile phones or smartwatches, by simply tapping them on DISH Pay Now Card Reader.</p> <ul style="list-style-type: none"> This feature offers ultimate convenience, eliminating the need for manual card insertion or PIN entry, and speeds up the payment process, saving time for both business owners and their guests.
<p>Digital Receipts via QR Code or Email</p>	<p>After a successful payment, DISH Pay Now can generate a digital receipt for the guest with the following two convenient options:</p> <ul style="list-style-type: none"> Via QR code: a QR code appears on the screen of DISH Pay Now Card Reader. Guests can scan the QR code with their mobile phones, which directs them to a webpage where they can download and save the digital receipt. Via Email: guests' email address can be entered directly on the DISH Pay Now Card Reader, enabling our customers to send the digital receipt directly to their emails. <p>By going paperless with DISH Pay Now, our customers save on printing costs, and their guests avoid the hassle of losing paper receipts.</p>
<p>Powered by DISH Pay App</p>	<p>DISH Pay Now comes pre-installed with DISH Pay App, offering our customers a suite of convenient features:</p> <ul style="list-style-type: none"> Tap to Pay: the error-reminding feature ensures a smooth payment experience on the card reader, such as notifying when the NFC is disabled. Checkout: easily enter the payment amount, select a tipping percentage, or simply type in any tipping amount before processing the payment, and generate digital receipts for guests. Transaction management: <ul style="list-style-type: none"> - Access an overview of all payment records and detailed transaction information. - Edit digital receipts. - Create refunds securely: the owner's PIN is required. <p>DISH Pay App empowers our customers to handle cashless payments with ease, security, and efficiency.</p>
<p>Digitalized DISH Account verification process backed by DISH Support Team</p>	<p>After purchasing DISH Pay Now and registering for a free DISH Account, our customers can initiate their DISH Account verification process at their convenience.</p> <p>With DISH Pay's system support, this verification process is also fully digital:</p> <ul style="list-style-type: none"> Seamless online process: our customers can easily complete the verification process through their DISH Account by filling out required information and uploading necessary documents online. Dedicated support: our DISH Support Team is ready to assist our customers with any questions or issues, ensuring a smooth and successful completion of the verification process to activate the Payment Acceptance Contract. <p>Our customers can also track the real-time status of this process directly within their DISH Account, receiving a smooth and productive verification experience.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>NOTICE If our customers have already completed a successful verification process for the same establishment in their DISH Account, they won't need to go through it again.</p> </div>

2. GENERAL DISH PAY FEATURES AND BENEFITS FOR DISH PAY NOW

Below are the key features and benefits of DISH Pay, which are also applicable to DISH Pay Now.

Key Features	Details & Benefits
<p>Cashless payments acceptance</p>	<ul style="list-style-type: none"> • DISH Pay offers a diverse selection of cashless payment acceptance methods, such as consumer or business debit cards and credit cards. • Through these acceptance options, our customers can extend a variety of cashless payment choices to their guests.
<p>Easy-to-use DISH Pay Dashboard</p>	<ul style="list-style-type: none"> • User-friendly interface: DISH Pay Dashboard is intuitive and accessible from any web browser once customers log in to their DISH Account. • All payment information in one place: transaction overviews, payment and payout history with details, purchased DISH Pay devices or terminals, establishment information and DISH Account verification status - all within DISH Pay Dashboard for our customers.
<p>Professional DISH Support Team</p>	<p>Our DISH Support Team is highly trained and possesses extensive knowledge of DISH Pay and DISH Pay Now. They are dedicated to delivering exceptional customer care, support and after-sales services. With their expertise and commitment, our customers can count on their assistance whenever needed, ensuring a smooth and satisfying usage experience.</p>

SECTION C: DISH PAY NOW COMPONENTS

1. DISH PAY NOW HARDWARE

1.1 DISH PAY NOW CARD READER

The card reader is the core hardware component of DISH Pay Now. It is a lightweight, simple device that is portable and easy to carry anywhere¹.

DISH Pay Now Card Reader facilitates the cashless payment process between our customers and their guests, including enabling the guests to give tips directly via the card reader. To process payments, the DISH Pay Now Card Reader must be connected to WiFi, have NFC functionality enabled and have sufficient battery level. Additionally, a DISH Account and an active DISH Pay Acceptance Contract are required to use the card reader for payment transactions.

Running on Google Mobile Services (GMS), DISH Pay Now Card Reader comes pre-installed with DISH Pay App and includes Tap to Pay functionality. It can be charged using the provided USB-A to USB-C cable or placed on a DISH Pay Now Charging Dock when connected to a power source.

For detailed technical specifications of DISH Pay Now Card Reader, please refer to DISH Pay Now Datasheet.

1.2 DISH PAY NOW CHARGING DOCK

DISH Pay Now Charging Dock is a dedicated charging station designed specifically for DISH Pay Now Card Reader. It is included in the box with the purchase of DISH Pay Now.

To use this charging dock, our customers need to connect it to a power source by using the provided USB-A to USB-C cable. It features a charging indicator that signals when a DISH Pay Now Card Reader is properly placed and charging.

DISH Pay Now Charging Dock ensures that DISH Pay Now Card Reader always maintains an adequate battery level for uninterrupted operation.

For detailed technical specifications of DISH Pay Now Charging Dock, please refer to [DISH Pay Now Datasheet](#).

¹ DISH Pay Now Card Reader operates on WiFi and can function in on-the-go environments, as long as it has an internet connection.

1.3 DISH PAY NOW PURCHASE OPTION

DISH Pay Now (DISH Pay Now Card Reader and Charging Dock) can be directly purchased at local METRO or Makro stores. Our customers can simply pick up a DISH Pay Now box, place it in their shopping cart, and pay at the store cashier, eliminating the need to wait for a sales agent or delivery.

Alternatively, if DISH Pay Now is sold out or unavailable in the store, our customers can scan the QR code on the shelf to order it from METRO or Makro’s online store. The device will then be delivered directly to them.

Please see the overview below:

DISH Pay Now Hardware Price Components	Details of Conditions
One-time fixed purchase price	<ul style="list-style-type: none"> • Mandatory: customer pays a fixed, one-time price to purchase this device. • Ownership: customer becomes the owner of the device upon successful purchase. • Purchase channel: can be purchased directly from the local METRO or Makro stores. • Warranty: 2 years (limitation of claims due to defects).
DISH Pay Now Tap to Pay monthly license included	<ul style="list-style-type: none"> • No Tap to Pay monthly license fee - the Tap to Pay function is included at no additional cost to our DISH Pay Now customers.
DISH Pay account fee included	<ul style="list-style-type: none"> • No fixed monthly fee to use DISH Account and DISH Pay Dashboard – our DISH Pay Now customers only pay per transaction based on the various rates in DISH Pay Payment Acceptance Contract.

2. DISH PAY PAYMENT ACCEPTANCE CONTRACT

The DISH Pay Payment Acceptance Contract is the core component to enable DISH Pay Now to accept payments. It serves as the fundamental basis for:

- Enabling our customers to receive cashless payments from their guests in person.
- Establishing DISH Pay Now’s service prices and terms to our customers.

2.1 PAYMENT ACCEPTANCE¹

Payment Acceptance, as the main element of DISH Pay Payment Acceptance Contract, provides our customers with access to a variety of payment methods, including but not limited to the payment possibilities from both consumer and business debit or credit cards.

¹ Payment Acceptance methods can differ by country. For detailed information, please refer to the DISH Pay Now price lists specific to each country at www.dish.co.

2.2 TRANSACTION PROCESSING SERVICES

The services for processing each transaction, depending on the payment method, are defined within DISH Pay Payment Acceptance Contract. This guarantees secure and successful payments for our customers from their guests.

Each transaction type and its associated service have specific fees and terms based on the payment method used, which vary by country. For the most up-to-date information specific to each country, please refer to DISH Pay Now Price Lists at www.dish.co.

2.3 NO CANCELTION NEEDED FOR DISH PAY NOW

The license of DISH Pay Payment Acceptance Contract is complimentary for DISH Pay Now customers, and there is no minimum commitment period for this contract.

Our customers only pay per transaction based on the specific service rate of the payment method used (e.g., Visa or MasterCard). If they decide to stop using DISH Pay Now, there is no need to cancel the contract.

2.4 DISH ACCOUNT VERIFICATION PROCESS (KYC PROCESS)

DISH Account verification process, also known as KYC (Know-Your-Customer) process, is the prerequisite for activating DISH Pay Payment Acceptance Contract in order to use DISH Pay Now for accepting payments. During this process, our customers are mandated to provide the essential business legitimacy documents as required by their respective countries.

Traditionally, such a verification process involves substantial paperwork and can take several weeks or even months to complete. Failure to complete this process can prevent the business owners from offering cashless payment options to their guests.

However, DISH Pay simplifies this process by facilitating it online in our customer's DISH Account, making it not only digital and fast but also user-friendly. Furthermore, DISH Pay Now customers can reach out to our [DISH Support Team](#) for any questions, as our dedicated team is committed to providing the best support possible for a swift and smooth completion of the verification process.

The successful completion of DISH Account verification process will automatically activate the signed DISH Pay Payment Acceptance Contract - all payment methods in the contract will be enabled and become fully operational.

NOTICE

Each country has different document requirements for this verification process. For detailed information, please refer to [DISH Account verification process \(KYC process\)](#)¹ specific to each country.

¹ Login at support.dish.co is required.

3. DISH PAY APP

DISH Pay App, pre-installed on the DISH Pay Now Card Reader, is crucial for processing payment transactions. It offers the following key features:

- **Enter Payment Amounts:** input any payment amount easily.
- **Add Tipping Amounts:** select a tipping percentage or manually enter any tipping amount before processing the payment.
- **Tap to Pay:** when the card reader is NFC-enabled and connected to WiFi, the guests can easily tap their cards or NFC devices on the card reader for making contactless payments.
- **Digital Receipts:** issue receipts to the guests via QR code or email.
- **Transaction Management:** review and manage all payment transactions and details directly on the card reader.
- **Edit Receipts:** modify digital receipts as needed.
- **Secure Refund Creation:** initiating refunds securely with an owner's PIN.

To use the DISH Pay App, DISH Pay Now customers must meet the following requirements:

- Have registered a free DISH Account.
- Have created an establishment in their DISH Account.
- Have added both complimentary DISH Pay Payment Acceptance Contract License and DISH Pay Now Tap to Pay License during the establishment setup.
- Have successfully completed DISH Account verification process for the establishment.

Once these requirements are fulfilled, customers can log in to the DISH Pay App on their DISH Pay Now Card Reader by entering their DISH Account credentials and begin using all of its features.

4. TAP TO PAY FUNCTION

Tap to Pay is a technology that allows users to make payments simply by tapping their contactless cards or NFC-enabled devices on a payment terminal or card reader. This method is rapidly becoming the preferred choice for a wide range of transactions among the consumers due to its speed, security, and convenience.

Tap to Pay is fully integrated into DISH Pay Now, enabling guests to make payments within seconds by simply tapping their bank or credit cards including via their NFC-enabled mobile phones, or smartwatches on the DISH Pay Now Card Reader.

Additionally, DISH Pay Now includes the Tap to Pay license at no extra cost, eliminating any extra fees for our DISH Pay Now customers to use this feature.

To use the Tap to Pay function in DISH Pay Now, the following conditions must be met:

- An active DISH Pay Payment Acceptance Contract is required.
- DISH Pay Now Card Reader must be connected to WiFi and have a sufficient battery level.
- NFC must be enabled on the DISH Pay Now Card Reader.

5. DISH ACCOUNT AND DISH PAY DASHBOARD

5.1 DISH ACCOUNT

Each DISH Pay Now customer must register a free DISH Account at www.dish.co in order to use DISH Pay Now Card Reader.

After creating their DISH Account, customers need to set up an establishment profile. As the final mandatory step, they must add and checkout both complimentary DISH Pay Payment Acceptance Contract License and DISH Pay Now Tap to Pay License.

These steps are required to access the DISH Pay Dashboard in their DISH Account.

5.2 DISH PAY DASHBOARD

DISH Pay Dashboard, available in the customer’s DISH Account, consolidates all DISH Pay-related information, including for DISH Pay Now. After setting up the DISH Account and establishment profile, our customers must complete their DISH Account verification process within the DISH Pay Dashboard.

Once the verification is successfully completed, our customers will gain access to the following functions in the Main Menu of DISH Pay Dashboard:

Main Menu	Function Summary
Overview	<ul style="list-style-type: none"> Offers a summary of the most relevant and recent transactions, including a visual Transaction Volume Overview presented in a chart.
Transaction History	<ul style="list-style-type: none"> Displays a comprehensive list of all payment transactions and their details, including those processed with DISH Pay Now.
Payout History	<ul style="list-style-type: none"> Displays a comprehensive list of all payout records and their details for payments made to our customers.
Devices	<ul style="list-style-type: none"> Displays all DISH Pay payment devices or terminals purchased by the customer, including DISH Pay Now. Devices and terminals will be automatically listed here after the first successful payment transaction.
Business Information	<ul style="list-style-type: none"> Displays all business information previously entered by the customer. Shows the current account verification status for the establishment.

SECTION D: APPENDIX

NOTICE

In this section, any material labelled as “**Internal**” type, is intended for **INTERNAL USE ONLY** and must not be shared publicly or with external customers.

Material	Type	Download Link
DISH Pay Now - MKT Master Deck	Internal	DISH Pay Now - MKT Master Deck
DISH Pay Now Naming and Fixed Product & MKT Terms	Internal	DISH Pay Now Naming & Fixed Terms
DISH Pay Now Product Description	Internal	DISH Pay Now Product Description
DISH Pay Product Messaging Document	Internal	DISH Pay Now Product Messaging Document
DISH Pay Now Price List for Each Country at www.dish.co	Public	
DISH Pay Now Price List - Germany	Internal	DISH Pay Now Germany Price List
DISH Pay Now Price List - France	Internal	DISH Pay Now France Price List
DISH Pay Now Price List - Italy	Internal	DISH Pay Now Italy Price List
DISH Pay Price List - Netherlands	Internal	DISH Pay Now Netherlands Price List
DISH Pay Now Data Sheet	Internal	DISH Pay Now Data Sheet
DISH Pay Now Online User Manual	Public	https://support.dish.co/category/utz7n8cvix
DISH Account Verification Process (KYC Process) per Country ¹	Internal	https://support.dish.co/category/7sztx9gdul-kyc
DISH Pay Special Conditions	Public	https://www.dish.co/special-conditions-for-dish-pay/
DISH Pay List of Payment Service Partners	Public	https://www.dish.co/dish-pay-list-of-payment-service-partners/
DISH General Terms of Use	Public	https://www.dish.co/terms-of-use/
Privacy Policy of DISH	Public	https://www.dish.co/privacy-policy/

¹ Logging in at support.dish.co is required to access the download links.

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