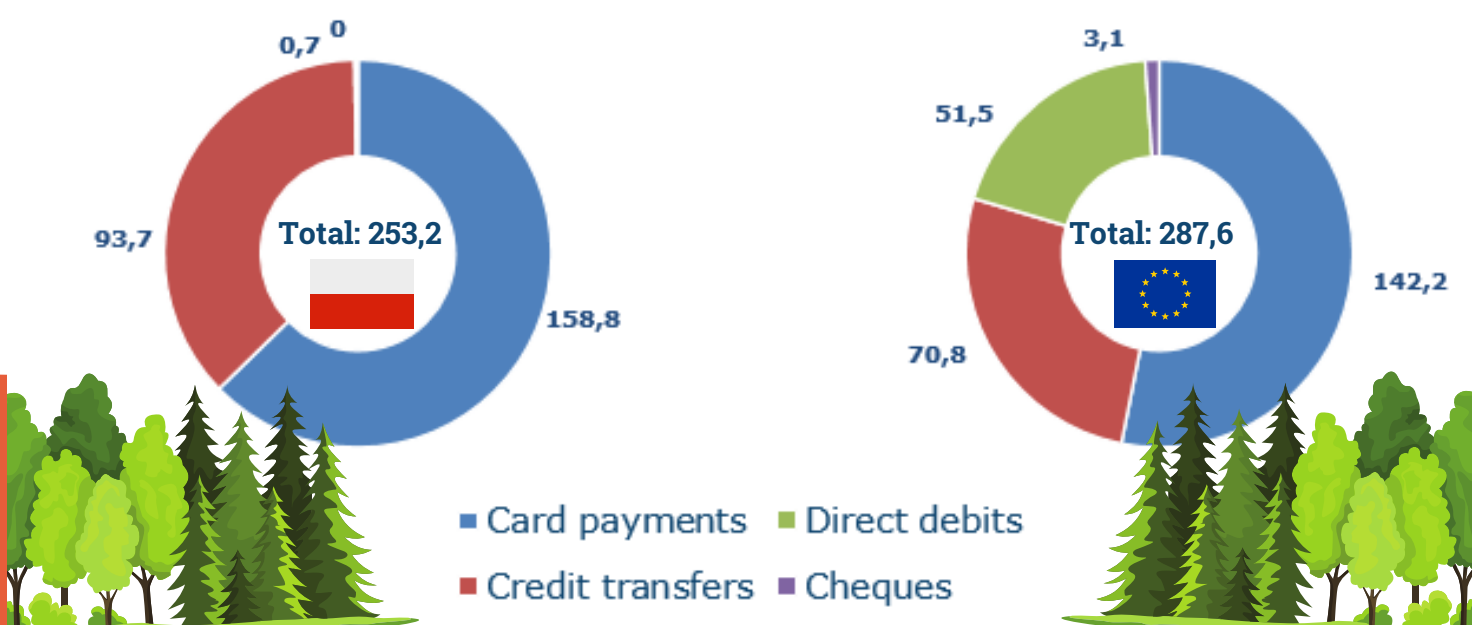


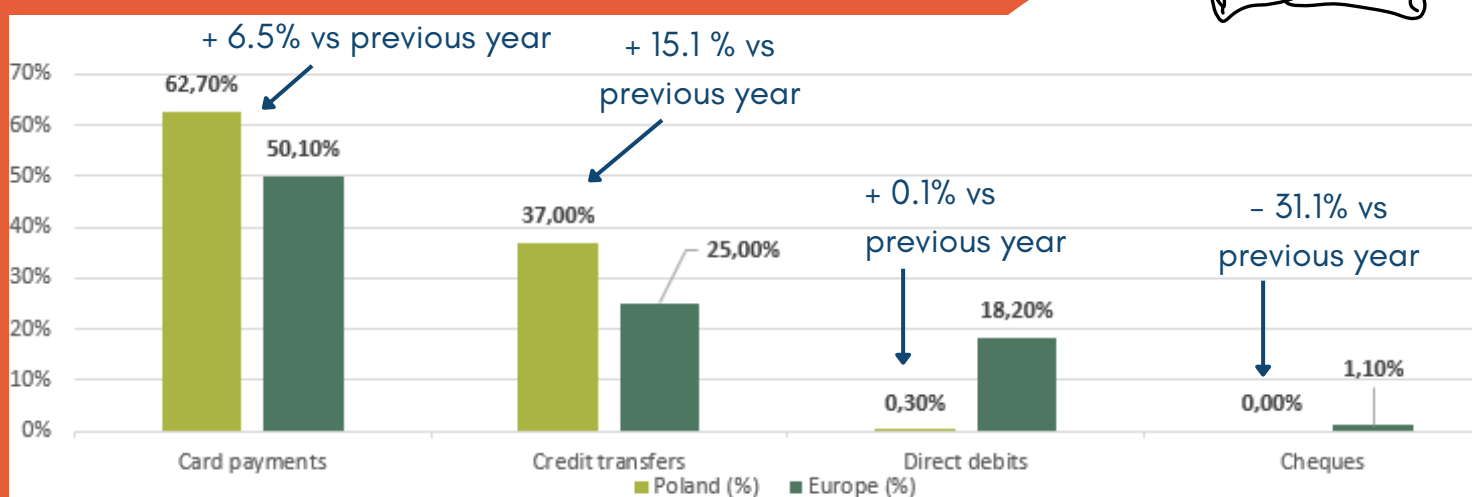


# THE POLISH PAYMENT LANDSCAPE

## NUMBER OF CASHLESS TRANSACTIONS PER CAPITA/PER YEAR



## DISTRIBUTION OF CASHLESS PAYMENTS



## DID YOU KNOW?



- Instant payments in Poland have become more widespread, which is also a result of the significant growth of their usage within the mobile channels.
- According to the latest numbers, Poland has 21 million active users of online banking and 16 million active users of mobile banking.
- BLIK is an account-to-account mobile payment system in Poland. It has processed over 200 billion Polish zloty (EUR 46 bn) and 1,5 billion transactions in 7 years.
- According to the "Payment habits in Poland in 2020" (Narodowy Bank Polski) study, approximately 35% of respondents indicated that they had changed their payment behaviour due to the COVID-19 pandemic. Those who changed their payment behaviour due to the pandemic were more likely to indicate a shift towards cashless payments.

