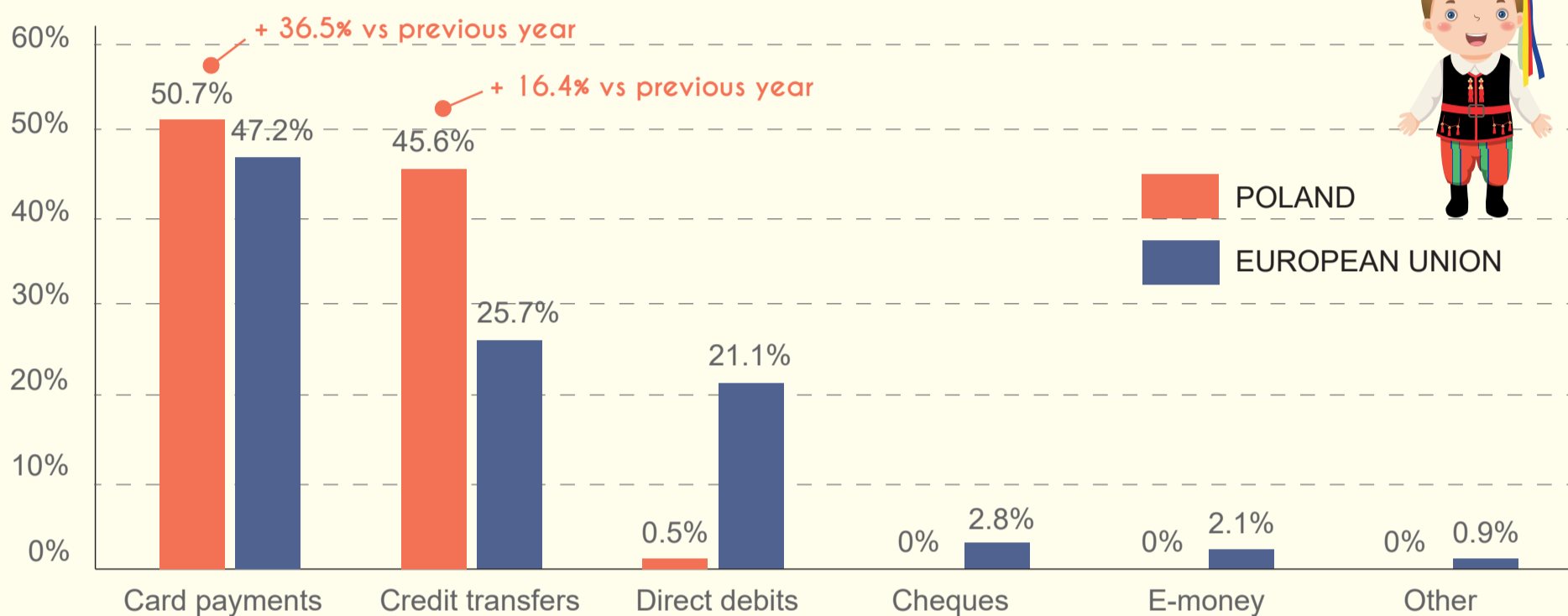


# THE Polish PAYMENT LANDSCAPE

## Distribution of non-cash payments



## Did you know?



A considerable share of Polish citizens continues to use **cash** as their main method of payment. However, a growing segment of the population increasingly enjoy innovative digital payment instruments, such as **instant credit transfers**, **contactless** card payments, and **Person-to-Person** mobile payments.

Apart from cash, the Poles use mostly two methods of payments: **cards** and **credit transfers**. This twofold cashless payment landscape, almost equally divided, is rather unique in Europe.

- Credit transfers represent nearly **97%** of the total value of all cashless transactions.

- The number of terminals provided by resident payment service providers continuously increased over the last years: from 2011 to 2015, the number of Point-Of-Sale terminals grew by **73%**, and the number of ATMs by **26.5%**.

## Number of cashless transactions per capita / year

