

# Payments in Poland, 2024/2025



by Inteliace Research  
January 2025

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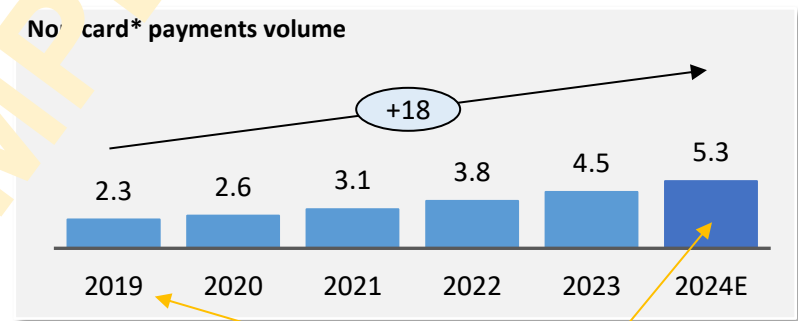
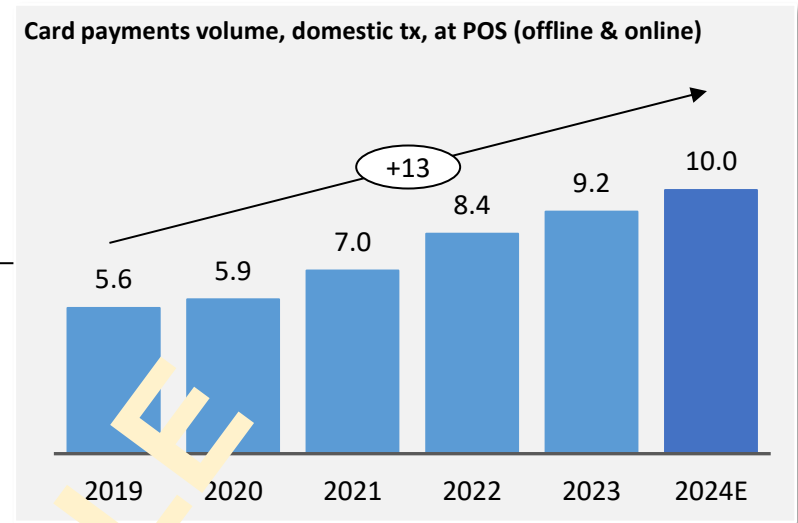
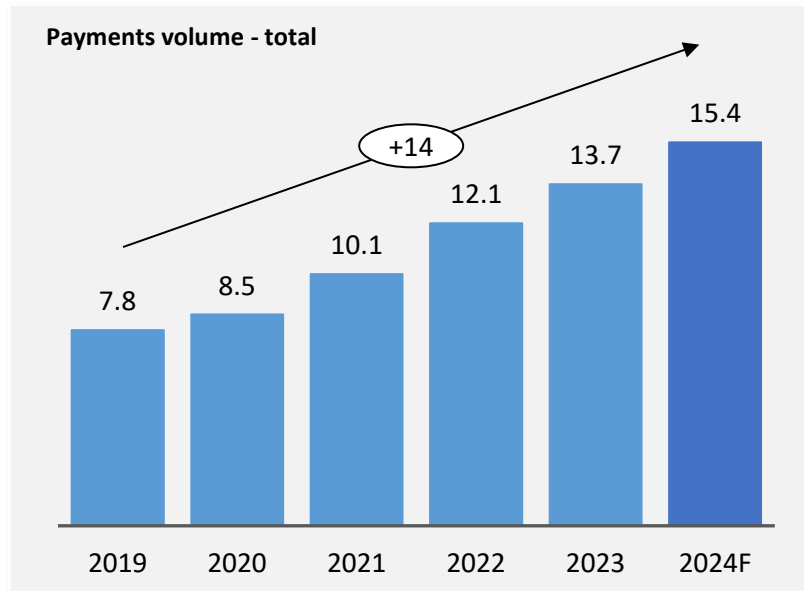
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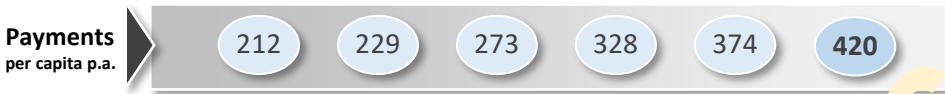
# The number of payment transactions in Poland has exceeded 15 billion in 2024. Non-card transactions are growing nearly 50% faster than card payments

CAGR\*\*

**Poland: Payments volume by type, 2019-2024F**  
in billion transactions



+

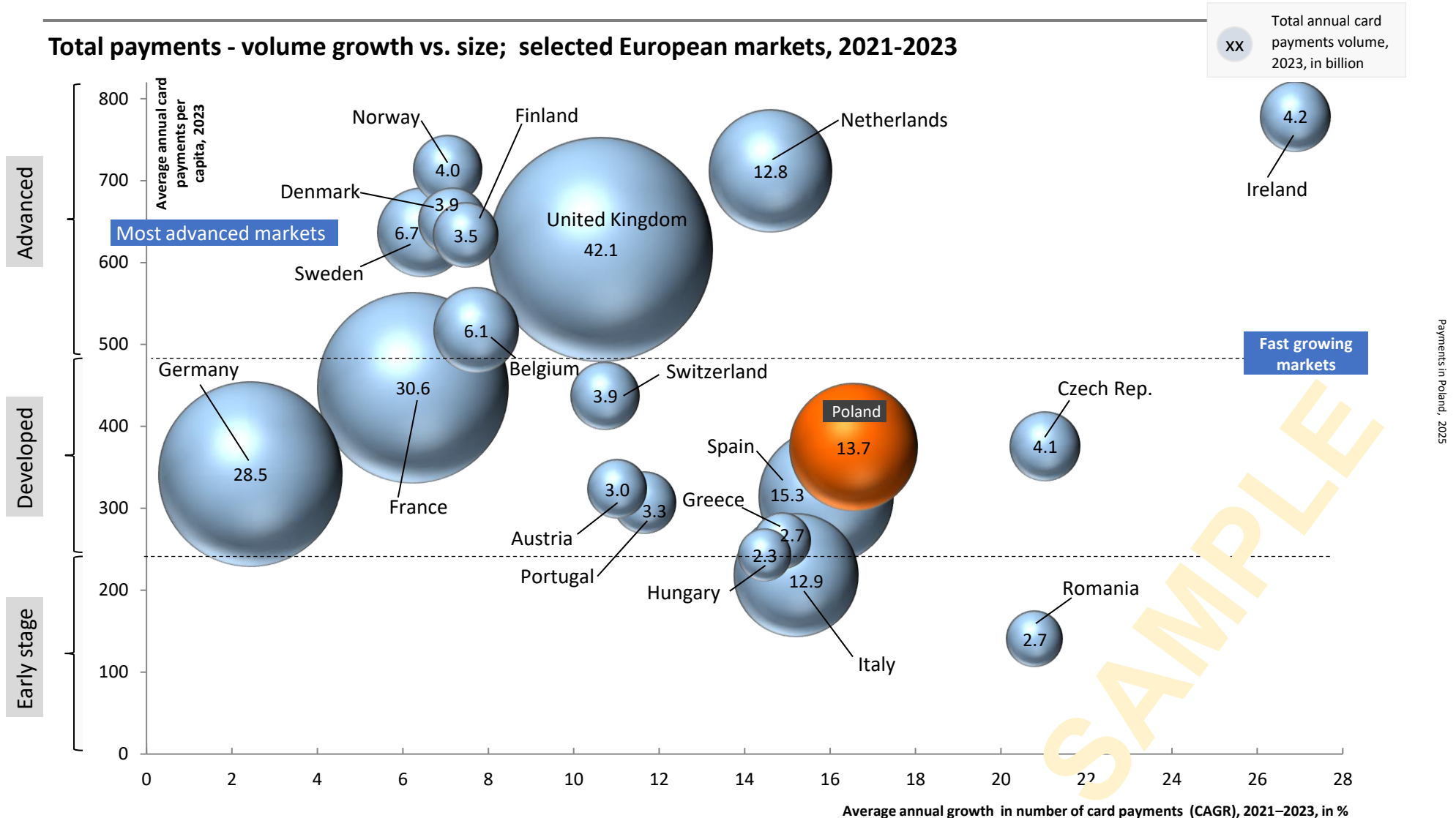


Non-card payments have increased by a factor of 2.3 since 2020

\* Including Elixir, BLIK, Express Elixir, Euro Elixir, Sorbnet, BlueCash & KSR  
 \*\* Compound Annual Growth Rate  
 Source: NBP, Inteliace Research

# Total payments have experienced significant growth in Poland in recent years

**Total payments - volume growth vs. size; selected European markets, 2021-2023**



\* Card payments total volume as defined and reported by ECB  
Source: ECB, Eurostat, NBP, Inteliace Research

# Mobile payments: BLIK



## Overview

**Company name:** Polski Standard Płatności S.A.  
**Headquarters:** ul. Czerniakowska 87A, 00-718 Warszawa, Poland  
**Scheme name:** BLIK  
**Website:** <http://blikmobile.pl/>  
**Start date:** 2014  
**Founding partners:** PKO + other 5 banks + ACH (KIR)  
**Current Partners:** 20 banks/groups

### Background & Operations:

- BLIK is a mobile payment scheme initially developed by PKO Bank Polski. It later became a standalone project under the PSP name in collaboration with five large banks and KIR (ACH).
- In 2020, Mastercard acquired a minority stake in the project, allowing BLIK to offer contactless payments at POS and MV terminals.
- In 2024, BLIK began its international expansion starting with Slovakia and Romania.

**General type:** Universal mobile payment scheme  
**Funding source:** Bank account via real time ACH (KIR)  
**Functionalities:**

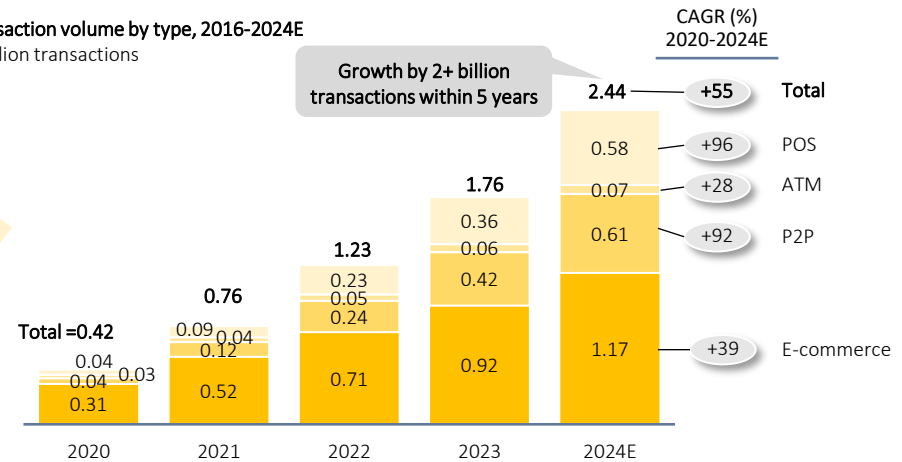
Payments in online stores	✓
Payments in B&M stores	✓
P2P mobile payments	✓
ATM cardless cash withdrawals	✓
Buy Now Pay Later (deferred payment)	✓
Recurring payments	✓

### Reach: (as of Q3/Q2 2024)

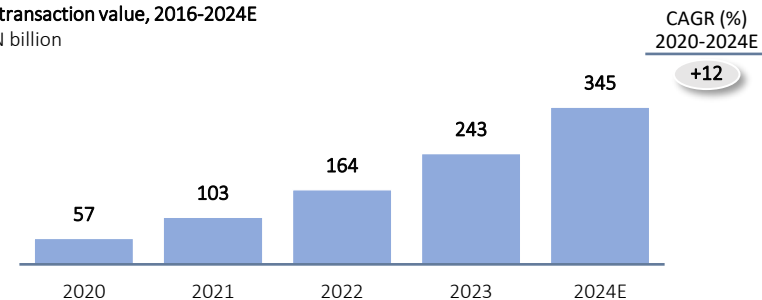
- 31.1 million registered mobile apps
- 17.4 million of active users (min.1 tx per month)
- 632k total merchants, 873k outlets w/terminals, 96k online stores

## Description

**Transaction volume by type, 2016-2024E**  
 in billion transactions



**Total transaction value, 2016-2024E**  
 in PLN billion



### Recent events:

- 10/2024 - BLIK received authorization of Bank of Romania to start operations in Romania
- 10/2024 - BLIK has been added to Revolut banking app
- 9/2024 - BLIK launched services in Slovakia in cooperation with Tatra banka / Viamo app

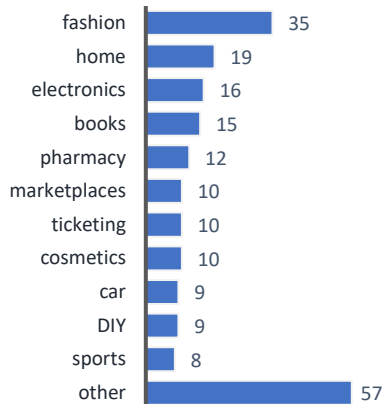
# The results of acceptance research in Polish eCommerce suggest that online merchants provide shoppers with a wide range of payment options

## Payment methods offered by major ecommerce sites\* in Poland - Overview

### Sample



Sample composition by sector  
Number of merchants, Total=210



### Key observations

>80

**Various payment methods and payment providers** available in eCommerce

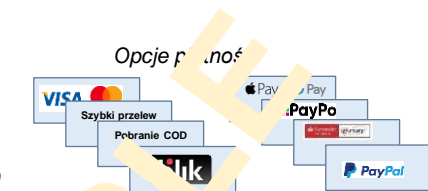
7.5

**Average number of payment methods** offered by online merchant. Methods include BLIK, Cards, PBL, BNPL, POS loan, COD, credit transfers, Click to Pay, GP/AP, vouchers and other

1.1

**Average number of payment aggregators or gateways** used by online merchants. Aggregators include P24, tpay, imoje, paynow and other

### Examples



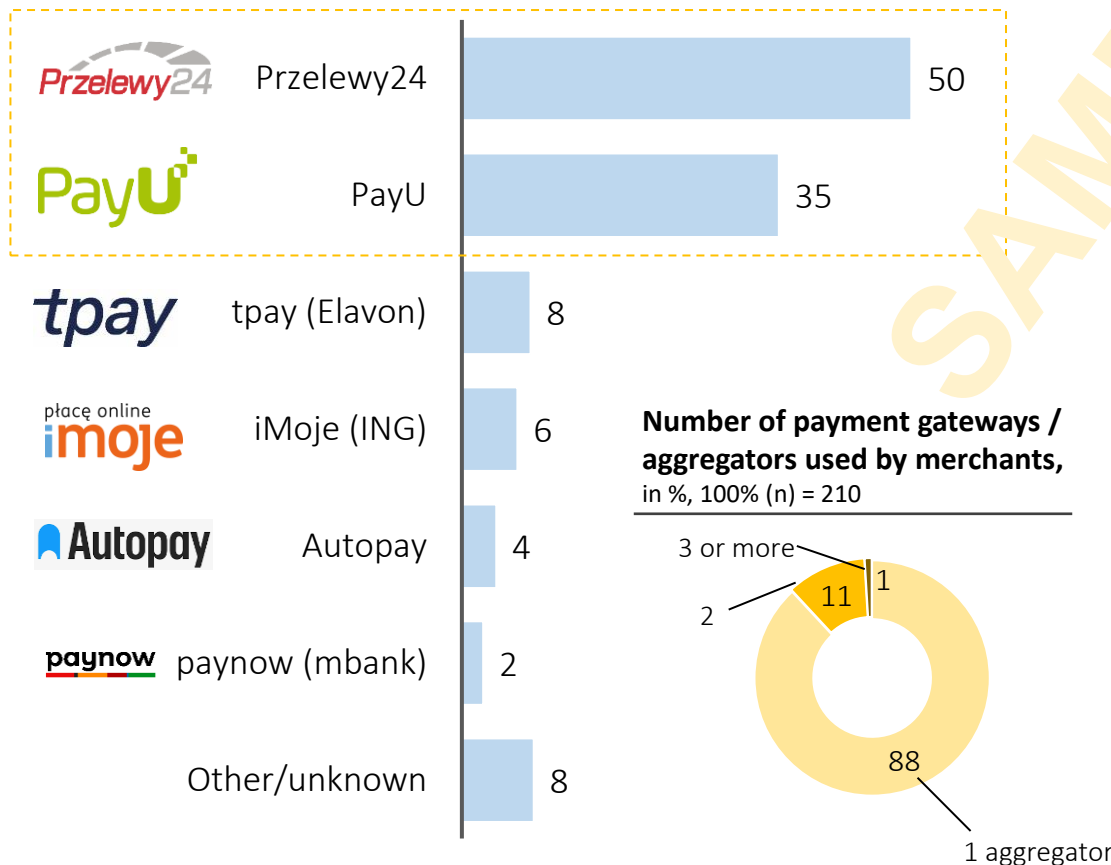
- Most eCommerce sites in Poland offer a broad range of payment options to customers.
- The payment options available at merchants are typically sufficient to meet the needs of various customer segments.

\* The full list of reviewed sites is available in the appendix  
Source: Inteliace Research

# There are two leading payment gateways/aggregators providing services to online merchants in Poland

100% (n)=210

**Payment aggregators/gateways used by online merchants**  
in %, multiple answers



- Payment aggregation and gateway services in Poland are highly concentrated, with two major players, P24 and PayU, serving the vast majority of major online merchants.
- In contrast, four smaller players—Tpay, iMoje (ING), Autopay, and Paynow—hold a minor market share.
- Most merchants use only one aggregator; however, approximately 12% have opted to collaborate with two or more payment providers.

Payments in Poland, 2025

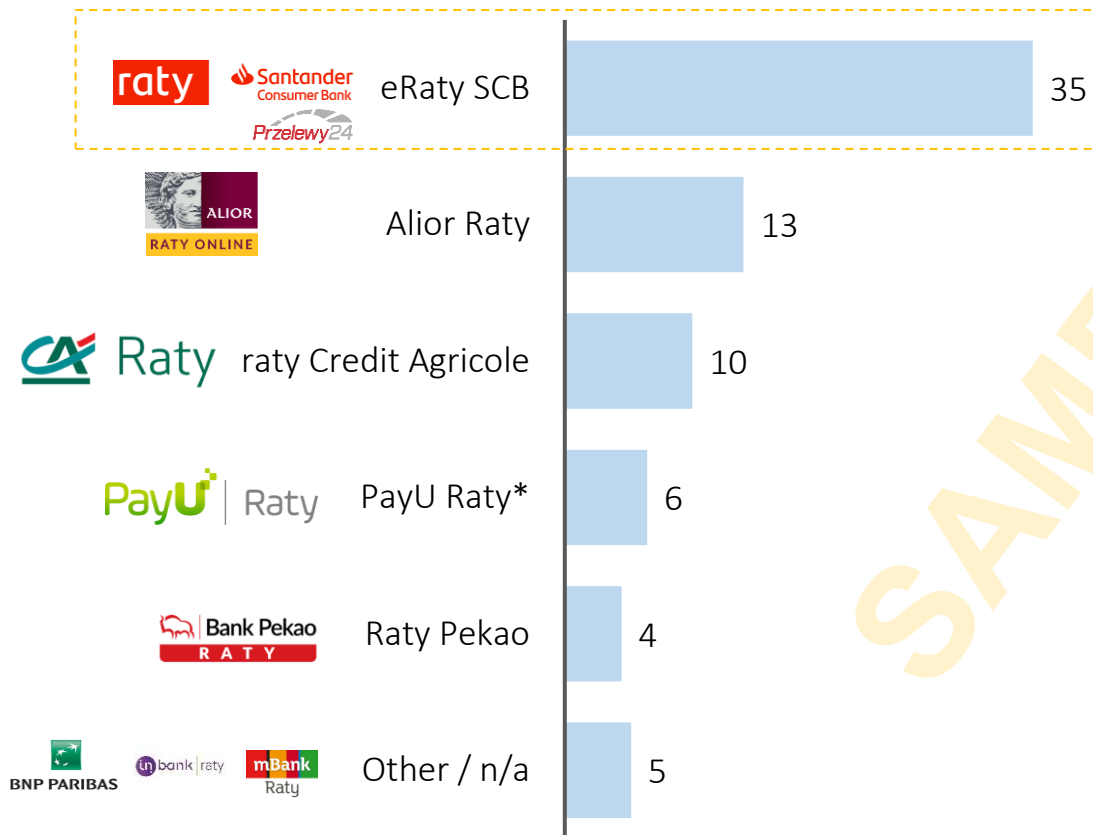


# Santander POS loans are the most widely available option in eCommerce. Its close partnership with the leading gateway, P24, gives Santander a significant advantage

100% (n)=210

## Online POS lending options offered by online merchants

in %, multiple answers



- Point-of-sale (POS) financing at online merchants is dominated by Santander Consumer, which is available at approximately 35% of all major online merchants. Santander's strong position can be attributed to its partnership with the leading payment gateway, Przelewy24 (P24).
- Other significant players in the market include Alior and Credit Agricole, followed by Bank Pekao and a group of smaller players.

SAMPLE

Payments in Poland, 2025

\* White label solution of payment aggregator. Actual provider might include: Santander, Alior, or other  
Source: Inteliace Research

# Appendix - Composition of the sample

## Research sample - List of eCommerce websites\* reviewed in this research

4f.com.pl	deezee.pl	katalogmarzen.pl	pakamera.pl	biletyna.pl	gandalf.com.pl	militaria.pl	sklepmartes.pl
50style.pl	defence24.pl	kaufland.pl	peek-cloppenburg.pl	bobowozki.com.pl	garnecki.pl	modivo.pl	sklepopon.com
51015kids.eu	douglas.pl	koleo.pl	perfumeria.pl	bodzio.pl	gemini.pl	mohito.com	smyk.com
8a.pl	doz.pl	komfort.pl	pgg.pl	bonito.pl	glovo.pl	mojehobby.pl	sportano.pl
aboutyou.pl	drmax.pl	komputronik.pl	pl.pandora.net	bonp.pl	gmoto.pl	monnari.pl	sportroom.pl
adidas.pl	drogerienatura.pl	Krakvet.pl	podkarpaciesady.pl	born.pl	gratka.pl	morele.net	sport-shop.pl
agatameble.pl	ebilet.pl	ksiegarnia.pwn.pl	Polregio.pl	botland.com.pl	hairstore.pl	mrowka.com.pl	sprzedajemy.pl
alebilet.pl	e-glamour.pl	kupbilecik.pl	prezentmarzen.com	bricomart.pl	hebe.pl	muve.pl	superpharm.pl
alerabat.com	ekobieca.pl	lancerto.com	profinfo.pl	bricomart.pl	helion.pl	muzyczny.pl	supersklep.pl
AliExpress.com	e-medest.pl	lazienkaplus.pl	proline.pl	bricomart.pl	hm.com	narzedzia.pl	swiatksiazki.pl
allecco.pl	Empik.com	legimi.pl	pyszne.pl	bricomart.pl	homebook.pl	nbsklep.pl	taniaksiazka.pl
Allegro.pl	Enterair.pl	lego.com	renee.pl	bricomart.pl	home-you.com	neonet.pl	tantis.pl
Amazon.com	eobuwie.com.pl	leroymerlin.pl	reserved.com	bricomart.pl	housebrand.com	nexto.pl	tefal.pl
answear.com	e-podroznik.pl	lidl.pl	rossmann.pl	bricomart.pl	i-apteka.pl	nike.com	Temu.com
apart.pl	erli.pl	limango.pl	sadownicow.pl	bricomart.pl	ibuk.pl	north.pl	termedia.pl
apple.com	etsy.com	loombard.pl	samsung.pl	bricomart.pl	ikea.com	notino.pl	tim.pl
apteka-melissa.pl	euro.com.pl	LOT.pl	selgros24.pl	bricomart.pl	intercars.pl	nowafarmacja.pl	t-mobile.pl
aptekaolmed.pl	eventim.pl	maxelektro.pl	sephora.pl	bricomart.pl	intercity.pl	obi.pl	Travelplanet.pl
aptekazawiszy.pl	extradom.pl	maxizoo.pl	siemka.pl	bricomart.pl	intersport.pl	ochnik.com	ucando.pl
auchan.pl	ezebra.pl	mazowieckie.com.pl	sfein.pl	bricomart.pl	iparts.pl	oleole.pl	VidaXL.pl
autodoc.pl	e-zikoapteka.pl	meble.pl	Shein.com	bricomart.pl	izielnik.pl	OLX.pl	Vinted.com
avans.pl	fera.pl	meblobranie.pl	siemka.pl	bricomart.pl	johndog.pl	onninen.pl	wapteka.pl
bee.pl	Flixbus.pl	mediaexpert.pl	sins.com	bricomart.pl	joom.com	oponeo.pl	wittchen.pl
beesafe.pl	frisco.pl	mediamarkt.pl	siz.com	bricomart.pl	jula.pl	orange.pl	woblink.com
Beliani.pl	fryzomania.pl	medistore.com.pl	sklepbatarie.pl	bricomart.pl	jysk.pl	otomoto.pl	wyjatkowyprezent.pl
biedronka.pl	merkurymarket.pl	zooplus.pl	zoart.com.pl	bricomart.pl	zara.com	znak.com.pl	x-kom.pl

\* The sample comprises large and mid-sized eCommerce businesses across various sectors, including foreign sites with significant sales in Poland. However, it should not be considered representative of the largest eCommerce sites in Poland

Source: Inteliace Research