## POLAND: A PROMISING LAND FOR PAYMENTS

#### A LAND OF POSSIBILITY...

"What is most exciting about Poland today is the many opportunities and new solutions present in the market. The future is one of possibility."

> Waldemar Korwin-Kowalewski Country Manager for Poland & Baltics at Ingenico



#### ... WHERE PAYTECH IS BOOMING



The payment sector in Poland represents 25% of Polish fintech activity and in 2022 there were 74 FinTechs in the payment category



#### ... WHERE NEW WAYS OF PAYMENT ARE EXPANDING

The transaction value of digital payments completed online and by a smartphone on a POS (billions USD)

| 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 |
|------|------|------|------|------|------|------|------|
| 22   | 29   | 39   | 50   | 61   | 76   | 86   | 101  |

#### ... THAT WELCOMES INNOVATION AS SECOND NATURE

The market in Poland is switching to Android. And with this shift we are seeing increasing innovation in the payments sector

### **DID YOU KNOW?**

- Number of payment terminals: 1,22 million
- 66% of Poles prefer cashless transactions
- Number of cashless transactions grew
  from 3 billion in 2016 to 9 billion in 2022
  Value of cashless transactions doubled

from 210 B Zlotys in 2016 to 452 B Zlotys in 2021





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#### SOURCES

National Bank of Poland (2022 and 2023) FinTech Poland (2023) 'How to do FinTech in Poland Report 2023', available online at: https://fintechpoland.com/raport/how-to-do-fintech-in-poland/ Statista in FinTech Poland (2023)