

## **Poland Payments - Market Share Analysis, Industry Trends & Statistics, Growth Forecasts (2025 - 2030)**

Market Report | 2025-04-28 | 100 pages | Mordor Intelligence

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### **Report description:**

The Poland Payments Market is expected to register a CAGR of 12.39% during the forecast period.

#### Key Highlights

- Poland is a modern payments market in terms of bank and acquirer infrastructure, goods, and services. With a growing prevalence of mobile payments, driven by banks on Apple Pay and Google Pay, and merchants incorporating payments within their retail client applications, it has recently become entirely contactless.
- Moreover, in the form of BLIK, real-time payments boost growth in non-card e-commerce payments while also simplifying payments across all channels. Over the previous few years, there has been tremendous consolidation among banks and acquirers, with the top five banks/acquirers controlling 80 percent of their respective sectors.
- Poland has a low rate of e-commerce fraud. Each year, approximately 1% of online buyers in the country are victims of fraud, compared to a European average of 2%. One explanation for this is that there is a link between high card usage and e-commerce fraud in nations with high card usage. In Poland, bank transfers are widespread, and scammers are less likely to use this payment method. Card usage in Poland is still relatively low, but it is rapidly increasing; therefore, shops should expect an increase in fraud efforts.
- The COVID-19 outbreak has accelerated not just digitization across all industries but also considerable e-commerce sales growth in numerous segments, including food delivery, in 2020. Cash-on-delivery has declined dramatically, accounting for less than half of all deliveries, and most courier firms now accept payments by POS at the time of delivery.
- The COVID-19 pandemic has increased online spending as fearful consumers stay at home and use online platforms to avoid being exposed to disease vectors. This has resulted in a considerable increase in the use of credit cards online. InPost's automated parcel lockers are the most popular delivery method in Poland, and they also offer the option of paying with a credit card at the locker.

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## Poland Payments Market Trends

### Advancements in the Polish Payments Market

- Over the previous months, new SoftPOS trial efforts have occurred, but neither has yet taken off commercially. Consumer acceptance of inputting a PIN on a merchant's screen on a non-POS device is unknown, but PIN on glass laws or waivers for numerous providers might change this situation. New fiscal regulations that allow for software-based fiscal ECR registers will adopt all-in-one payment devices (fiscal ECR, sales system, and payment on-screen) - whether from payment providers/acquirers on dedicated hardware or software providers on regular tablets and phones.
- All-in-one devices may substitute POS/ECR-dedicated hardware - card-based payments with PIN on glass or Face-to-Face (F2F) e-commerce payments without an NFC requirement - as payment volumes via mobile phones increase. This could eventually lead to PISP payments disintermediating current payment methods at merchants, thanks to an improved customer interface.

### Initiatives by the government to improve cashless payment methods

- The government-sponsored Cashless Poland Program, which covers the price of POS hardware and merchant service fees for new merchants, increased the number of POS terminals to over 1 million, with approximately 385,000 of those subsidized.
- Employee remuneration regulation was enacted as part of the government's financial inclusion goals. The government requires that salaries and wages be paid through bank transfer beginning January 1, 2019, unless an employee requests a different payment method. Employees who do not have a bank account can obtain a basic payment account that includes banking services at no cost. Debit card adoption and usage are increasing as bank accounts grow.

### Poland Payments Industry Overview

The payments market in Poland is moderately consolidated, as a few players currently dominate the market. Major competitors in the Poland payments market provide well-developed digital payment systems, and they use acquisitions and partnerships to reach more consumers in the region. Mastercard Inc., PayPal Holdings Inc., and American Express are some of the leading players in the payments business.

- May 2022 - PayPal Holdings, Inc. engages in developing technology platforms for digital payments. Its solutions include PayPal, PayPal Credit, Braintree, Venmo, Xoom, and Paydiant products.
- May 2022 - The company has revealed that Mastercard will soon allow consumers to pay with a smile or a wave. The payments company announced it would soon roll out a new Biometric Checkout Program, which will lay out a set of standards for banks, merchants, and technology providers to adhere to when people pay using biometrics.

### Additional Benefits:

- The market estimate (ME) sheet in Excel format
- 3 months of analyst support

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