



POLSKA
BEZGOTÓWKOWA



Poland's small businesses go digital

CASE STUDY ● EUROPE

65%

Of transactions at the POS were cashless in 2023, up from 32% in 2016, thanks to the Cashless Poland Program.

Cashless payments at businesses nearly double with the *Cashless Poland Program*

Challenge

In 2017, despite high card adoption in Poland, there was a significant digital payment acceptance gap among small and medium-sized enterprises (SMEs) compared to the European Union average.

Cost is one of the key considerations for accepting digital payments. There is a common misconception by SMEs that cash acceptance is free, while dedicated point-of-sale (POS) solutions require additional expenses. Costs associated with cash – such as physical handling, reconciliation, and risk of leakages, fraud, theft and damage – are often not considered.¹

Execution

Mastercard worked with key industry partners, the Polish Ministry of Development & Technology and Polish Bank Association to launch the Cashless Poland Program in 2017 to drive nationwide cashless payment adoption.²

The Cashless Poland Foundation was established to facilitate contributions from financial institutions, schemes and acquirers toward an industry-funded program. The program initially offered SMEs free cashless POS terminals for a 12-month period.¹

"The Cashless Poland Foundation is a unique project on a European scale that connects key participants of the commercial market and the public sector," explains Joanna Erdman, President of the Cashless Poland Foundation. "The effects of this cooperation are noticeable for the entire market – including consumers, small companies, public entities, as well as the participants of the agreement.

The program generated benefits not only for its stakeholders, but also for SMEs and consumers

Government

- Additional growth of GDP in Poland
- Higher tax income from corporate income tax and value-added tax
- Reduction of shadow economy impact

Stakeholders

- Digital payments grew 2x faster in Poland
- Financial inclusion - new banking accounts/cards

SMEs

- Ability to try and test reduces adoption barriers
- Lower costs of services for SMEs, bundled with banking offers
- Better competitive position with consumers

Consumers

- Freedom of choice of payment method
- Wide access to secure and easy cashless payments
- Ease of access to additional digital payment benefits

465k

Participating merchants.

610k

Digital point-of-sale terminals deployed.

€25b

Worth of transactions facilitated by the program.

90%

Of participants continue accepting digital payments beyond supported period.

Results

"Since the foundation's establishment, we have more than doubled the share of cashless payments in the number of retail payments in Poland (65% in 2023 versus 32% in 2016), and we have also doubled the acceptance network," adds Joanna. "Together, we help create and introduce innovative market tools and technologies (e.g. Click to Pay), thanks to which Poland has become one of the most advanced payment markets in Europe." The program has since been expanded to serve the payment needs of government offices; has been joined by new acquirers, banks and distribution partners; and is offering the latest digital payment acceptance solutions, such as softPOS, mobile POS and more, to meet evolving customer needs.

The Cashless Poland Foundation continues to invest in digital payment adoption by:

- Actively contributing to the financial education of entrepreneurs and consumers through platforms like webinars, articles, lectures and testimonials.
- Running special projects to enable card acceptance on EV charging stations and unattended smart city solutions like public transit tickets and car parks.
- Addressing acceptance gaps, both in specific industries and geographies, through regular research and special pro-sales programs—for example, cashless cinema in small towns and more.
- Coordinating important industry projects on behalf of the payment industry, such as the introduction of Click to Pay technology for online payments.



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1. Cashless Poland Foundation, Jan. 1, 2024.
2. Cashless Poland Foundation Launches program, 2018

