BLIK Pay Later

BNPL

BLIK Pay Later is Poland's leading buy now, pay later (BNPL) solution, seamlessly integrated with the BLIK mobile payment ecosystem. Launched to meet growing consumer demand for flexible payment options, BLIK Pay Later allows Polish shoppers to split their purchases into interest-free installments while maintaining the convenience and security of the trusted BLIK system. Available to users with a mobile banking app from participating banks, BLIK Pay Later enables consumers to authenticate and manage their deferred payments directly within their banking app, combining instant purchase approval with responsible lending practices.

Specifications

Coverage

Consumer	Poland
Merchant	Global

Currencies

Consumer	PLN
Processing	PLN
Settlement	PLN

Transactions

Minimum	PLN 0.01
Maximum	PPRO does not control the max transaction limit, this is defined by the the underlying bank issuer, generally over PLN 2,000 will see declining authorisation rates by the bank issuers.
Timeout	55 seconds

Features

- ✗ Recurring payments
- ✓ One-click payments
- ✗ In-store/POS
- ✓ Refunds
- ✓ Partial refunds
- ✓ Multiple partial refunds
- ✓ Payment assurance
- ✓ Chargeback risk

Why BLIK Pay Later?

With BLIK's penetration of over 12 million active users representing more than one-fifth of Poland's population, BLIK Pay Later taps into an established and trusted payment ecosystem, offering merchants immediate access to millions of consumers already familiar with the BLIK experience.

BNPL solutions typically increase conversion rates by 20-30% and boost average order values by up to 50%, as consumers appreciate the flexibility to spread payments over time. BLIK Pay Later combines these benefits with Poland's most popular mobile payment method.

BLIK Pay Later provides real-time credit decisions and instant payment approval, ensuring a frictionless checkout experience that maintains the speed and convenience Polish consumers expect from BLIK, while reducing cart abandonment and improving the overall customer experience.

How it works?

1 — Merchant

The customer selects the option to pay for the purchase from the seller using BLIK Pay Later.

2 — Merchant

The customer enters the BLIK code generated in their mobile banking app.

3 — Payment method

The mobile banking app sends a notification about the required transaction authorization.

4 — Payment method

The customer authorizes the transaction by entering their PIN code in the mobile banking app.

5 — Merchant

The customer is redirected to the eBLIK success page.