Bank transfer



Introduced in 2015, BLIK is a must-have payment method for e-commerce sites in PL. It is a mobile payment service with a unique model of cooperation between banks, payment acquirers, and merchants. BLIK is available to smartphone users with a mobile banking app from participating banks. Consumers provide their BLIK code to authenticate in the BLIK system and confirm payment within their banking app. Supported banks include: Alior Bank, Bank BPS, Bank Millennium, Bank Pekao, Bank Pocztowy, BNP Paribas, BS Brodnica, Crédit Agricole, Getin Bank, Getin Noble Bank, ING Bank, MBank, Nest Bank, PKO Bank Polski, Santander, SGB Bank.

Specifications

Coverage

Consumer Poland Merchant Global

Transactions

Minimum PLN 0.01 Maximum PLN 50 000 Timeout 55 seconds

Currencies

Consumer PLN Processing PLN Settlement PI N

Features

Recurring payments



One-click payments



Partial refunds



Multiple partial refunds



Chargeback risk

Why BLIK?



BLIK reports that it is the most frequently used mobile payment method in PL, reporting over 12 million active users - more than one-fifth of the population.



BLIK drove 763 million transactions worth USD 25 billion in 2021 – over 75% via e-commerce and a 60% market share of all Polish e-commerce.



In just the third quarter of 2022, Polish online shoppers spent more than US\$5 billion using their BLIK payment

How it works?



At online checkout, the consumer selects BLIK as their preferred payment method



Merchant

The consumer enters the 6- digit BLIK code (generated by their mobile banking app)



Online bank

In their banking app, the consumer reviews the transaction and authorises payment

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Online bank



Payment is confirmed if the merchant supports OneClick, the consumer can save the merchant for future purchases

