

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

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?



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 apps.

How it works?

