PRESS RELEASE

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**BLIK keeps getting stronger – the value of transactions in the first half of 2025 has already exceeded 47 bn EUR**

**From January to June 2025, BLIK users completed nearly 1.4 bn transactions in total. This represents an increase of 24 percent compared to the same period last year. The second quarter alone was record-breaking – for the first time in the system’s history, the number of transactions exceeded 700 m. Currently, the fastest growth is observed in in-store BLIK payments, where contactless transactions already account for almost half of all operations carried out with BLIK in this channel. Double-digit growth also continues in e-commerce and in BLIK P2P transfers. At the end of June this year, 19.4 m users were regularly using BLIK.**

**BLIK maintains a strong growth momentum**

In the first half of this year, BLIK users carried out an average of 7.7 m transactions per day – that’s more than 5.3 thousand payments every minute. The average transaction value during the period was 149 PLN [EUR 35], with a total value of 207.3 bn PLN [EUR 48.8 bn]. The largest volume traditionally comes from e-commerce, where BLIK is among the most frequently chosen payment methods.

*“*From January to June this year, BLIK users completed nearly 662 m online transactions, marking an increase of more than one-fifth compared to the same period last year. The value of these payments reached 102.4 bn PLN [EUR 24.1 m]. This is the result not only of BLIK’s growing popularity among online shoppers, but also of the consistent development of services that are part of the entire payment ecosystem, such as deferred and recurring payments. Their potential to enhance convenience and increase basket value is already visible today, and we expect the coming quarters to reveal the full scale of their impact,” says **Monika Król**, Vice President of Polski Standard Płatności, the operator of BLIK.

**More offline transactions**

BLIK is also growing in stationary stores. In the first half of this year, users completed 338.1 m transactions at POS terminals, representing a year-on-year increase of 31 percent in in-store BLIK payments. In the second quarter alone, 183.6 m such operations were carried out. 47 percent of the half-year volume consisted of contactless payments, the number of which grew by 46 percent year-on-year. The value of contactless transactions during this period amounted to 7.3 bn PLN [EUR 1.72 bn], with an average amount of 46 PLN [EUR 10.8] per transaction. The highest number of contactless payments was recorded in the Mazowieckie, Dolnośląskie, Małopolskie, Wielkopolskie, and Łódzkie voivodeships. The service is also gaining popularity among travelers – since its launch, it has been used in 164 countries, including Côte d’Ivoire and the Cook Islands.

**BLIK makes everyday settlements easier**

In addition to online and in-store purchases, BLIK is also one of the most popular ways to quickly settle payments between friends and family, as confirmed by the growing number of BLIK transfers to a phone number. From April to June this year, users completed 187.6 m phone number transfers, while in the entire first half of the year the total reached 354.6 m – 25 percent more than a year earlier. On average, 2 m P2P transfers were made each day, with an average value of 164 PLN [EUR 38.6].

“Phone number transfers in Poland have become a standard – simple, fast, and accessible to millions of users. Our ambition is to ensure that this convenience does not stop at the country’s borders. We are working on a solution that we hope will, in the not-too-distant future, make it just as easy to transfer money to a friend in another European country as it is today to a friend in a neighbouring city. We believe that interoperability in the P2P space can become one of the pillars of a modern payment system in our region,” adds **Dariusz Mazurkiewicz**, CEO of Polski Standard Płatności, the operator of BLIK.

ATM transactions also maintain steady growth. In the first half of this year, 37.8 m such operations were carried out (+11% YoY), including 32.8 m withdrawals and 5 m deposits. The average value of a single activity in this channel was the highest among all BLIK payments, amounting to 720 PLN [EUR 169.4].

**ATM transactions also maintain steady growth**

At the end of June this year, the number of active BLIK users reached 19.4 m – 2.5 m more than a year earlier (a 15% YoY increase). Customer activity in banks offering BLIK remained at a high level throughout the first half of the year. On the best-performing day, June 10, over 11.5 m transactions were completed. During the period under review, the average user carried out 13 payments per month.

**Strong financial results**

The growing user activity and consistent increase in transaction volume directly translate into the financial performance of the system’s operator. Polski Standard Płatności closed 2024 with revenues of 421 m PLN [EUR 99 m] and a net profit of 205.9 m PLN [EUR 48.4]. This marked another consecutive year of dynamic growth, with the company recording increases across all key financial indicators. Solid financial foundations enable further investments in the development of BLIK functionalities as well as the execution of international expansion plans.

“The financial results for last year confirm that BLIK’s dynamic growth goes hand in hand with the business’s sustainable profitability. A stable structure of revenues and earnings allows us to plan investments with a longer-term perspective and to pursue our strategy independently of external factors. This enables us to strengthen our position in Poland while simultaneously taking further steps in international expansion. Our ambition is for BLIK to consistently develop as the most universal mobile payment system in the region,” emphasizes **Katarzyna Matuszczyk**, CFO Member of the Management Board at Polski Standard Płatności, the operator of BLIK.

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BLIK is a common standard for mobile payments. The option to use BLIK in mobile banking applications is now available to virtually every customer of domestic payment institutions offering a mobile app. The company Polski Standard Płatności (PSP) is responsible for developing the system. PSP continuously enhances BLIK’s functionality to make the system as user-friendly and versatile as possible. The shareholders of PSP are Alior Bank, Millennium Bank, Santander Bank Polska, ING Bank Śląski, mBank, PKO Bank Polski, and Mastercard.

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