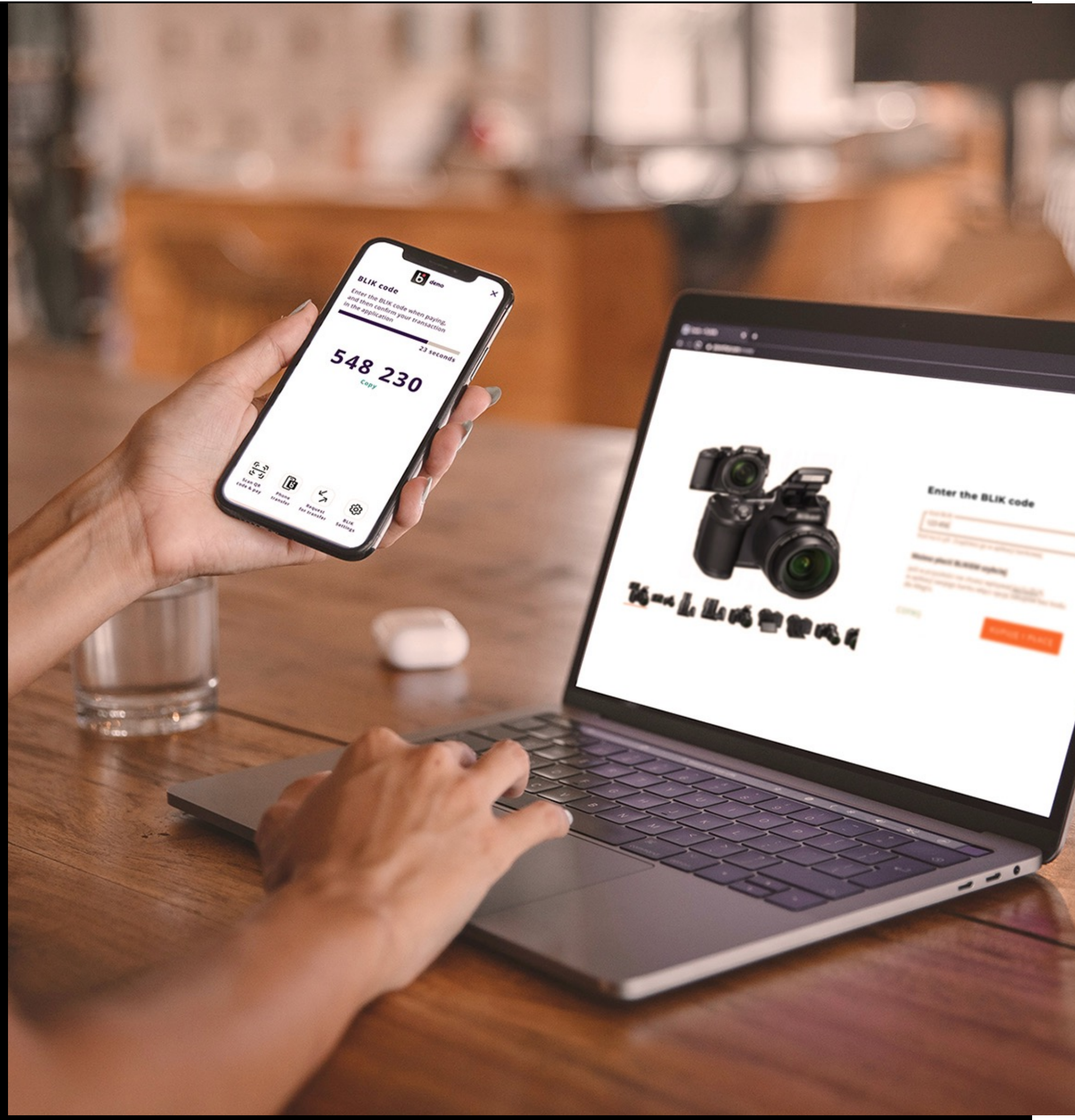




**BLIK – mobile payments
for everyone.**

Dutch Payments Association
Amsterdam, 6 November 2025

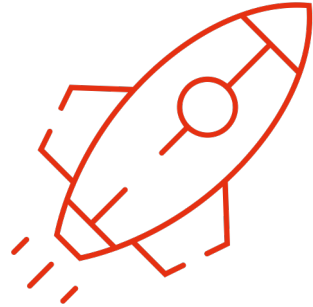


About us.

in a nutshell.



Polski Standard Płatności SA (BLIK)



2015 launched onto the market.
Six months later, BLIK has its first million users



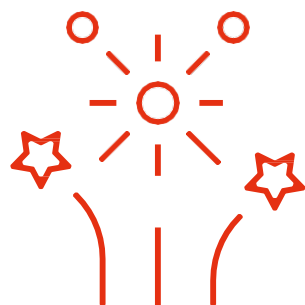
+150 employees spanning from developers, sales, marketers, designers and more



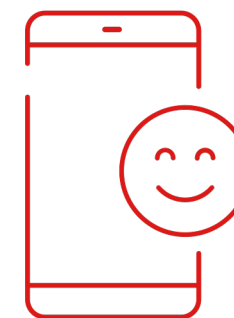
In Poland operating mobile non-card **payment system** and **payment scheme** licensed and overseen by the National Bank of Poland



2.4 billion transactions processed in 2024, which translates into 6.6 million transactions daily



Joint venture of six major banks and Mastercard (since 2020) all with equal 14,3% stake; registered as a limited company



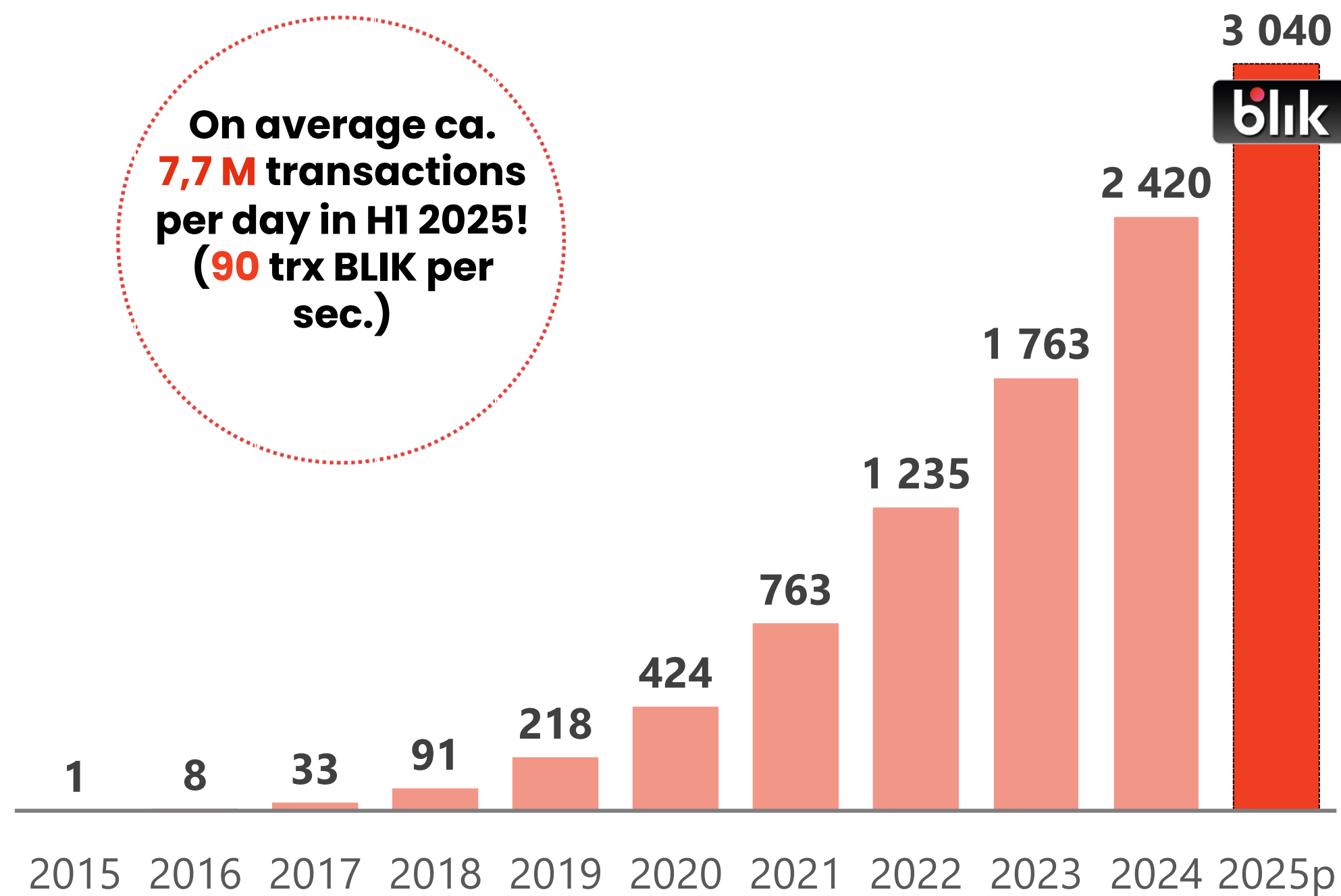
EUR 98 million revenue in 2024 and EUR 48 million net profit



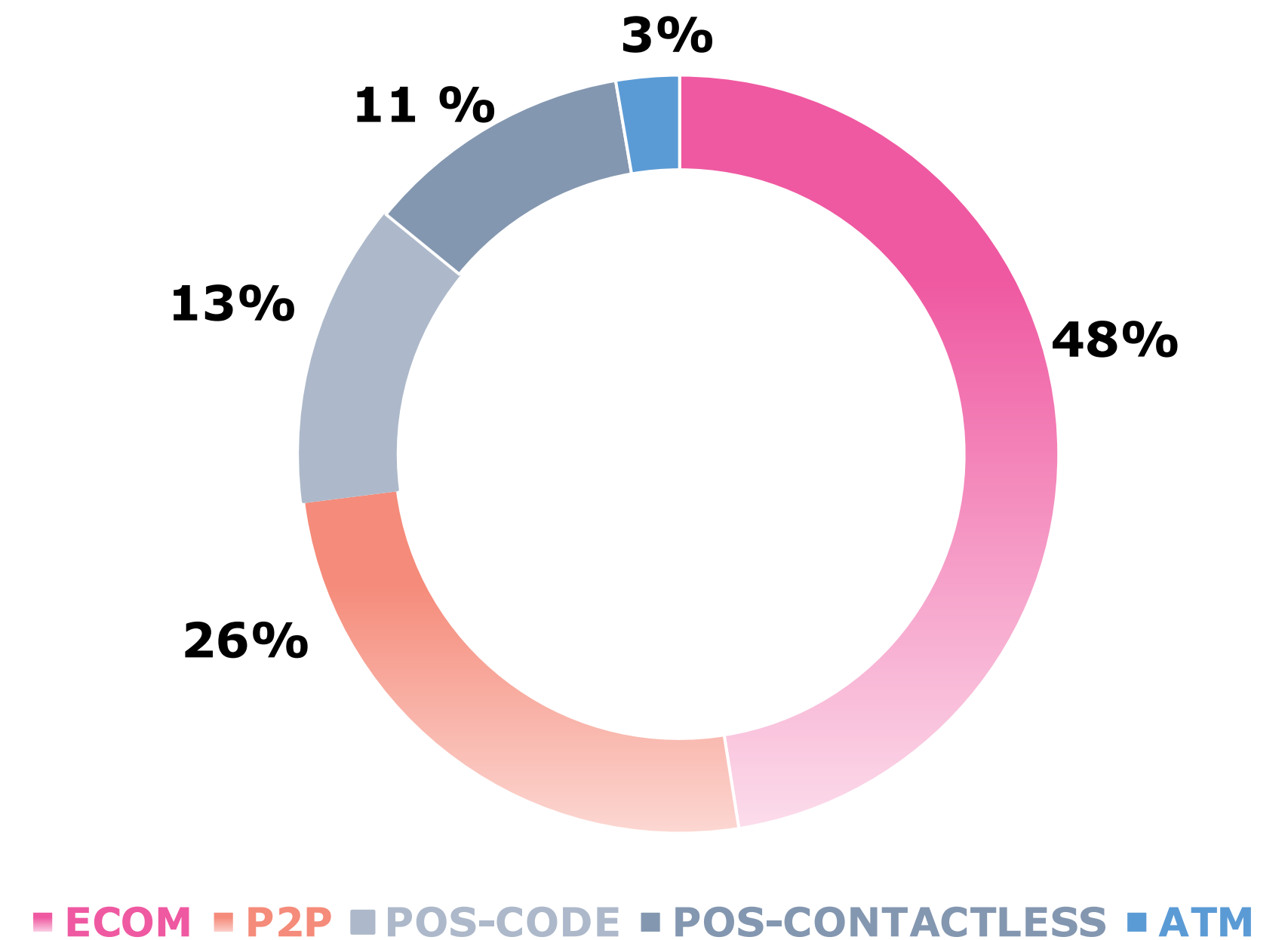
7 billion BLIK transactions in 10 years* – across all channels

A strong value proposition fuels rapid growth of BLIK mobile payments, esp., within e-commerce and P2P transfers

BLIK payments volume, total in million transactions



Volume of payments by type, H1 2025



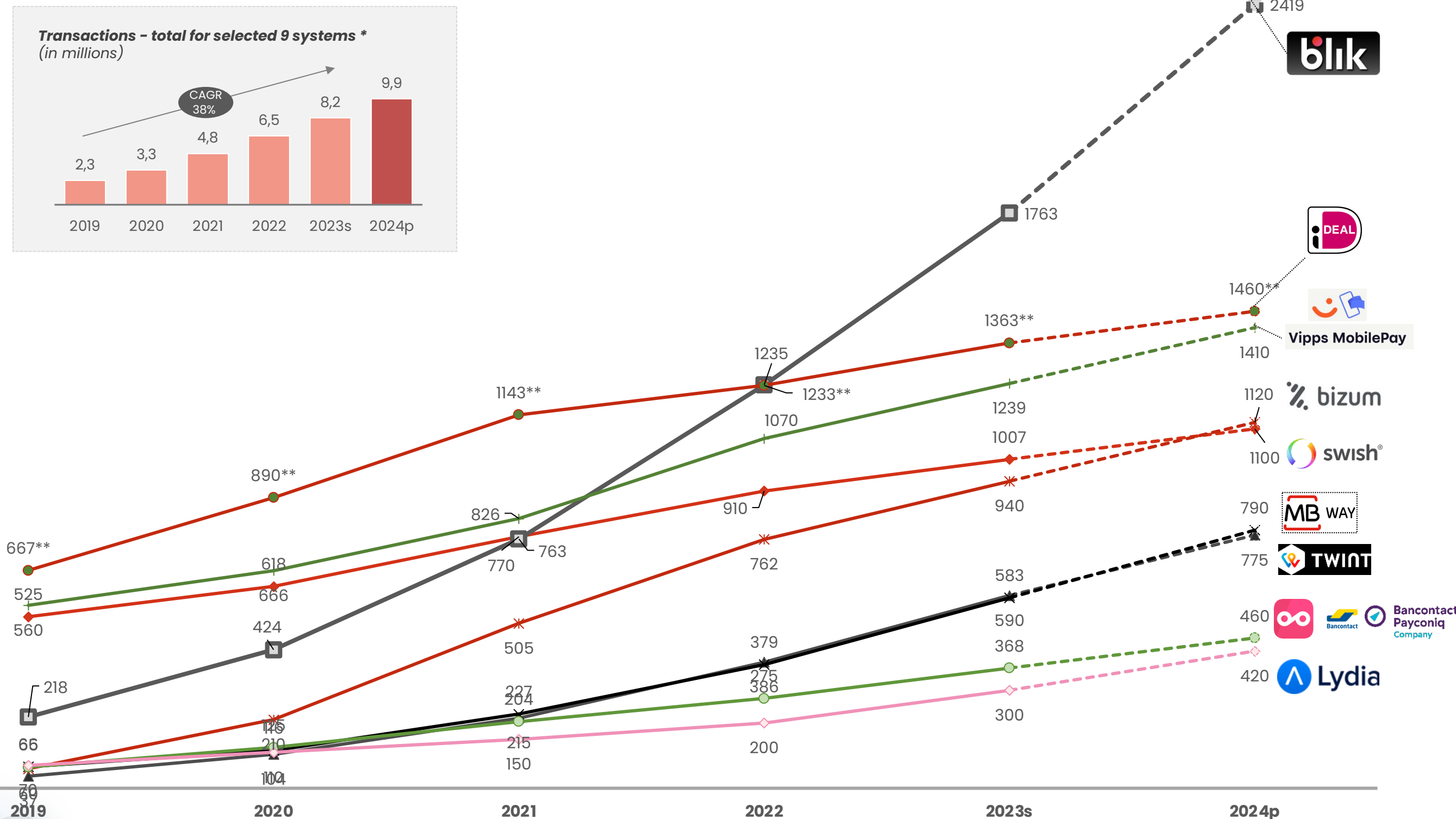
BLIK data,
*by the end of 2024
p - predictions for 2025

BLIK as #1 local mobile payments system in Europe

Since 2022, BLIK has been a leader among local* mobile payment systems in Europe in terms of the number of transaction. It is also distinguished by very high growth dynamics

Number of transactions in 9 selected* mobile payment systems in Europe, in millions

ESTIMATION
for 2024



Conclusions:

- BLIK is the largest European mobile payment system in terms of the total number of transactions.
- In recent years, BLIK has recorded a significantly higher growth rate in the number of transactions than comparable services from other markets.
- BLIK also has great aspirations to increase the number of transactions in the future.

Note: simplified technical scheme

Best-in-class account to account mobile payment

BLIK addresses key customer pain points in online shopping and beyond

What is BLIK ?

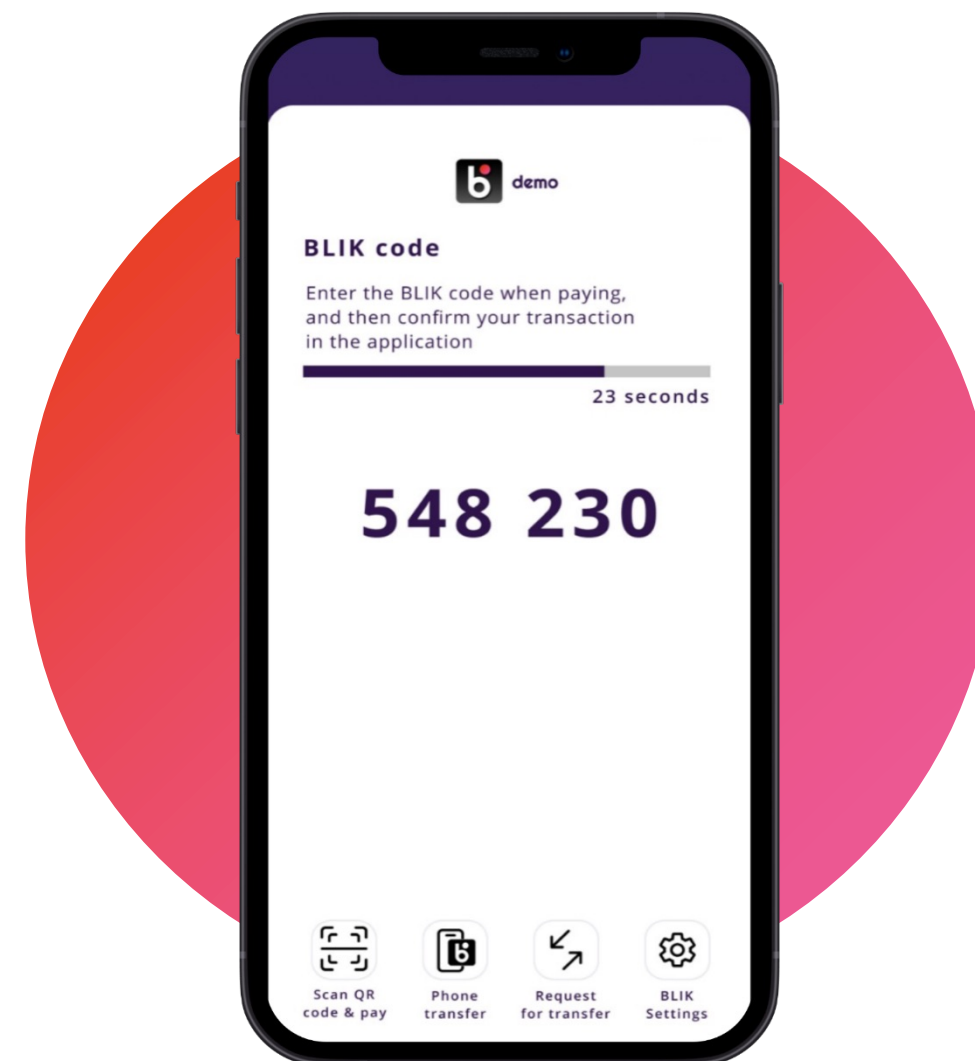
A mobile payment system using **BLIK code*** for payment initiation

Embedded into mobile banking applications of supporting banks

Versatile for online & in-store payments, cash withdrawals, P2P transfers and more

Independent from foreign processing entities and based on its own proprietary system

Successful with net profit in 6th year



Why to use BLIK ?

How likely is BLIK recommend to customers' friends or family?

63

Net Promoter Score**
(vs. **ApplePay: 55** and **Revolut: 45**)

* It expires after 2 minutes and a new one is generated.
** KANTAR, NPS Index, data for Q1 2025;

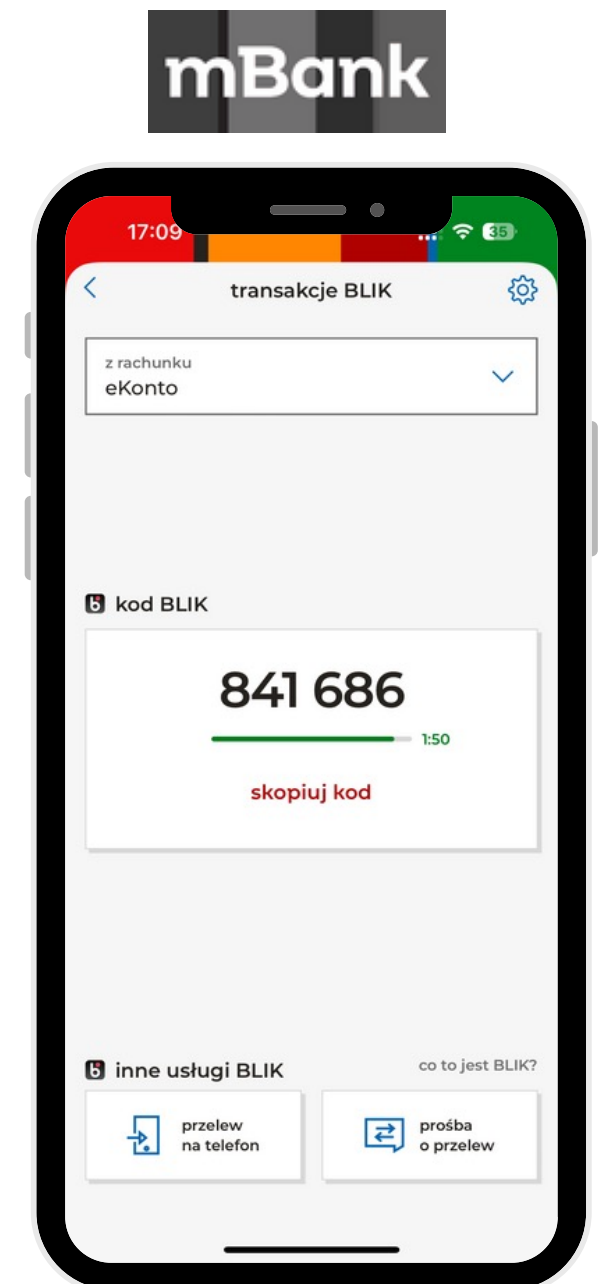
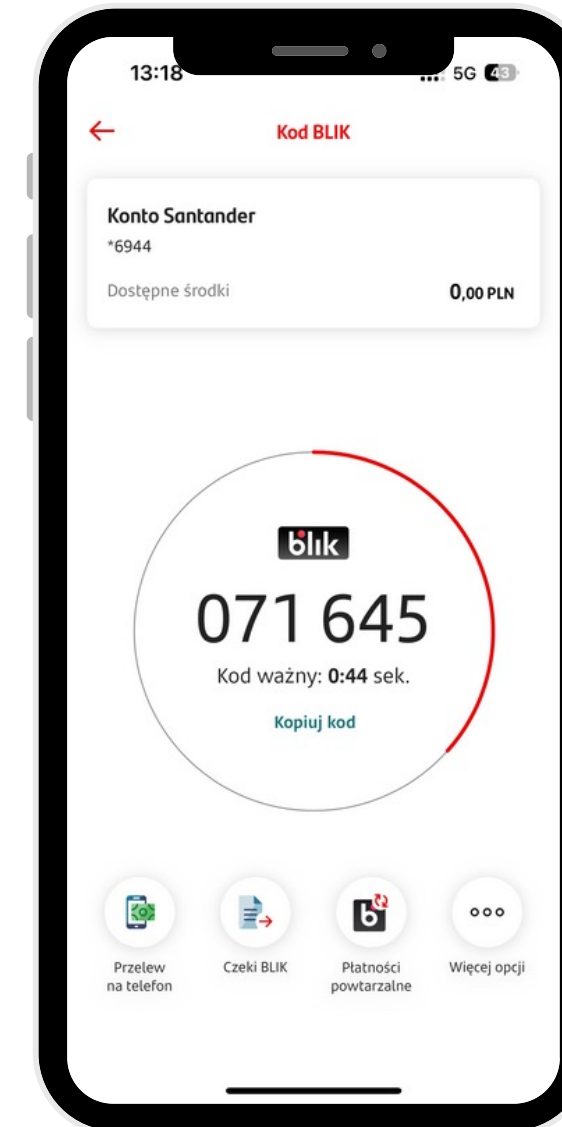
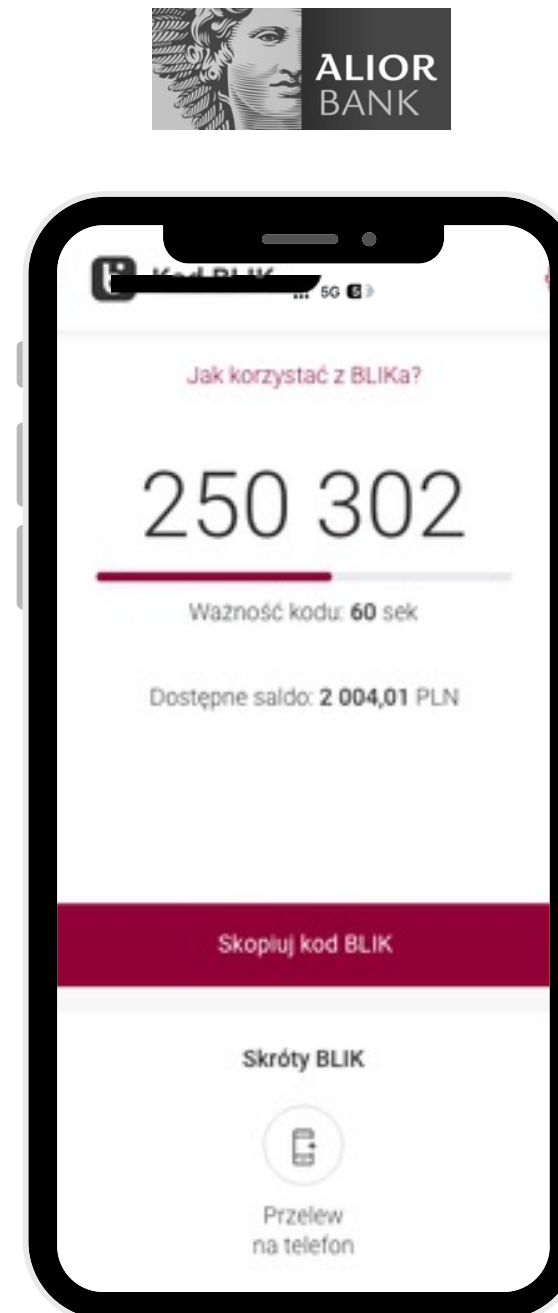
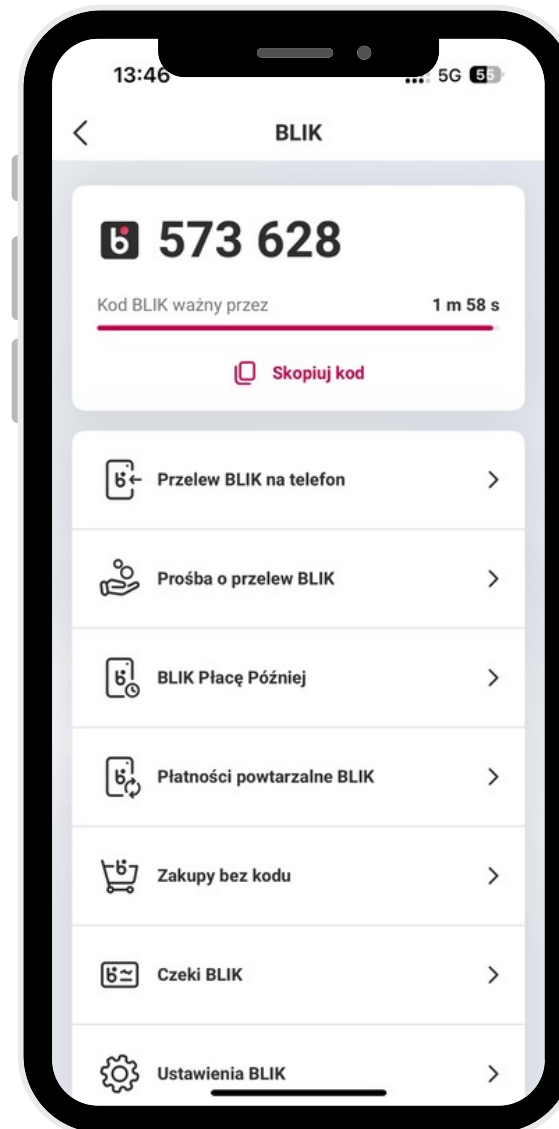
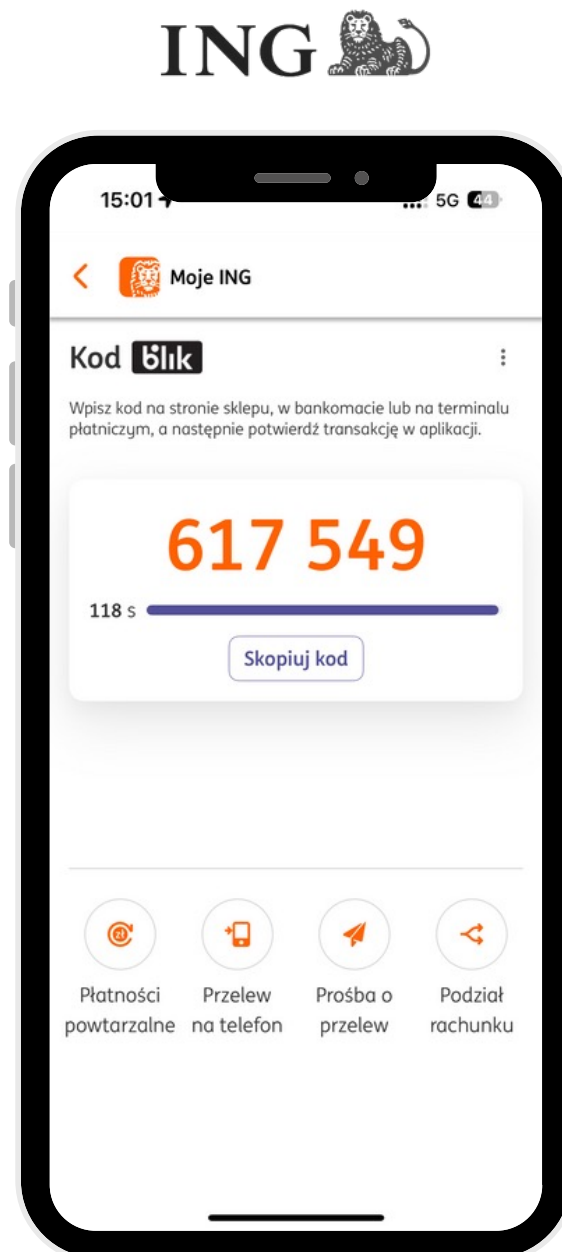
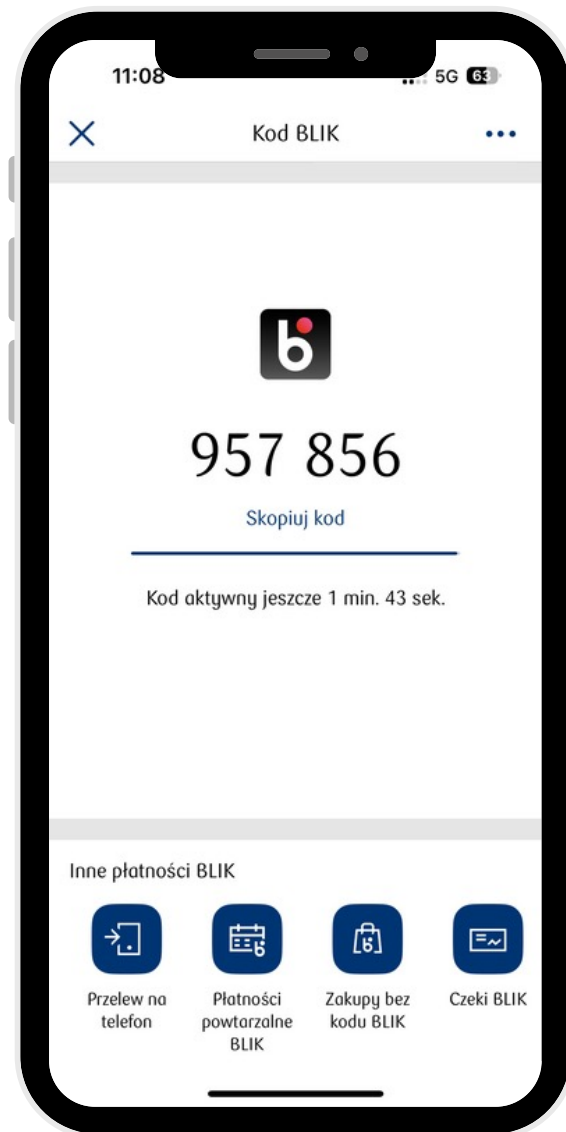


Product and use cases.



Embedded in all mobile banking apps

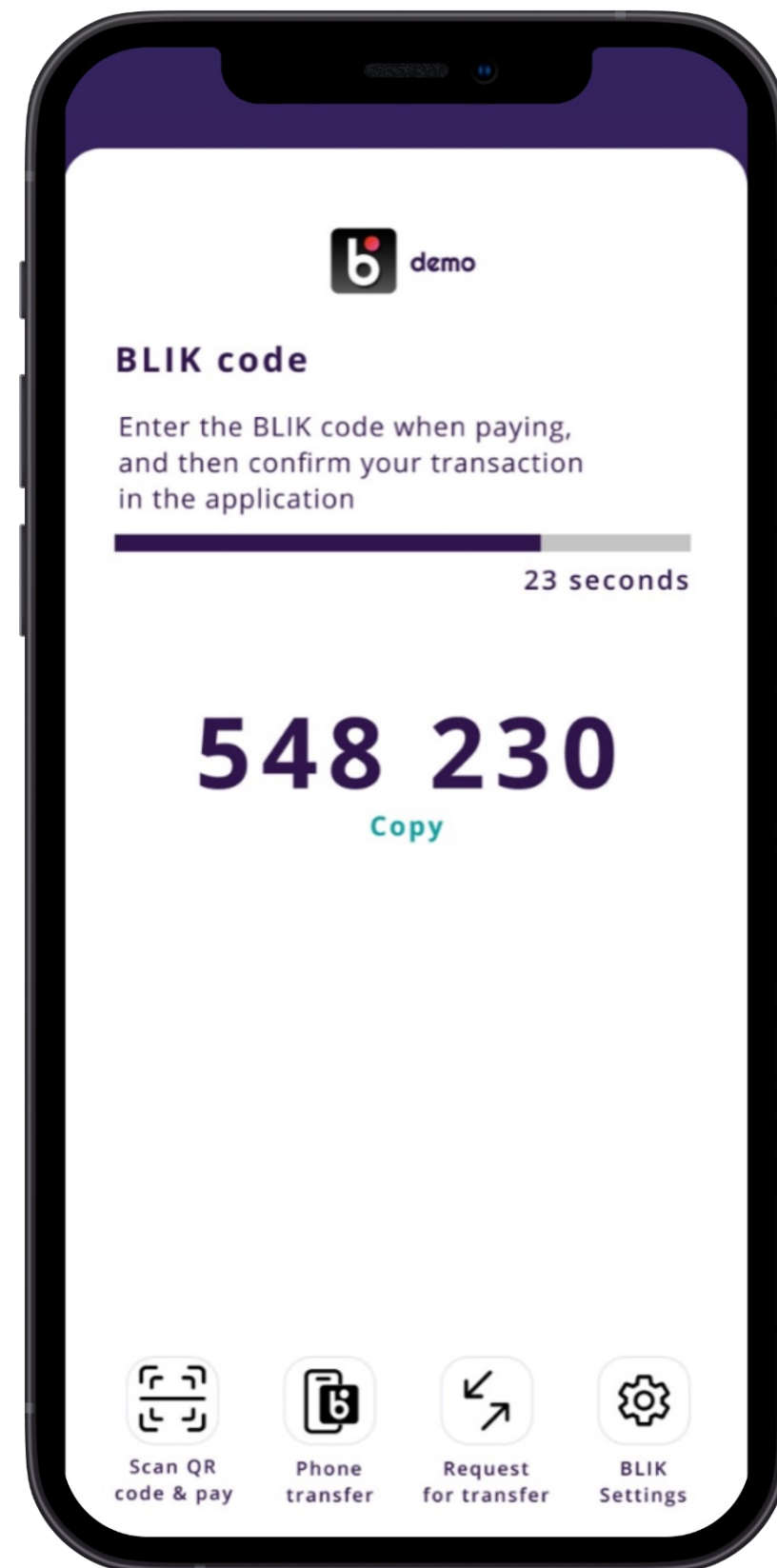
Removes consumer pain points, improves UX, integrates easily



Note: presenting only selected examples

Universal solution covering several channels

Unified payments solution. In bank App – all payments



Online
without card credentials

- 6-digits BLIK code
- OneClick payments (without BLIK code)
- Recurring payments



Pay In-store
fully cashless and cardless

- 6-digits BLIK code
- Contactless payments (NFC)



ATM
withdraw and deposit cash with no risk of skimming

- 6-digits BLIK code
- Electronic cheques



Peer-to-Peer
transfer money with mobile numbers

- Instant transfer to mobile phone
- Request-to-Pay payments
- Split a bill



BLIK Pay Later
BNPL service

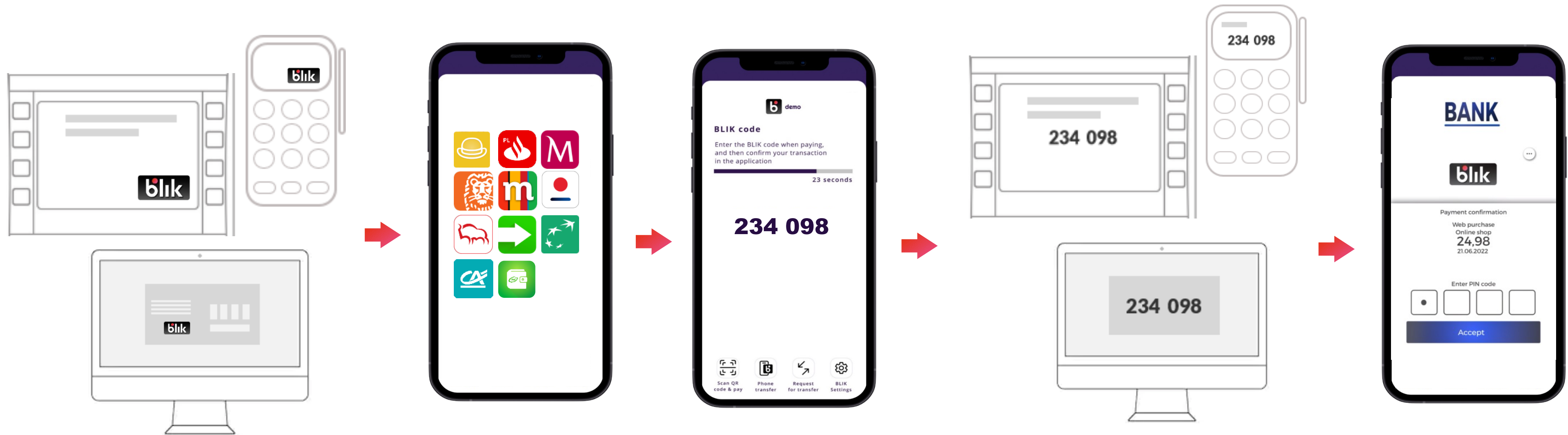
- 6-digits BLIK code
- 30 days to repay via bank's app
- Up to 4000 PLN (~€930 equivalent)



BLIK basic transaction flow offers one simple user experience in different channels

Payments with BLIK code

- 1** When paying in a traditional shop, online or withdrawing cash from ATM, **choose BLIK**
- 2** **Log into** your mobile banking **application**
- 3** **Generate** 6-digit BLIK **code**
- 4** **Enter** BLIK **code** at the POS terminal, website or ATM
- 5** **Confirm** transaction on the phone



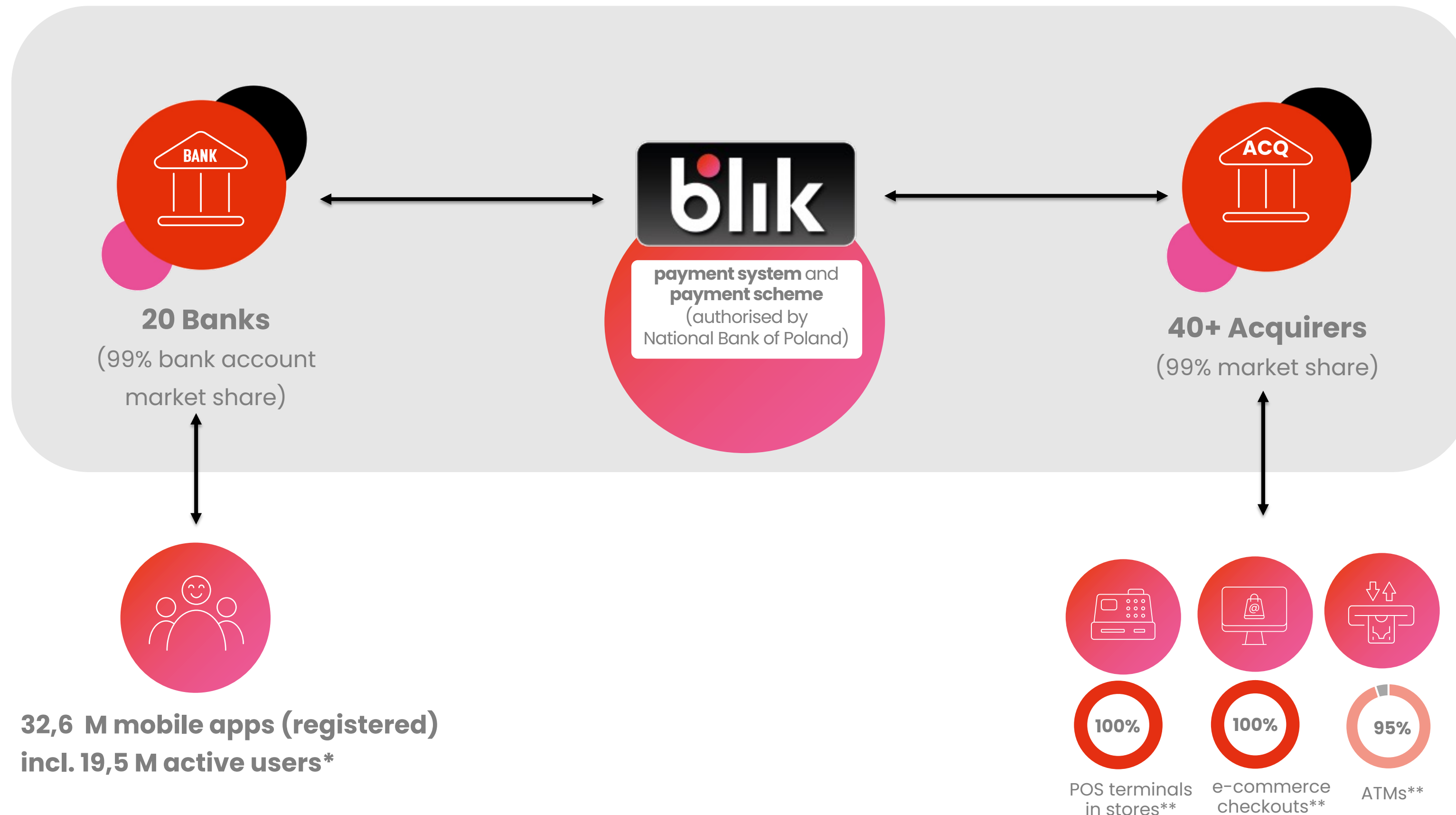
BLIK ecosystem.

Participant. Resilience.



BLIK participants and their client

Issuing side and users – Acquiring side and acceptance network on the Polish market



* At least one transaction *per month*. Data for H1 2024.

** 1,3 million POS terminals, over 200 thousand e-commerce checkouts (online shops), 20 thousand ATMs (Data on the Polish market, Q2 2023).

Issuers: shareholders and other participants

All issuers follow the same rules and regulations of the system

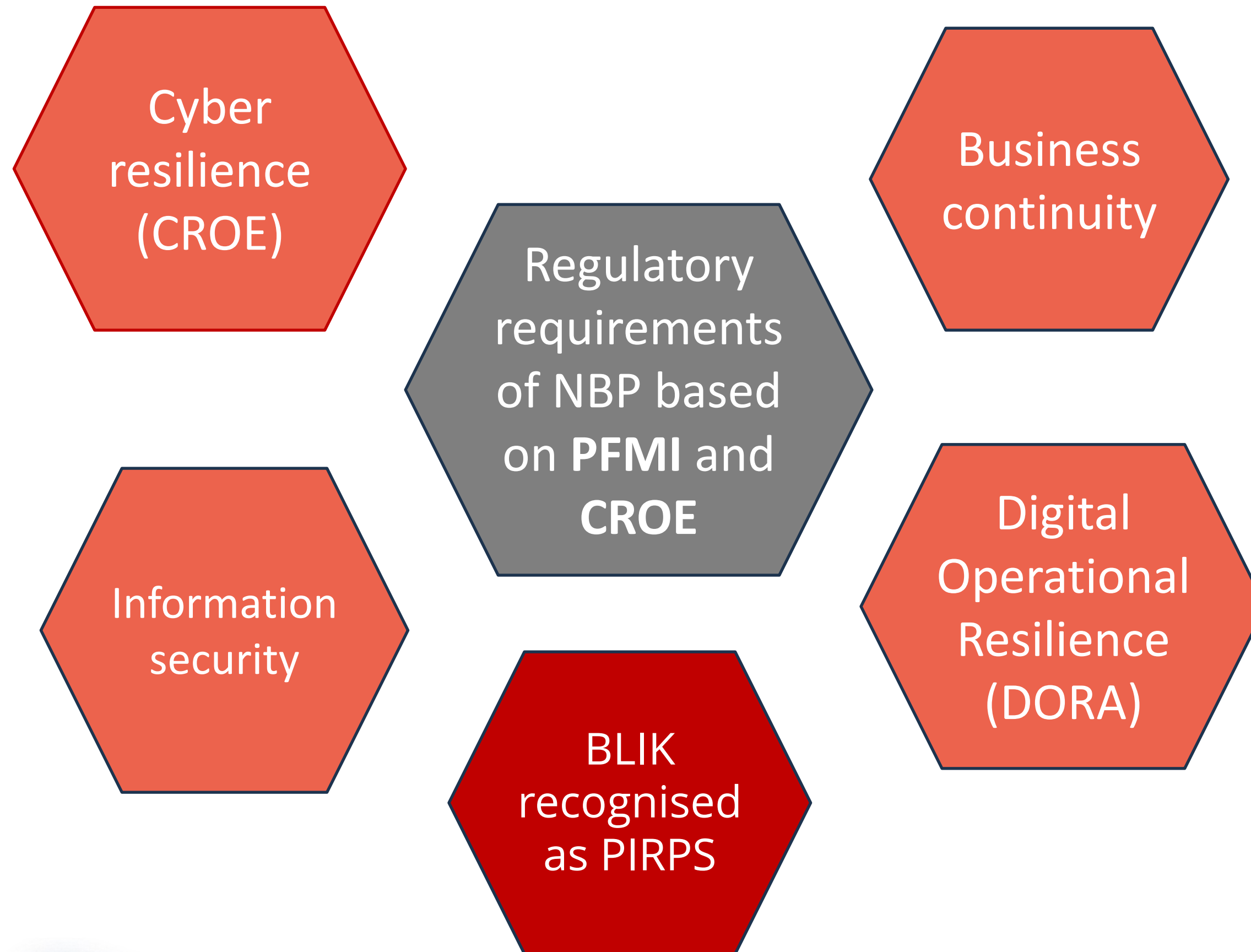


Global acquirers and merchants already accept BLIK



Regulatory requirements and resilience

BLIK is compliant with strict expectations imposed by regulatory and supervisory bodies



List of standards and certificates (examples):

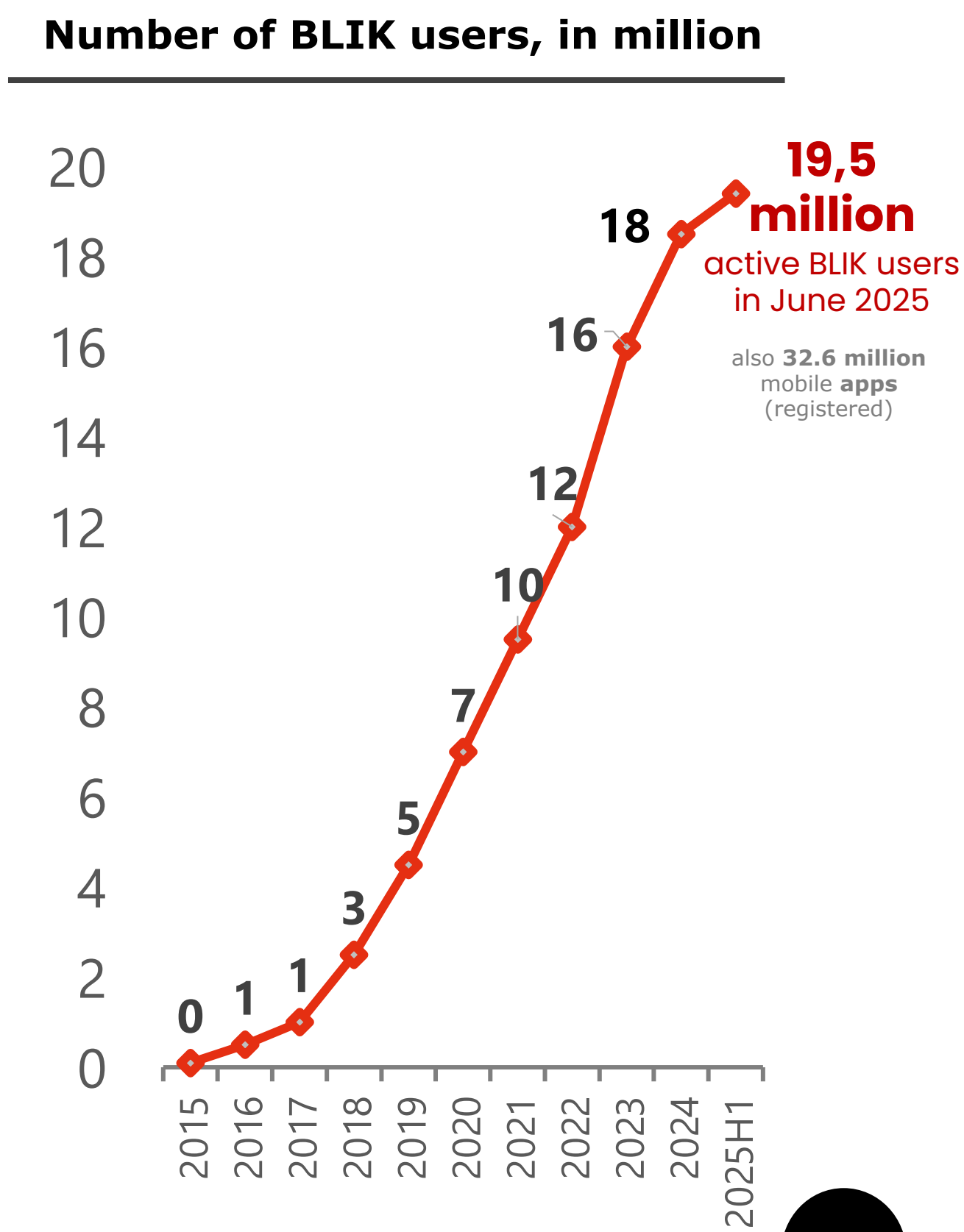
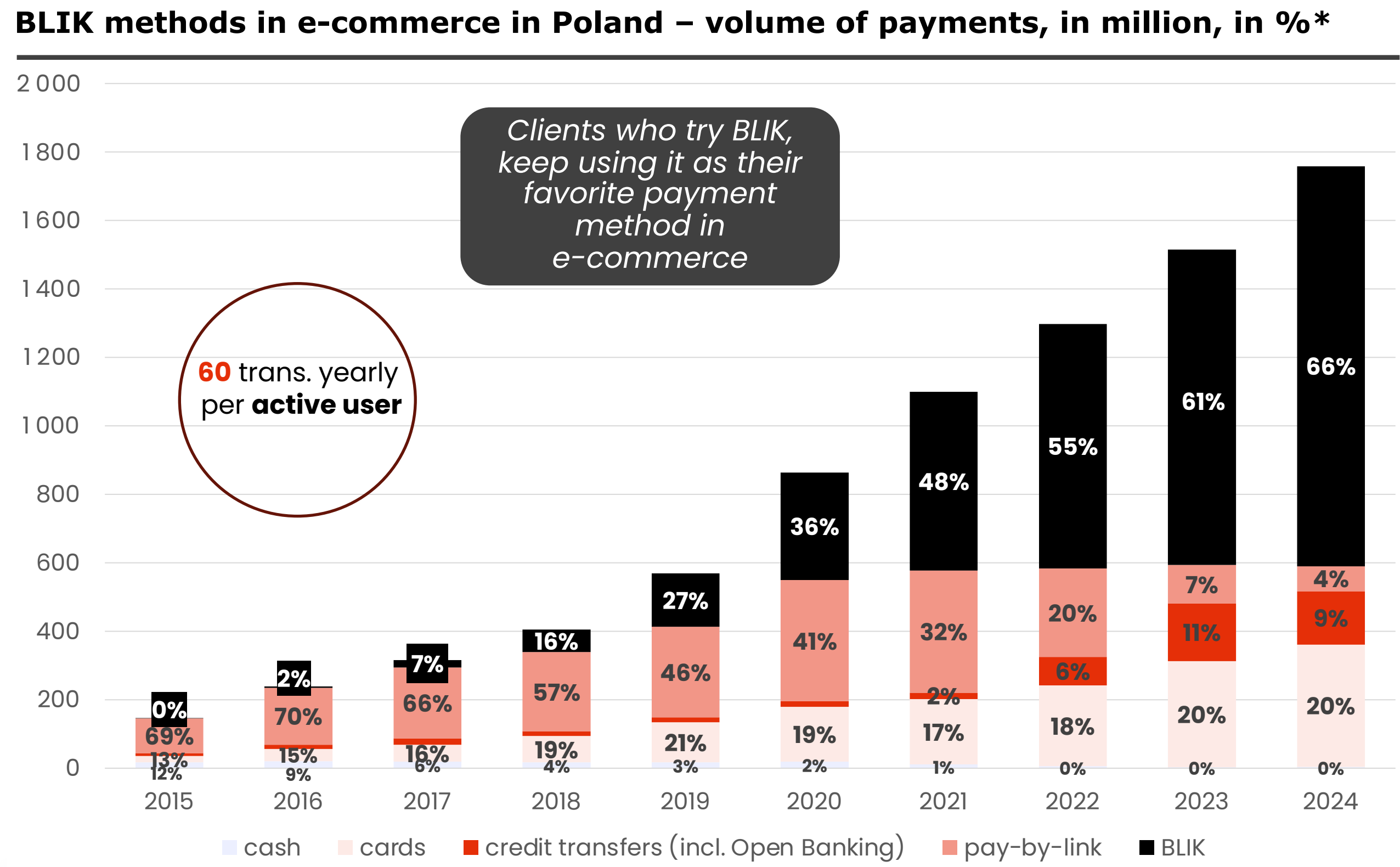
- **PCI DSS** (4.0.1)
- **ISO 27001** (Information Security Management System)
- **ISO 27017** (Cloud security Controls)
- **ISO 27018** (protecting Personally Identifiable Information in public cloud services)
- **SWIFT** Customer Security Controls Framework

Our success story

in numbers.



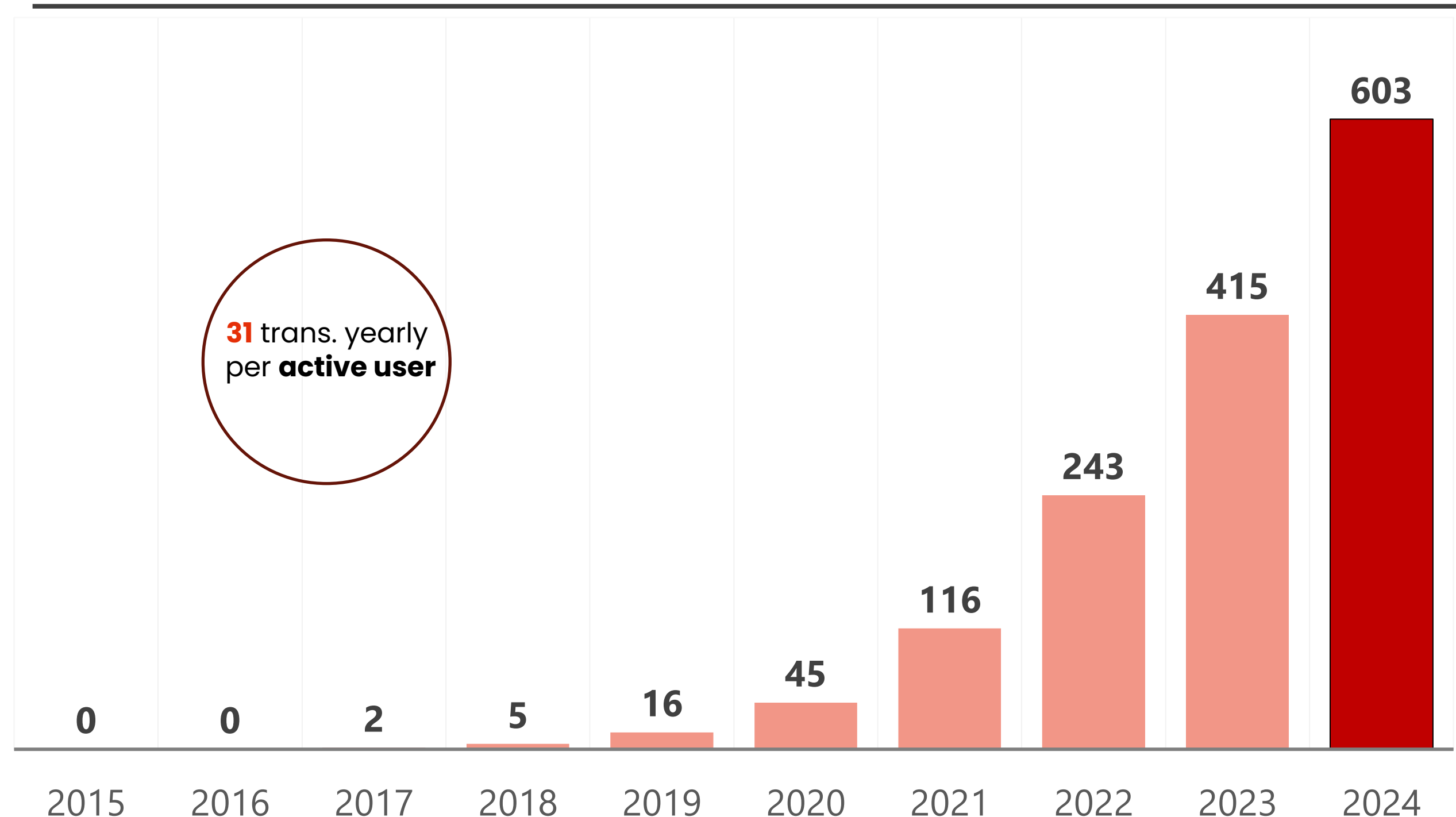
BLIK disrupted the e-commerce payments landscape in Poland and it outclassed key competitors such as cards, pay-by-links and cash



* Including Payment Initiation Services (PIS) based on credit transfers within the PSD2 Directive.
Source: National Bank of Poland and BLIK data.

BLIK P2P transfers also disrupted payments between individuals in Poland making BLIK users' lives easier

BLIK P2P transfers in Poland – volume of payments, in million



P2P transfers often serve as a **first user experience** with BLIK payments.

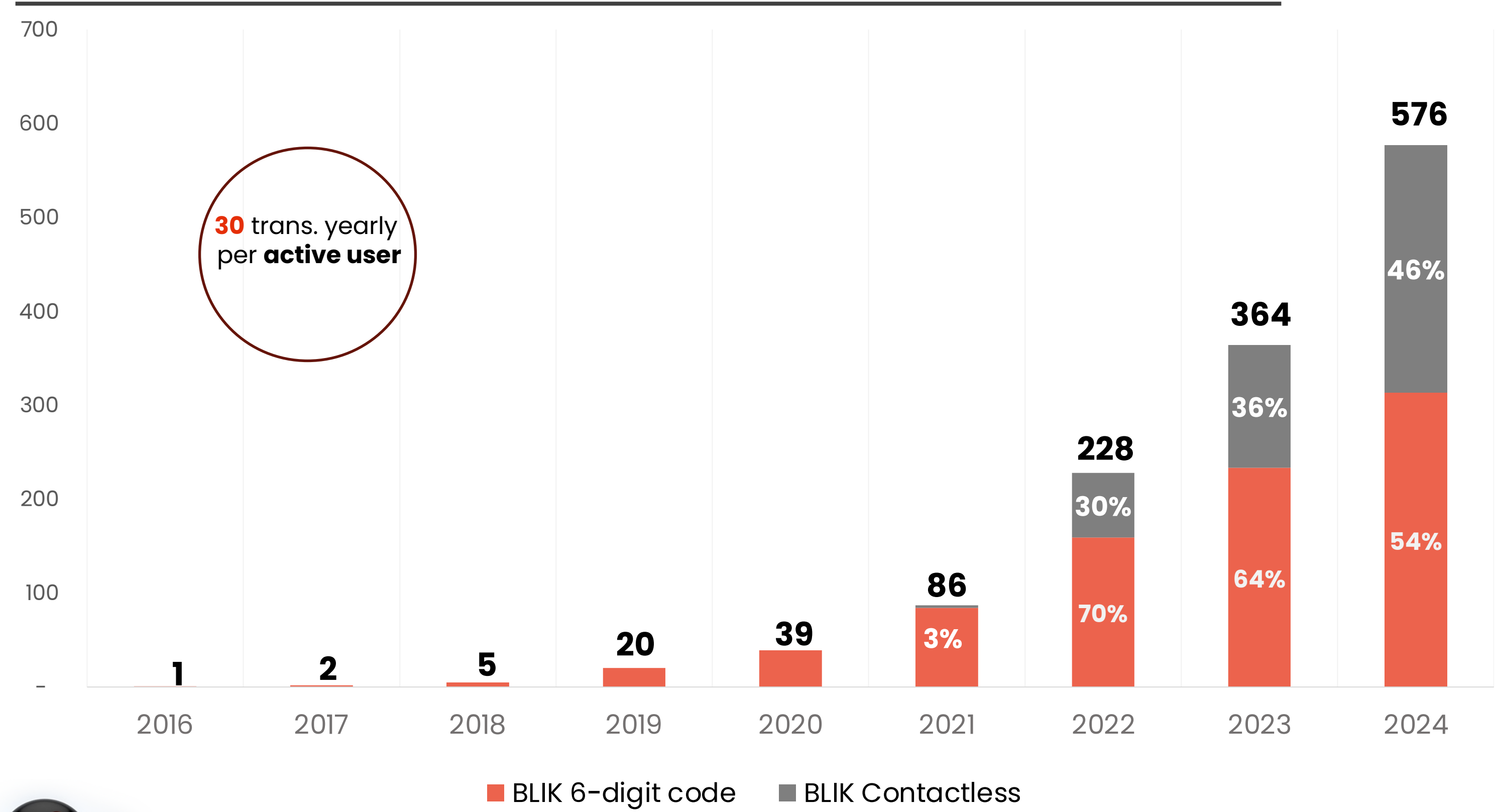
BLIK P2P transfers have a huge **potential to** grow – they can **replace cash** that is still widely used in transfers between individuals in Poland

About **80% of all Express Elixir payments** (an instant payments system in Poland) are generated by BLIK P2P transfers

BLIK **P2P-R** (Request-to-Pay) transfers, launched in 2020, with a small volume so far.

BLIK payments at POS keep up the market pace and offer more use cases for their users

BLIK POS payments in Poland – volume of payments, in million



*BLIK **Contactless** on the rise. Currently $\approx$ 50% of all BLIK POS payments*

*BLIK can **successfully compete** with cash and other mobile contactless payments*

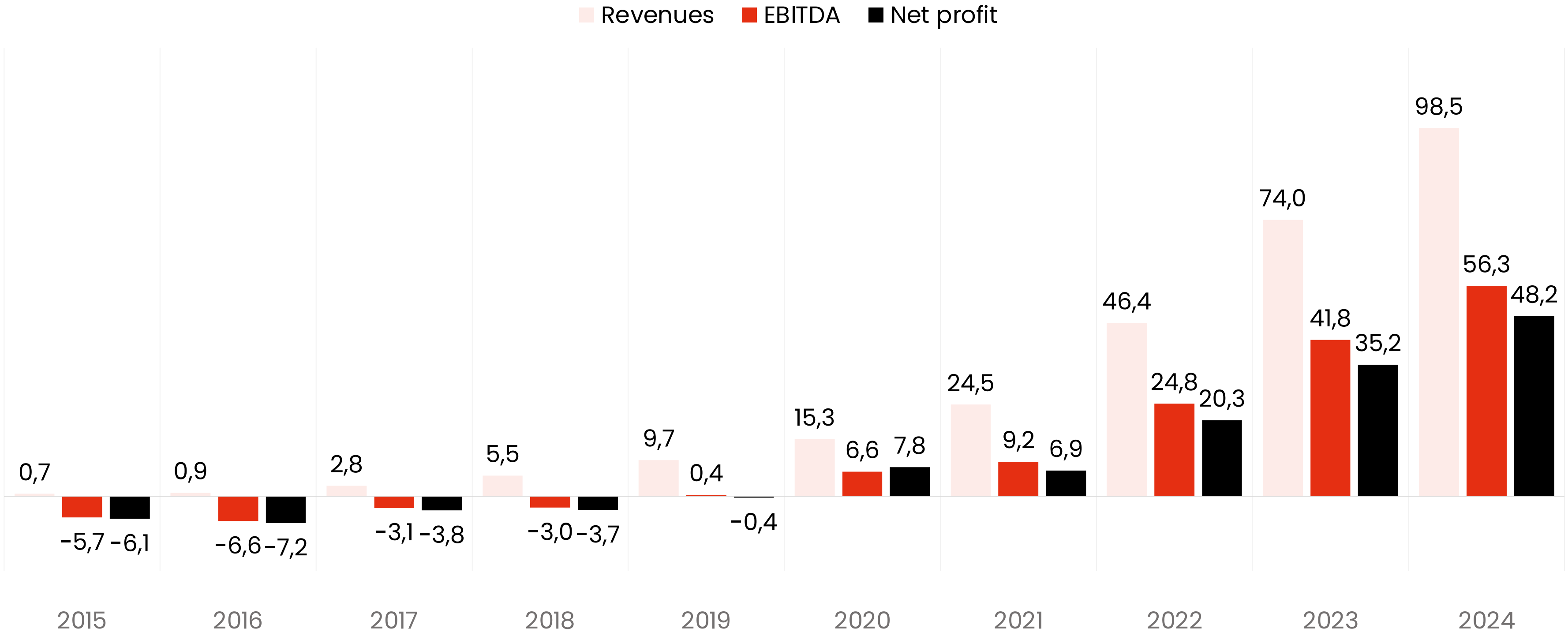
***BLIK code** payments at POS terminals is still **growing**.*



Source: National Bank of Poland

Successful starting from disruption to profitability

Achieved breakeven on EBITDA basis in 5th year and one year later first net profit (in million EUR)

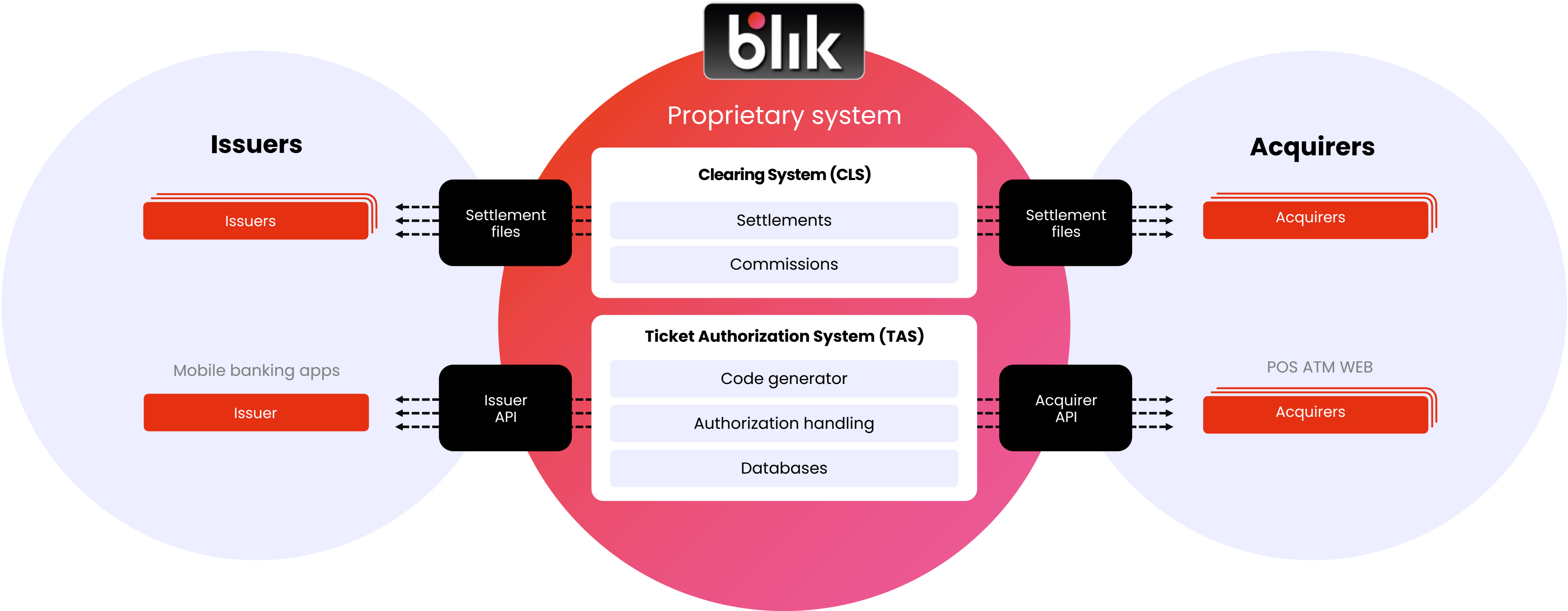


1) * Estimations for 2024 – own data
2) Exchange rates: Y2015: 1EUR = 4.26PLN / Y2016: 1EUR = 4.42PLN / Y2017: 1EUR = 4.17PLN / Y2018: 1EUR = 4.30 PLN / Y2019: 1EUR = 4.26PLN / Y2020: 1EUR = 4.61PLN / Y2021: 1EUR = 4.60PLN / Y2022: 1EUR = 4.69PLN / Y2023: 1EUR = 4.35PLN / Y2024: 1EUR = 4.27PLN ; Source: National Bank of Poland, End of the year exchange rates.



Independent scheme with its own proprietary system

Complete solution leveraging local account to account payments



Note: simplified technical scheme



Beyond Poland.



Encouraged by the success in the local market, BLIK seeks to expand in other markets and to develop multi-currency processing capabilities



BLIK Poland

- BLIK x2, i.e. goal to double the number of BLIK thx by 2027
- BLIK Contactless for iPhone Users



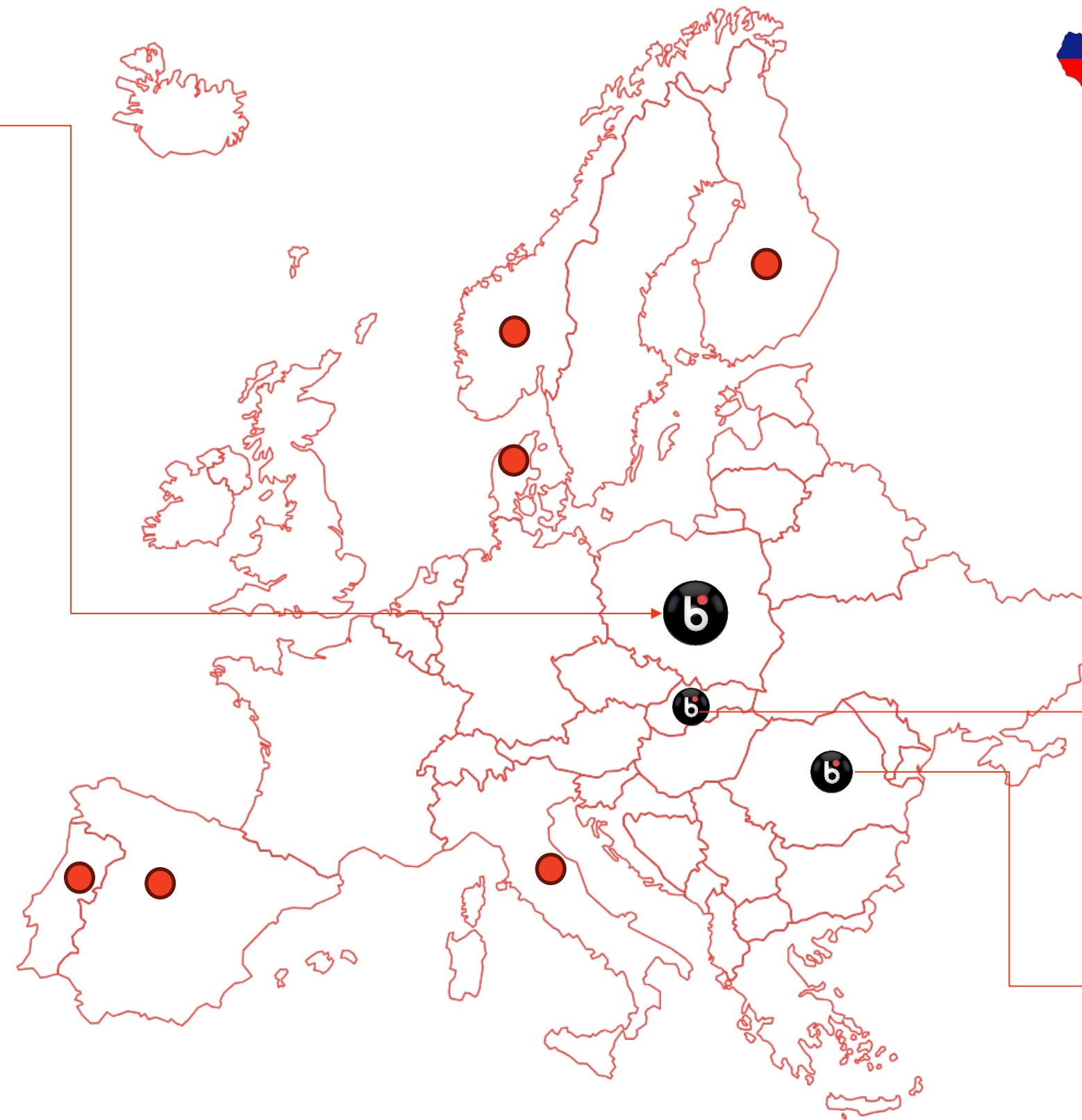
BLIK SK

- In May 2023 BLIK has acquired 100% of shares in the Slovakian payment company Viamo renamed to **BLIK SK**.
- BLIK eCommerce functionality was introduced to the Slovak market in September 2024.
- Further implementations in the pipeline (e.g. mBank SK in Q1/Q2 2026).



BLIK as **EMPSA** and **EuroPA** member (Interoperability)

- Polish BLIK and BLIK SK Users will be able to transfer money (P2P) to the Users from Spain, (Bizum), Portugal (MB WAY), Italy (bancomat), Norway, Denmark and Finland (VippsMobile Pay)



BLIK Romania

BLIK has announced the set-up of its new subsidiary **BLIK Romania** in March 2023. The authorization to operate a payment system was issued in October 2024. First BLIK eCommerce payments in Romania are planned for Q1 2026.

BLIK expansion plans include other EU countries



Let's BLIK!



Michał Szymański
New Markets Strategy Director
michal.szymanski@blik.com



Questions?

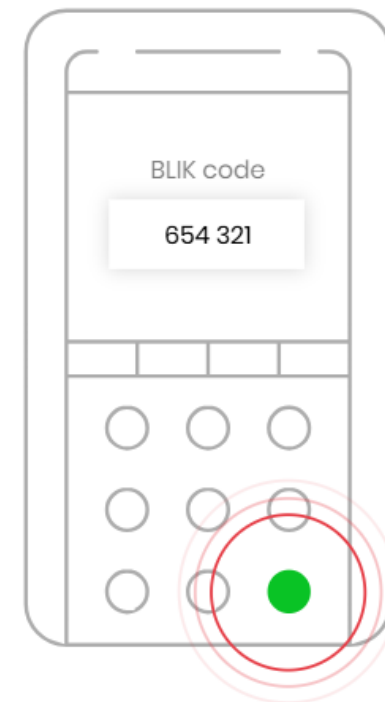
Backup slides



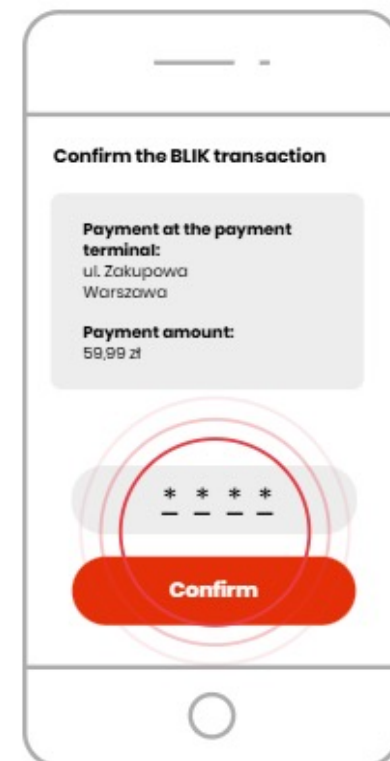
How to pay with BLIK at POS?

6-digit code

- 1 Enter the BLIK code on the terminal and confirm with the green button.



- 2 Confirm the transaction with your PIN in the banking app and you're done!



contactless

- 1 Unlock the phone and tap it at the terminal.



- 2 Transaction is authorized. Confirmation will be displayed on the terminal

