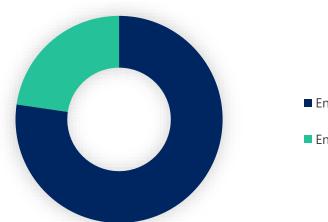


## CASHLESS POLAND PROGRAMME & FINANCIAL INCLUSION

**PAWEŁ WIDAWSKI** 

### CASHLESS POLAND PROGRAMME ORIGIN





- Entities not accepting card payments
- Entities accepting card payments

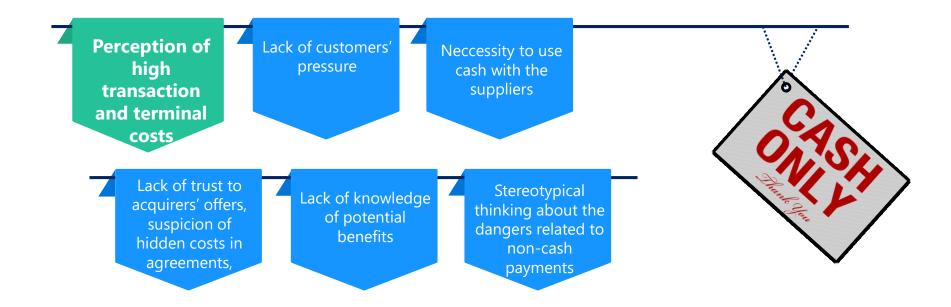
# In 2016 77% active point of sales did not accept card payments

Source: M. Polasik, Retail Payments Market in Poland. Scope of acceptance - Transactions' volumes - Opportunities for Innovation, Research Survey POLASIKResearch, 2017

## CASHLESS POLAND PROGRAMME ORIGIN



#### MAIN REASONS FOR NOT ACCEPTING PAYMENT CARDS



#### **SOLUTION**

## PAYMENT TERMINAL FOR FREE FOR 12 MONTHS

- Financing period 12 months
- Payment of installation costs of the terminal as well as transactional commission costs – up to PLN 100,000 turnover per year
- Maximum number of terminals 3

#### MARKETING CAMPAIGN



#### MIX OF FORMATS AND PERFORMANCE **DIGITAL TOOLS**







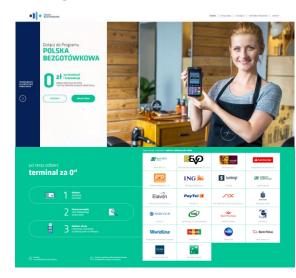
#### **3 TV SPOTS**







#### **WEBSITE**



https://youtu.be/y6Rie65ApWQ

## CASHLESS POLAND PROGRAMME STATISTICS

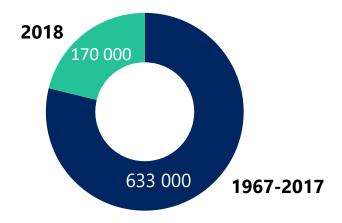


#### **Number of terminals in Cashless Poland Programme**





### CASHLESS POLAND PROGRAMME IMPACT ON THE MARKET

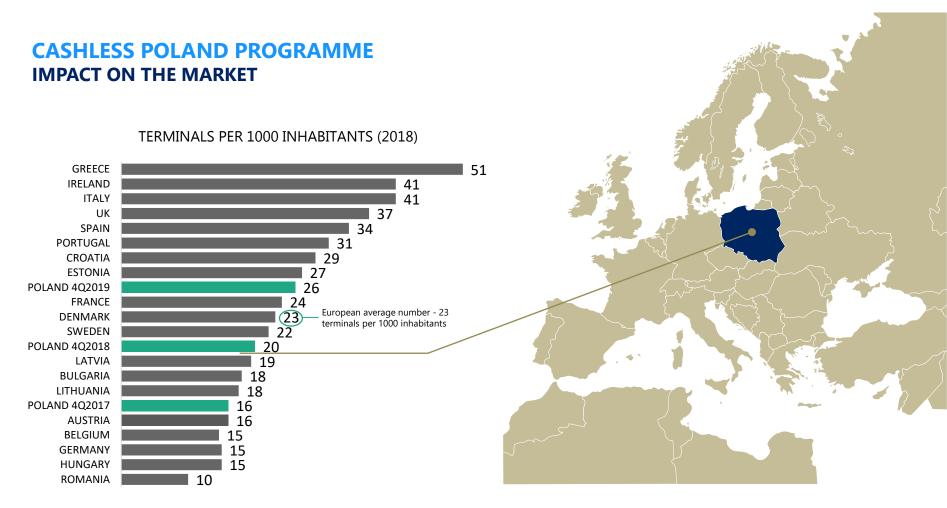


**Terminals from Programme** 250k

1 MLN terminals unitl the end of 2019

20% of terminals installed over the last 50 years in Poland were installed in 2018

In 2019 25% of all installed terminals will be delivered by the Programme



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