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## PRESS RELEASE

### **BIK Data Analysis indicates: Including BNPL Transaction Data in Credit History Could Help Almost Every Second “Thin-file Customer” Improve their Creditworthiness**

BNPL payments are no longer just a way of financing purchases, but also constitute an innovative factor supporting the development of the Polish credit market. An analysis carried out by the Polish credit bureau BIK found that BNPL users are good at repaying their debts. For 40 percent of “thin-file bank customers” who also use BNPL, combining the two data sources may improve their creditworthiness. The degree of such an improvement can have a significant impact on credit decisions. It is also worth noting that this analysis was made possible by the unique data gathered by BIK and by the reporting standards for BNPL transactions developed together with the financial sector.

In the sections that follows, we present:

- the positive aspects of reporting BNPL data to the credit bureau
- how using BNPL will either have no impact on or could raise the creditworthiness of as many as two thirds of borrowers who use this product
- the significance of BNPL as a service supporting the development of the financial sector and accounting for 16 percent of new customer acquisition
- how BNPL data can facilitate broader access to the credit market for consumers
- whether there is a risk of over-indebtedness for people using BNPL

The customer base actively using bank loans in Poland has been declining for approximately three years. As of now, 14.2 million individuals hold loans or credit in the banking sector, which is 7% fewer than at the end of 2019.

One indisputable source of new customers entering the market is the “Buy Now Pay Later” (BNPL) product. This conclusion is based on BIK’s analysis of the database of BNPL transactions systematically submitted and reported to it. The BIK credit bureau aggregates such data from the banking sector as well as lending institutions, whose full reporting to BIK came into effect in May 2023. Over 16 percent of new customers on Poland’s financial market in 2025 used BNPL as their first financial product, and over 55 percent of them were customers aged up to 24 years old.

It is worth emphasising that there are two types of deferred payment (BNPL) products in use on the Polish market: instalment-based and revolving. Instalment BNPL refers to transactions that finance the purchase of specific goods over a short, interest-free period of up to 35 days (grace period), after which the debt is repaid. If the amount is then spread across a set number of instalments, additional costs may apply. The second type of transaction – revolving BNPL – allows purchases to be made within a renewable limit agreed upon with the bank.

Although the BNPL service is still relatively new, it is experiencing rapid growth. The value of financing via “Buy Now Pay Later” options in Poland, provided mainly by non-bank institutions, reached a level of EUR 2.54 bn (PLN 10.8 bn) in 2024, while the figures for Q1 2025 – of EUR 0.68 bn (PLN 2.9 bn) – showed growth of 24.5 percent in comparison to Q1 2024. This form of payment has already been used by 2.7 million people, among whom the biggest group is that of young people (34 percent under 54 years old). These transactions are predominantly for small amounts of under EUR 50 (PLN 200). BIK’s analyses from the past 12 months show that 74 percent of BNPL transactions are paid off within the grace period, while 26 percent are repaid in instalments.

According to BIK data, the quality of BNPL repayments is significantly higher than among users of other credit products. At the same time, there is clearly a great deal of potential in BNPL transactions, which could serve as a valuable addition to the risk assessment modelling process – benefiting both lenders and borrowers.

### **Data on BNPL transactions collected by BIK enables a broader spectrum of customer insights (customer intelligence)**

BIK’s analysis covered credit applications submitted by consumers to banks and lending institutions who had at least one credit product in the Consumer Finance category, such as instalment loan, cash loan, BNPL, payday loan, revolving credit, or credit card. The findings indicate that customers using BNPL have a strong repayment history as well as a lower probability of default (PD) than the overall customer base.

Including all BNPL transactions – both active and closed – in credit histories can improve or maintain the creditworthiness of the majority of BNPL customers in the Consumer Finance market. For example, in the case of cash loan applications, as many as 40 percent of customers on the verge of acceptance – who were previously more likely to be rejected due to elevated

risk – could improve their creditworthiness and gain access to financing. At the same time, more precise credit risk assessments are possible for current Consumer Finance customers who are already receiving financing. Taking BNPL data into account could help warn and prevent around 1 percent of individuals from falling into over-indebtedness. A more robust assessment based on credit data is possible if, among other things, additional information on repaid BNPL obligations is included. Customers themselves could then also enhance their credit standing by consenting to the processing of such data.

In general, the credit risk among customers using BNPL is low, even for heavy users of this form of financing. At the same time, it is worth noting that customers who simultaneously spread multiple liabilities across instalments are at an increased risk of over-indebtedness. For this customer group, the risk level is more than twice as high as for customers who rarely choose to repay their debt by instalments. However, the level is still relatively low. BNPL operators, out of concern for the customer, should analyse customer behaviour and actively monitor credit portfolios, which is possible thanks to the data reported to the BIK credit bureau.

### **Key role of the credit bureau in establishing an effective ecosystem around BNPL (the BIK model)**

Comprehensive approach irrespective of the service model – The idea at BIK was to take a comprehensive approach to the scope of BNPL information processed and the way it is presented, so as to ensure a secure process of using this product in its numerous variants. The data standardisation model developed allowed unique types of transaction and information to be collected, processed, and made available to other market participants. Moreover, BIK's actions were one step ahead of another emerging need: the proper interpretation of the reported data.

Intensive dialogue with market participants – Workshop sessions were attended by both banks and e-commerce market entities. Thanks to the agreements reached during joint meetings, the adopted standardisation now helps prevent the misinterpretation of data.

Consumer protection and education – Given its key role in the process of ensuring the informed and secure use of deferred payments (BNPL), the BIK credit bureau has focused on properly protecting and informing consumers, as well as highlighting the impact of BNPL purchases on their credit history and, in turn, their creditworthiness in the eyes of financial institutions that use BIK's database.

A cautious approach to the future inclusion of BNPL data in banking models – It was agreed that BNPL transactions would be temporarily excluded from operational scoring models. This solution ensures that BNPL activity does not negatively affect consumers' creditworthiness. Transparency in the use of BNPL loans, which is essential for both banks and lending institutions, has thus been maintained. This is particularly important during the transition

period, until there is a proper credit history and long-term analysis of the impact on customer behaviour.

### **Measures to protect consumers from potential over-indebtedness**

Not only financial institutions benefit from the information resources held by BIK. Borrowers themselves also have the ability to view their own data. This represents another step in line with good market practices that BIK has adopted in its consumer and media communications.

*“The reporting of BNPL transaction data to BIK has enabled us to gather unique data thanks to which it is possible to draw conclusions on the significance of this innovative form of payments for the financial sector as a whole. The influx of new customers entering the sector and beginning their credit history by using BNPL is particularly important. I am pleased that we can support the process of education and make it possible for BNPL operators to provide more effective protection for customers against over-indebtedness. At the same time, it is worth emphasising that reporting to BIK enables the full assessment of customers as a whole, including those using BNPL, which can lead to them obtaining a better evaluation from financial institutions, ultimately providing access to greater financial opportunities,”* noted Mariusz Cholewa, the President of the Management Board of BIK.

**BIK S.A.** – the only credit information agency in Poland and a leading expert in scoring and data science – supports financial institutions and their clients by providing a secure system for the exchange of credit and economic information, as well as advisory services, innovative analyses, and anti-fraud solutions. BIK’s portfolio consists of several sector-specific antifraud tools and the new ESG BIK Platform. The company collects and provides data on the credit histories of individual customers and entrepreneurs across the entire Polish credit market, along with data on non-bank loans. The BIK database contains information on 323 million accounts held by 25.2 million individual consumers and 6.6 million accounts held by 1.7 million entrepreneurs. BIK is an active member of ACCIS – the largest group of credit reference agencies in the world – and is part of the BIK Group, which also includes the following subsidiaries: BIG InfoMonitor S.A. – the Economic Information Bureau, and Digital Fingerprints S.A.

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