

Żappka Pay, a Żabka Group company, enters into a strategic partnership with PKO Bank Polski, Visa and Planet Pay to develop financial services

Żappka Pay, a company within the Żabka Group, has signed a strategic cooperation agreement with PKO Bank Polski to develop a modern financial product that will be available directly within the Żappka app ecosystem. The agreement marks the launch of a pilot phase for the new service, which will be tested within a dedicated module called Żappka Pay. As part of the pilot, a selected group of users will gain access to the first product – a payment card with a credit limit. The project is supported by Visa, a global leader in digital payments, and Planet Pay.

For years, Żabka has been building its position as a leader in the modern convenience model, combining seamless shopping experiences with advanced technological solutions, including the Żappka app, which is already used by over 10 million customers.

“We are focused on building a cohesive ecosystem where payments and loyalty benefits form a natural part of everyday shopping. We will continue to develop the Żappka Pay platform, enabling customers to use it in our stores and beyond our network – anywhere Visa cards are accepted. Our partnership with PKO Bank Polski enables us to combine the capabilities of the Żabka Group ecosystem with the expertise of the country’s largest financial institution, allowing us to efficiently deliver a solution ready for large-scale deployment,” said Wojciech Krok, Managing Director, Żabka Future.

The aim of Żappka Pay is to provide customers with accessible and transparent payment solutions, combined with additional benefits within the Żappka app – also outside the Żabka network, wherever Visa cards are accepted. The strategic cooperation with PKO Bank Polski, a leading banking institution in Poland, ensures the security of the financial product. Visa provides the payment technology, while Planet Pay is responsible for card issuing.

Strategic partnership

The cooperation with the Żabka Group aligns with PKO Bank Polski’s strategy, with ecosystem development as one of its key pillars – ensuring the bank’s real presence in customers’ everyday purchases and services. The partnership has been designed with high-scale in mind, targeting millions of app users and nationwide reach.

“2025 was the strongest year in our history. We are successfully executing our strategy, achieving double-digit growth in retail banking and a record NPS, which confirms the outstanding experience and value we deliver to our customers. These strengths, combined with our technological capabilities and scale, enable us to effectively collaborate with market leaders such as Allegro and now the undisputed leader of the modern convenience model – the Żabka Group,” said Tomasz Pol, Vice-President of the Management Board of PKO Bank Polski in charge of the Retail and Business Banking Area.

Cooperation with Visa and Planet Pay

The payment card will be issued by Planet Pay, with Visa providing the underlying payment technology.

“Visa has evolved far beyond payment cards – we are a technology company building the infrastructure that powers modern commerce, positioned at the very centre of payments. Thanks to our scale, track record of innovation, advanced infrastructure, and long-standing partnerships with companies such as Planet Pay, we are now able, together with PKO Bank Polski and the Żabka Group, to build a modern payment ecosystem. This is an example of a partnership where a bank, a technology partner, and a company from outside the traditional financial sector jointly create real value for customers,” said Mateusz Oleksy, General Manager Poland - Visa.

“Planet Pay’s strength lies in combining expertise in card issuance, deep knowledge of the payments market, and the ability to efficiently implement products developed jointly with partners. This enables us to support brands entering financial services with solutions that are modern, secure and firmly rooted in users’ everyday needs. The joint project with the Żabka Group, Visa, and PKO Bank Polski is another step in building practical financial services,” said Weronika Chrzanowska-Ziółkowska, Vice President of the Management Board of Planet Pay Sp. z o. o.

The cooperation between the Żabka Group, PKO Bank Polski, Visa, and Planet Pay represents another step towards building a modern service ecosystem, where shopping, payments, and financial services are seamlessly integrated into one convenient customer experience.

About the Żabka Group

The Żabka Group is the Ultimate Convenience Ecosystem with a mission to create value by simplifying people’s everyday lives.

The Group serves a growing number of consumers who are looking for convenience and promotes a responsible approach towards products, packaging, customers, franchisees, suppliers and the broader environment.

Żabka Group’s ecosystem encompasses Poland’s leading convenience retail network operating under Żabka brand and a store chain in Romania under Froot brand. The network is complemented by a chain of unmanned, autonomous outlets operating under the Żabka Nano banner, enabling customers to shop 24 hours a day, seven days a week. In total the network comprised 12,339 stores at end-December 2025.

The Group also has an advanced, continually evolving digital customer offering. Its Maczfit operation delivers restaurant-quality prepared meals to consumers seeking convenient and healthy food, while Dietly is the leading online D2C meal solutions marketplace. The Group’s eGrocery business is operated through two brands: Jush! and Delio.

Since October 2024, the Company’s shares have been listed on the Warsaw Stock Exchange (Giełda Papierów Wartościowych w Warszawie, WSE).

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