# Paperless&Cashless Poland

## Program overview

# Paperless&Cashless Poland is the governmental Program aimed at digitizing services, processes and transactions

**Vision**

## Digital transformation of the state
- Improvement of functioning and utilization of public infrastructure
- More effective fulfillment of responsibilities by the state
- Creating appropriate conditions for the development of innovative and competitive economy

**Real life implications**

### Paperless
In 5 years' time **50% of Polish citizens** will settle **80% of their administrative cases** electronically

### Cashless
In 5 years' time **cash**'s share in circulation will **decrease from 22% to ~15%**

# Implementation of Paperless&Cashless Poland's initiatives will bring tangible benefits for citizens and enterprises

**Convenience**

- According to Social Diagnosis 2013-2014, **65% of Polish people declare willingness to handle their administrative affairs through digital channels**
- Increasing the number of public services available online and their end-2-end digitization comes ahead these expectations

**Faster and cheaper processes**

- Remote handling of administrative affairs means lesser time-consuming for both citizens and administration
- **Digitization of processes will reduce their cost** (e.g. through online applications instead of paper ones, 'on time' integration of processes and elimination of bottlenecks)

**Increasing tax revenue**

- **Value Added Tax gap** was estimated to constitute **up to 3% of Polish GDP in 2015**
- Just coming back to 0.6% GDP gap recorded in 2007 would bring **additional 42 billion PLN of additional income to state budget**

**Reduction of shadow economy**

- According to Institute for Market Economy Research, shadow economy in Poland constituted **19,7% of GDP**
- Increasing cashless circulation will make shadow economy activities more difficult

**Modern image**

- Digitization and development of e-services strengthen the **image of modern and innovative** economy
- Such image helps to **promote Polish economy** and to **attract business and investments**

# Program's 13 streams focus on limiting paper documentation and manual processes in administration and increasing cashless circulation

**Digital Public Services** — Digitization of public services

**Digital Identity** — Building a central e-ID Hub, enabling digital identification and authentication of citizens

**e-Box & e-Delivery** — Full legitimization of e-Delivery in public entities and creating universal, secure e-Box to support it

**Increasing Cashless Circulation** — Increasing share of cashless transactions in Poland and reducing shadow economy

**National Payment Scheme** — Development and implementation of National Payment Scheme

**e-Invoice & e-Receipt** — Digitization of documentation circulation in the economy

**e-Taxes & e-Social Benefits** — Developing infrastructure and reorganizing processes supporting payments to and from the state

**e-Reporting** — Decreasing reporting burden of enterprises and facilitating universal access to public databases

**e-Health** — Developing digital services and authentication mechanisms in healthcare, limiting frauds

**Blockchain & Cryptocurrencies** — Promotion of blockchain technologies and development of Polish digital currency market

**e-Transport & e-Flow of Goods** `NEW` — Developing interoperable intelligent transport systems and cargo flows e-services in supply chains

**IT Architecture** — Ensuring compatibility of developed IT solutions with target IT architecture of Poland

**Cybersecurity** — Creating State Cyberspace Protection Strategy and ensuring Program's compatibility with it

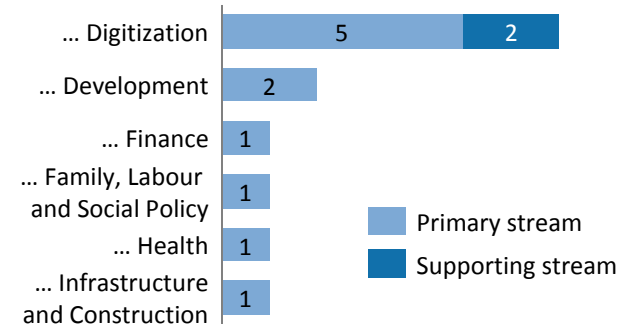# 68 projects are executed by 6 Ministries in strong cooperation with experts from business and academia

**Main idea of "Paperless&Cashless Poland" is to leverage know-how from private sector to develop best solutions for Polish citizens and entrepreneurs**
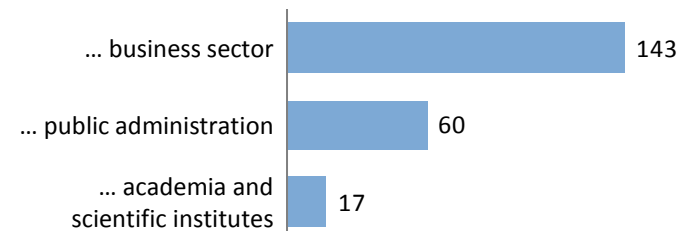
**Key assumptions:**

- Developing new digital solutions in close cooperation with business and academia to **ensure their feasibility and practicality**

- Breaking down the silos of particular ministries to ensure **inter-operability of all systems developed in Polish public administration**

- Developing proper **relations with other government and non-government stakeholders** of digitization processes

- Pursuing e-administration targets and **achieving social and economic goals** (easier and more comfortable handling of administrative affairs, eliminating frauds)

**220 experts are engaged in Program's activities, 143 of whom are business representatives**

**Number of streams led by Ministry of…**

| | | |
|---|---|---|
| … Digitization | 5 | 2 |
| … Development | 2 | |
| … Finance | 1 | |
| … Family, Labour and Social Policy | 1 | |
| … Health | 1 | |
| … Infrastructure and Construction | 1 | |

Primary stream
Supporting stream

**Number of engaged representatives from…**

| | |
|---|---|
| … business sector | 143 |
| … public administration | 60 |
| … academia and scientific institutes | 17 |

# Positive user experience and convenience are among critical factors for successful popularization of digital services

**Stream: Digital Public Services**

## Development and implementation of e-Administration services

Project assumes creating new e-Services and enhancing the existing ones to 4th and 5th level of digital maturity in order to maximize convenience for citizens and entrepreneurs as well as to increase utility for administration. Priority is given to e-Services most relevant to citizens. Project also aims to create general principles and requirements of building new e-Services and enforce standardized approach for developing new digital services by all public sector entities in Poland.

## Creating a "one-stop-shop" government portal providing access to all public information and e-services

Profound knowledge on the complex structure of state administration cannot be demanded from the citizens. Apart from efficient services and infrastructure, in order to boost popularity of digital administration it is vital to create one common website address for all e-Administration services. Project assumes development of a central online platform providing citizens and entrepreneurs with one, secured point of access to user-friendly, high quality e-Services and all important information provided by Polish central government, ministries, major government agencies and local governments.

**Streams: IT Architecture & Cybersecurity**

# Convenience and safety of access to digital services is ensured through e-ID

**Completed** ✓

**Stream: Digital Identity**



## E-banking as a "quick-win" key to digital services

In order to use e-Services efficiently, citizens need a way of verifying their identity online in a quick and convenient but also secure way. In strong cooperation with private sector, existing digital banking infrastructure has been successfully leveraged to provide Polish citizens with simple, efficient and cheap solution for e-Identification and e-Authentication. Despite only recent release, some of its applications are extremely popular – e.g. online application for "500+" social benefit or recently launched new "Trusted Profile" service, enabling to create the e-ID for contact with e-administration just by logging into the banking system and using banking credentials to verify one's identity.

## Development of unified e-ID standard based on federation model and creation of e-ID Hub infrastructure

Project assumes creating an institutional and business model for e-ID management in Poland in line with eIDAS Regulation, including developing principles and requirements for various media with identity storage functionality (ID card, "Trusted Profile", National Payment Scheme card/mobile app, etc.), establishing integration standards for e-ID providers (such as banks or telecoms) and building technical infrastructure for national and international e-ID Hubs in line with the highest cybersecurity standards.



**Stream: Digital Identity**
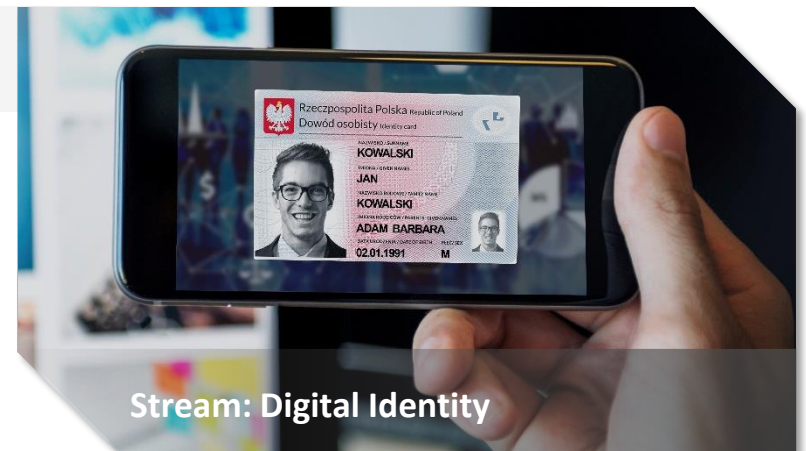
# **e-Health** services grant strong incentive for citizens to switch to remote channels of handling administrative affairs

**Stream: e-Health**



## Ensuring universal access to e-Registration for health services and record of their usage through "Trusted Profile"

In order to enable all citizens to register for physician's office visit and other medical services in a time-efficient and convenient manner, project aims at introducing e-Registration in all health services providers in Poland by changing law to make it obligatory. Patients identity verification online would be based on the new "Trusted Profile" e-ID, which would also enable them to access "Integrated Patient Profile" – a history of their usage of medical services.

## Creating one central system providing access to and gathering data from all health services and related events

Project aims at developing an e-platform being a centralized Hub for all healthcare-related services, such as e-Prescription, e-Referrals or centralized e-Registration and creating integration standards for all entities engaged (e.g. for pharmacies – to view prescriptions in their IT systems). Doctors will receive access to the comprehensive database with record of all medical events and treatment history of a patient, while the administration will obtain a powerful analytical tool to significantly reduce frauds and increase efficiency and quality of health services provided to citizens.



**Stream: e-Health**

# e-Delivery and optimized e-Reporting increase efficiency and convenience of contacts with e-administration

**Stream: e-Box & e-Delivery**

CERTIFIED MAIL

## Legitimization of e-Delivery in public entities and creating universal, secure e-Box for state-citizen communication

Project assumes changing the law in order to establish e-Delivery as legally-binding equivalent of registered postal delivery from and to all Polish public sector entities, enabling citizens and entrepreneurs to communicate with administration in a cheaper and more time-efficient manner. It also aims at developing standards for e-Delivery service providers ensuring local and international interoperability, creating a universal, secure e-Box to support state-citizen communication and integrating it with the e-Services portal to ensure digital footprint of any interaction. In the long term the primary goal is to eliminate any paper communication in public administration.

## Limiting redundant reporting burden on entrepreneurs by implementing integrated reporting in public administration

Project's main objective is to identify redundant, oppressive and time consuming financial and administrative reporting obligations of enterprises in Poland and then to develop a single digital record-keeping system in order to reduce costs and burden imposed on entrepreneurs by administration, with priority given to most impactful as well as most feasible short- and mid-term solutions.

**Stream: e-Reporting**

# Cashless transactions and digital registers of social benefits ensure convenience, transparency and reduce shadow economy

**Streams: Increasing Cashless Circulation & National Payment Scheme**



## Implementation of cashless transactions in public sector entities and police cars

In order to promote cashless circulation and improve citizens experience in contacts with administration, payment terminals will be introduced in all Polish public sector entities (at central, regional and local level) and in police cars overseeing traffic. It will be followed by simplification and digitization of payment-supporting processes within administration. Costs to administration will be significantly reduced due to strong cooperation with card-issuers and mobile payment services providers.

## Creation of new payer identification standard and development of digital register for all social benefits

Project aims at ensuring effective and well-targeted social policy in Poland, eliminating current frauds and preventing future ones, as well as at decreasing entrepreneurs' burden of handling processes connected with paying contributions. It also assumes creating a Single Payer's Identification Standard, which will strongly facilitate transfers from companies to Social Insurance Institution and can be further applied in e.g. payments of other taxes such as an income tax. Also, project aims at identifying social benefits that should be included in central digital register of social benefits and developing such a register.



**Stream: e-Taxes & e-Social Benefits**

# Digital circulation of documentation and initiatives supporting innovative companies create hospital environment for business

**Stream: e-Invoice & e-Receipt**

## Digitization of commercial documentation circulation in the economy (B2A and B2B e-Invoices, e-Receipts)

In order to successfully digitize documentation circulation in Poland, project assumes developing e-Invoice standards in line with EU recommendations, building a central platform to handle flow of invoices and to provide big data analytics, complex redesigning of processes in the administration and economy to enable full digitization of public procurement as well as defining integration and communication standards for accounting, ERP and EDI systems. Additionally, implementation of integrated e-Receipt system is planned and, in the long term, cloud-computing infrastructure will be developed in order to process data from receipts in the real time.

## Creating FinTech-friendly regulatory environment and launching the Accelerator of Blockchain Projects

Project assumes setting-up a regulatory sandbox for Polish FinTech companies in order to decrease uncertainty and encourage innovation – especially at the confluence with public administration. It also aims at launching the public funds-backed accelerator of blockchain projects to create a stimulating environment for the most promising technologies and prevent talent drain as well as to strengthen support for blockchain initiatives potentially beneficial to public administration (e.g. fraud detection, tracking of data flow, tracking how public funds are used, public registers, safety of industrial automation).

**Stream: Blockchain & Cryptocurrencies**