

Table S1. Knowledge test.

Overall (%) (n = 1100)	True	False	I don't know
The Pay Per Call service enables the customer to obtain the access code for a specific service—e.g., film, web content—by calling a special number 0-70x-yyy-yyy	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The virtual card is used only for online purchases.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The debit card is no different from the credit card.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
PayU is a service that allows you to make a payment with one click—by bank transfer or card, without necessity to each time log into the bank and rewriting SMS passwords or entering card details.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
BLIK is a Polish mobile payment system, it is a six-digit code displayed by the bank's mobile application, which can be used to accept transactions or withdrawals from an ATM, exactly as if we were paying with a card.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The debit card is issued by the bank in which we have an open account.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The credit card differs from the debit card by using money we do not have and which we must pay off later, usually with interest.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The PIN is the Polish Institute of Supervision over payments with payment cards.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Payment cards (e.g., Visa, MasterCard) are only used to withdraw money at an ATM.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Debit cards give you the opportunity to borrow in the card. You buy when you need it, and pay back when you want—up to 54 days without interest.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
You can pay for goods and services by mobile phone.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A prepaid card is a payment card, the use of which requires prior cashing.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PayPal allows sending and receiving electronic money via the Internet.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Only adults are allowed to use payment cards.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Acquiring data from the card, i.e., card number, expiry date and CVV2/CVC2 code, is sufficient to make online payments.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Contactless payments are currently available using payment cards or mobile phones (smart phones) with a payment application.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
For contactless payments up to PLN 50, you do not need to enter your PIN code	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The debit card is used for payments and cash withdrawals from ATMs within the limits of funds held on your bank account.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The credit card allows the use of funds that the consumer currently does not have on their account, up to the credit limit specified by the bank.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The charge card is the card, which user can manage with the credit limit set by the bank and spend money up to this amount. However, at the end of the settlement period (usually 30 days), they must repay the entire amount borrowed.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We can pay via smart phones with a contactless payment application wherever contactless payments are accepted.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A cash-deposit machine is a device used to accept payments to the customer's bank account.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The pre-paid card can be used to pay bills, make purchases directly in the store, by phone or the Internet—wherever payment cards are accepted.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>