



EUROPEAN CENTRAL BANK

EUROSYSTEM

Poland

11. Payments processed by selected payment systems – page 1

(value of transactions sent; PLN billions; total for the period)

	2016	2017	2018	2019	2020
TARGET COMPONENT: TARGET2-NBP					
Credit transfers and direct debits	486.1	593.1	834.7	1,026.2	944.8
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	120.7	146.5	204.0	320.0	274.4
Credit transfers and direct debits to another TARGET component	365.3	446.6	630.7	706.2	670.3
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	364.3	445.3	629.3	704.7	668.6
Credit transfers and direct debits to a non-euro area TARGET component	1.0	1.3	1.3	1.4	1.7
Concentration ratio in terms of value (percentages)	70.6	71.3	71.8	76.4	61.0
LVPS (NON-TARGET SYSTEM): SORBNET2					
Total transactions	70,951.0	73,098.3	77,884.5	79,288.5	96,739.0
Domestic	70,951.0	73,098.3	77,884.5	79,288.5	96,739.0
Cross-border	-	-	-	-	-
Credit transfers	70,951.0	73,098.3	77,884.5	79,288.5	96,739.0
Domestic	70,951.0	73,098.3	77,884.5	79,288.5	96,739.0
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	70,951.0	73,098.3	77,884.5	79,288.5	96,739.0
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	63.3	64.3	64.2	63.6	65.9

Explanatory information on certain data items is given in the notes accompanying these tables.



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11. Payments processed by selected payment systems – page 2

(value of transactions sent; PLN billions; total for the period)

	2016	2017	2018	2019	2020
RETAIL SYSTEM: Elixir					
Total transactions	4,422.5	4,762.7	5,263.5	5,654.2	5,955.9
Domestic	4,422.5	4,762.7	5,263.5	5,654.2	5,955.9
Cross-border	-	-	-	-	-
Credit transfers	4,406.1	4,745.0	5,244.3	5,634.3	5,938.7
Domestic	4,406.1	4,745.0	5,244.3	5,634.3	5,938.7
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	4,406.1	4,745.0	5,244.3	5,634.3	5,938.7
Direct debits	16.3	17.7	19.2	19.8	17.2
Domestic	16.3	17.7	19.2	19.8	17.2
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	51.0	53.0	54.0	55.8	56.6
RETAIL SYSTEM: Euro Elixir					
Total transactions	227.5	314.6	374.5	428.2	346.3
Domestic	51.0	66.8	84.7	108.2	70.9
Cross-border	176.5	247.8	289.8	320.0	275.4
Credit transfers	227.5	314.6	374.5	428.2	346.3
Domestic	51.0	66.8	84.7	108.2	70.9
Cross-border	176.5	247.8	289.8	320.0	275.4
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	227.5	314.6	374.5	428.2	346.3
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	80.0	82.0	77.1	74.8	87.2

Explanatory information on certain data items is given in the notes accompanying these tables.



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11. Payments processed by selected payment systems – page 3

(value of transactions sent; PLN billions; total for the period)

	2016	2017	2018	2019	2020
RETAIL SYSTEM: Express Elixir					
Total transactions	10.3	17.0	29.8	44.0	64.9
Domestic	10.3	17.0	29.8	44.0	64.9
Cross-border	-	-	-	-	-
Credit transfers	10.3	17.0	29.8	44.0	64.9
Domestic	10.3	17.0	29.8	44.0	64.9
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	10.3	17.0	29.8	44.0	64.9
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	85.2	80.2	75.5	72.8	73.6
RETAIL SYSTEM: BlueCash					
Total transactions	4.6	5.7	9.6	13.1	10.4
Domestic	4.6	5.7	9.6	13.1	10.4
Cross-border	-	-	-	-	-
Credit transfers	4.6	5.7	9.6	13.1	10.4
Domestic	4.6	5.7	9.6	13.1	10.4
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	4.6	5.7	9.6	13.1	10.4
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	90.1	88.3	83.3	87.3	88.2

Explanatory information on certain data items is given in the notes accompanying these tables.



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11. Payments processed by selected payment systems – page 4

(value of transactions sent; PLN billions; total for the period)

	2016	2017	2018	2019	2020
RETAIL SYSTEM: BLIK					
Total transactions	1.5	4.7	12.1	28.7	56.9
Domestic	1.5	4.7	12.1	28.7	56.9
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	1.1	2.6	5.5	10.7	14.7
Domestic	1.1	2.6	5.5	10.7	14.7
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	0.4	2.1	6.6	17.9	42.1
Domestic	0.4	2.1	6.6	17.9	42.1
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	97.9	96.1	91.6	84.9	81.8
RETAIL SYSTEM: KSR					
Total transactions	16.5	18.2	18.6	15.9	12.3
Domestic	16.5	18.2	18.6	15.9	12.3
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	3.2	2.9	3.1	3.0	2.4
Domestic	3.2	2.9	3.1	3.0	2.4
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	13.3	15.3	15.4	12.9	9.9
Domestic	13.3	15.3	15.4	12.9	9.9
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	95.9	96.8	97.2	99.0	99.4

Explanatory information on certain data items is given in the notes accompanying these tables.