

## Poland

### 10. Payments processed by selected payment systems - page 1

(number of transactions sent; millions; total for the period)

	2015	2016	2017	2018	2019
<b>TARGET COMPONENT: TARGET2-NBP</b>					
Credit transfers and direct debits	0.8	0.8	0.9	0.9	0.9
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	0.1	0.2	0.2	0.2	0.3
Credit transfers and direct debits to another TARGET component	0.7	0.7	0.7	0.7	0.6
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	0.6	0.6	0.7	0.7	0.6
Credit transfers and direct debits to a non-euro area TARGET component	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	76.5	81.0	82.3	82.5	82.4
<b>LVPS (NON-TARGET SYSTEM): SORBNET2</b>					
<b>Total transactions</b>	3.5	3.9	4.0	4.1	4.2
Domestic	3.5	3.9	4.0	4.1	4.2
Cross-border	-	-	-	-	-
Credit transfers	3.5	3.9	4.0	4.1	4.2
Domestic	3.5	3.9	4.0	4.1	4.2
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	3.5	3.9	4.0	4.1	4.2
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 volume (percentages)	56.8	56.7	55.3	54.2	55.9

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

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## 10. Payments processed by selected payment systems - page 2

(number of transactions sent; millions; total for the period)

	2015	2016	2017	2018	2019
<b>RETAIL SYSTEM: ELIXIR</b>					
<b>Total transactions</b>	1,668.0	1,715.3	1,798.6	1,844.6	1,923.9
Domestic	1,668.0	1,715.3	1,798.6	1,844.6	1,923.9
Cross-border	-	-	-	-	-
Credit transfers	1,647.0	1,694.0	1,776.8	1,823.0	1,902.8
Domestic	1,647.0	1,694.0	1,776.8	1,823.0	1,902.8
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	1,647.0	1,694.0	1,776.8	1,823.0	1,902.8
Direct debits	21.0	21.3	21.7	21.6	21.1
Domestic	21.0	21.3	21.7	21.6	21.1
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 volume (percentages)	53.7	55.4	57.0	57.9	59.5
<b>RETAIL SYSTEM: EuroELIXIR</b>					
<b>Total transactions</b>	5.2	6.5	8.6	10.3	12.9
Domestic	1.5	2.0	2.8	3.5	4.6
Cross-border	3.7	4.5	5.8	6.8	8.2
Credit transfers	5.2	6.5	8.6	10.3	12.9
Domestic	1.5	2.0	2.8	3.5	4.6
Cross-border	3.7	4.5	5.8	6.8	8.2
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	5.2	6.5	8.6	10.3	12.9
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 volume (percentages)	82.7	79.7	75.6	72.5	70.1

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

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### 10. Payments processed by selected payment systems - page 3

(number of transactions sent; millions; total for the period)

	2015	2016	2017	2018	2019
<b>RETAIL SYSTEM: Express ELIXIR</b>					
<b>Total transactions</b>	1.5	2.7	5.0	12.5	26.7
Domestic	1.5	2.7	5.0	12.5	26.7
Cross-border	-	-	-	-	-
Credit transfers	1.5	2.7	5.0	12.5	26.7
Domestic	1.5	2.7	5.0	12.5	26.7
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	1.5	2.7	5.0	12.5	26.7
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 volume (percentages)	97.4	91.1	82.5	82.6	80.3
<b>RETAIL SYSTEM: BlueCash</b>					
<b>Total transactions</b>	2.4	3.3	3.5	8.3	11.7
Domestic	2.4	3.3	3.5	8.3	11.7
Cross-border	-	-	-	-	-
Credit transfers	2.4	3.3	3.5	8.3	11.7
Domestic	2.4	3.3	3.5	8.3	11.7
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	2.4	3.3	3.5	8.3	11.7
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 volume (percentages)	96.1	93.5	90.6	86.0	87.4

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

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### 10. Payments processed by selected payment systems - page 4 (number of transactions sent; millions; total for the period)

	2015	2016	2017	2018	2019
<b>RETAIL SYSTEM: BLIK</b>					
<b>Total transactions</b>	1.4	8.3	33.0	90.8	217.8
Domestic	1.4	8.3	33.0	90.8	217.8
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	3.2	8.1	14.5	24.3
Domestic	1.1	3.2	8.1	14.5	24.3
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	0.3	5.1	24.9	76.3	193.5
Domestic	0.3	5.1	24.9	76.3	193.5
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	98.2	97.0	95.5	90.9	84.5
<b>RETAIL SYSTEM: KSR</b>					
<b>Total transactions</b>	56.9	66.6	67.4	75.5	66.8
Domestic	56.9	66.6	67.4	75.5	66.8
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)	31.8	38.8	38.5	46.0	44.4
Domestic	31.8	38.8	38.5	46.0	44.4
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	25.1	27.8	28.8	29.4	22.3
Domestic	25.1	27.8	28.8	29.4	22.3
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	88.9	90.6	92.7	93.9	96.5

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