

# Bulgaria

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

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

	2015	2016	2017	2018	2019
<b>TARGET COMPONENT: TARGET2-BNB BG (EUR billions)</b>					
Credit transfers and direct debits	386.2	341.5	351.1	447.9	450.0
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	85.2	75.4	88.8	81.5	70.4
Credit transfers and direct debits to another TARGET component	300.9	266.1	262.3	366.4	379.7
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	300.6	265.7	261.1	365.8	379.2
Credit transfers and direct debits to a non-euro area TARGET component	0.3	0.4	1.2	0.6	0.5
Concentration ratio in terms of value (percentages)	92.6	94.1	94.0	95.1	97.0
<b>LVPS (NON-TARGET SYSTEM): RINGS</b>					
<b>Total transactions</b>	928.7	779.5	702.6	929.4	1,094.0
Domestic	928.7	779.5	702.6	929.4	1,094.0
Cross-border	-	-	-	-	-
Credit transfers	928.7	779.5	702.6	929.4	1,094.0
Domestic	928.7	779.5	702.6	929.4	1,094.0
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.1
Initiated electronically	928.7	779.5	702.6	929.4	1,093.8
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)	78.9	77.2	74.8	76.0	77.7

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

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

	2015	2016	2017	2018	2019
<b>RETAIL SYSTEM: BISERA</b>					
<b>Total transactions</b>	128.0	131.6	143.1	157.7	172.6
Domestic	128.0	131.6	143.1	157.7	172.6
Cross-border	-	-	-	-	-
Credit transfers	127.7	131.3	142.9	157.5	172.4
Domestic	127.7	131.3	142.9	157.5	172.4
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	127.7	131.3	142.9	157.5	172.4
Direct debits	0.3	0.3	0.2	0.2	0.2
Domestic	0.3	0.3	0.2	0.2	0.2
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	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	61.6	61.1	60.3	61.7	63.6
<b>RETAIL SYSTEM: BORICA</b>					
<b>Total transactions</b>	10.0	11.2	12.6	14.6	17.4
Domestic	10.0	11.2	12.6	14.6	17.4
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)	2.7	3.3	4.0	5.2	6.5
Domestic	2.7	3.3	4.0	5.2	6.5
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	7.3	7.9	8.6	9.5	10.8
Domestic	7.3	7.9	8.6	9.5	10.8
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)	67.2	67.5	67.9	66.1	65.0

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

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

	2015	2016	2017	2018	2019
<b>RETAIL SYSTEM: BISERA7-EUR (from Feb. 2010)</b>					
<b>Total transactions</b>	0.8	0.8	0.9	0.7	0.3
Domestic	0.1	0.1	0.2	0.1	0.1
Cross-border	0.6	0.6	0.8	0.6	0.3
Credit transfers	0.8	0.8	0.9	0.7	0.3
Domestic	0.1	0.1	0.2	0.1	0.1
Cross-border	0.6	0.6	0.8	0.6	0.3
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	0.8	0.8	0.9	0.7	0.3
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)	95.1	92.0	93.0	91.6	84.4