



List of payment systems under the oversight of the Governor of NBP

System category	System name	Operator	Description
systematically important large-value payment systems	SORBNET2	NBP	large-value payment system for PLN
	TARGET-NBP	NBP	large-value payment system for EUR, component of TARGET
systematically important retail payment systems	Elixir	Krajowa Izba Rozliczeniowa S.A.	retail payment system for PLN
prominently important retail payment systems	Euro Elixir	Krajowa Izba Rozliczeniowa S.A.	retail payment system for EUR
	System Płatności BLIK	Polski Standard Płatności sp. z o.o.	mobile payment system
other retail payment systems	Express Elixir	Krajowa Izba Rozliczeniowa S.A.	instant payment system
	System płatności BlueCash	Autopay S.A.	instant payment system
	Krajowy System Rozliczeń	Fiserv Polska S.A.	card payment system

List of payment schemes under the oversight of the Governor of NBP*

Payment organisation name	Payment organisation registered office	Payment scheme name	Payment instrument type
Payment schemes which are payment card schemes			
Visa Europe Limited	London, United Kingdom	Visa Europe	payment cards
Mastercard Europe S.A.	Waterloo, Belgium	Mastercard	payment cards
American Express Europe S.A.	Madrid, Spain	American Express	payment cards

Payment schemes which are not payment card schemes			
Polski Standard Płatności sp. z o.o.	Warsaw, Poland	Schemat Płatniczy BLIK	wallet solution
YetiPay sp. z o.o.	Warsaw, Poland	YetiPay	wallet solution
mPay S.A.	Warsaw, Poland	mPay	mobile app
SkyCash Poland S.A.	Warsaw, Poland	SkyCash	wallet solution
Billon Solutions sp. z o.o.	Warsaw, Poland	Billon	wallet solution
UPEPO sp. z o.o.	Wroclaw, Polska	PaySpe	wallet solution

** The following list may be amended due to gathering of information by NBP on further payment schemes which fulfil the premises defined in art. 2 item 26a of the Act of 19 August 2011 on Payment Services.*

List of securities settlement systems under the oversight of the Governor of NBP

System category	System name	Operator	Description
systemically important securities settlement systems	Settlement system operated by KDPW S.A.	Krajowy Depozyt Papierów Wartościowych S.A.	system operated by CSD in the meaning of CSDR
	SKARBNET4 System for NBP bills and Treasury bills registration	NBP	system operated by CSD in the meaning of CSDR
other securities settlement systems	IRGIT SRF	Izba Rozliczeniowa Giełd Towarowych S.A.	system operated by a settlement house in the meaning of Financial Instruments Trading Act

List of securities clearing systems under the oversight of the Governor of NBP

System category	System name	Operator	Description
systemically important securities clearing systems	Clearing system operated by KDPW_CCP S.A. in accordance with Rules of Transaction Clearing (organised trading)	KDPW_CCP S.A.	system operated by CCP in the meaning of EMIR
	Clearing system operated by KDPW_CCP S.A. in accordance with Rules of Transaction Clearing (non-organised trading)		system operated by CCP in the meaning of EMIR
other securities clearing systems	IRGIT SRF	Izba Rozliczeniowa Gield Towarowych S.A.	system operated by clearing house in the meaning of Financial Instruments Training Act