

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

System category	System name	Operator	Description
systematically important large-value payment systems	SORBNET2	NBP	large-value payment system for PLN
	TARGET2-NBP	NBP	large-value payment system for EUR, component of TARGET2
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
other retail payment systems	Express Elixir	Krajowa Izba Rozliczeniowa S.A.	instant payment system
	System płatności BlueCash	Blue Media S.A.	instant payment system
	Krajowy System Rozliczeń	Fiserv Polska S.A.	card payment system
	System Płatności BLIK	Polski Standard Płatności sp. z o.o.	mobile payment system

**List of payment schemes
under the oversight of the President 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 SA	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
Planet Pay sp. z o.o.	Warsaw, Poland	Smoopay	mobile app
Billon Solutions sp. z o.o.	Warsaw, Poland	Billon	wallet solution
PayEye sp. z o.o.	Wroclaw, Polska	payeye	mobile app
UPEPO sp. z o.o.	Wroclaw, Polska	PaySperience	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 President 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 President 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 Giełd Towarowych S.A.	system operated by clearing house in the meaning of Financial Instruments Training Act