

Term	Definition
Maintaining the account	The account provider operates the account for use by the customer in euros.
Providing a debit card	The account service provider provides a payment card linked to the customer's account. The amount of each transaction made using the card is taken directly and in full from the customer's account.
Providing a credit card	The account service provider provides a payment card linked to the customer's payment account. The total amount of the transactions made using the card during an agreed period is taken either in full or in part from the customer's payment account on an agreed date. A credit agreement between the provider and the customer determines whether interest will be charged to the customer for the borrowing.
Cash withdrawal in euro	The customer takes cash in euro out of the customer account.
Cash withdrawal in other currency	The customer takes cash in non-euro currency out of the customer's account.
Cash deposit	The customer deposits cash to their account.
Credit transfers in euro (SEPA)	The account provider transfers money in euro in the SEPA area, on the instruction of the customer, from the customer's account to another account.
Non SEPA credit transfer	Account service provider transfers funds from the customer's account to another account as instructed by the customer. Applicable to nonEUR payments or to payments made to the accounts opened in countries that do not belong to SEPA area.
Standing order in euro (SEPA)	The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account.
Direct debit in euro (SEPA)	The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.
Automatic payment of E-Invoices	The account service provider, in accordance to the instructions given by the customer in advance, pays the electronic invoice of the payee submitted via the payer's online banking system.
Administration of EUR incoming payments	Account service provider administers the incoming EUR payments from the accounts opened in countries belonging to SEPA area.

Administration of cross border incoming payments	Account service provider administers the incoming non-EUR payments or payments from the accounts opened in countries that do not belong to SEPA area.
Arranged overdraft	The account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer.
Account insurance	The account provider provides an insurance linked to the customer's account.
Account statements	The account provider provides information with regard to the balance and transactions on the customer's account.