

Term	Definition
Maintaining the account	The account provider manages the account opened in the customer's name
Issuing a debit card	The account provider offers the customer a payment card linked to the customer's account. The amount of every card transaction is taken directly and in full from the customer's account.
Issuing a credit card	The account service provider issues a payment card linked to the customer's payment account. The total amount of card transactions during the agreed period shall be debited from the customer's payment account in full or in part on the agreed day. The credit agreement concluded between the account service provider and the customer determines whether the customer will pay interest on the borrowed amount.
Cash withdrawal	The customer takes out cash from their account.
Cash deposit	The customer deposits cash to their account.
Credit Transfer within Estonia (SEPA)	The account provider transfers funds from the customer's account to another account as instructed by the customer; a domestic customer payment that complies with SEPA requirements.
Credit Transfer (SEPA)	The account provider transfers funds from the customer's account to another account as instructed by the customer; a customer payment where at least one party is located outside the Republic of Estonia and which complies with SEPA requirements.
Cross-border Credit Transfer to Third Countries (non-SEPA)	The account provider transfers funds from the customer's account to another account as instructed by the customer; a customer payment where at least one party is located in a third country and which does not comply with SEPA requirements.
Standing order	The account provider regularly transfers a fixed amount from the customer's account to another account as instructed by the customer.
E-Invoices	Invoice and payment instruction data are sent to the bank in the Estonian e-invoice format and the e-invoice is displayed to the customer in the internet bank.m.
Internet Bank Agreement	Offer of an electronic payment channel that enables the customer to perform payment operations via the Internet.