

Term	Definition
Maintaining the account	The account payment service provider manages the account opened in the customer's name
Issuing a debit card (extra debit card)	<p>The account payment service provider issues a debit card linked to the customer's account. Every payment initiated by use of the debit card is immediately and completely debited from the customer's account.</p> <p>An extra debit card is issued at request of the customer, for example to a second account holder.</p>
Issuing a debit card (replacement)	<p>The account payment service provider issues a debit card linked to the customer's account. Every payment initiated by use of the debit card is immediately and completely debited from the customer's account.</p> <p>A replacement debit card is issued when a previously issued debit card can no longer be used, for example because of loss, theft or damage.</p>
Cash withdrawal (with a debit card in non-EUR)	The customer takes out cash from their account. The withdrawal takes place with the customer's debit card in non-EUR.
Cash withdrawal (with a credit card in EUR)	The customer takes out cash from their account. The withdrawal takes place with the customer's credit card in EUR.
Cash withdrawal (with a credit card in non-EUR)	The customer takes out cash from their account. The withdrawal takes place with the customer's credit card in non-EUR.
Cash Top ups	The customer tops up cash to their account.
Credit transfer (in EUR)	Account payment service provider transfers funds from the customer's account to another account as instructed by the customer. In the case of an urgent transfer between two Dutch accounts, the payee has access to the funds within 1,5 hours on working days. This is only the case if the instruction is provided by the customer to the payment account service provider in time.
Credit transfer (in non-EUR or to countries outside SEPA in EUR)	Account payment service provider transfers funds from the customer's account to another account as instructed by the customer. Applicable to non-EUR payments or to payments made to the accounts opened in countries that do not belong to the SEPA area.
Pay with a debit card (in non-EUR)	The customer pays with its debit card in non-EUR.

Pay with a credit card (in non-EUR)	The customer pays with its credit card in non-EUR.
Paper account statements	The account payment service provider periodically provides a paper statement of the customer's account. This statement includes at least the balance and debits and credits.
Direct debit	The customer gives another person (payee) the right to instruct the account payment service provider to transfer money from the customer's account to the payee's account. The account service provider transfers the money to the payee on the day or days agreed between the customer and the payee. The amount may vary.
Automatic payment of E-Invoices	The account payment service provider, in accordance with 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 payment service provider administers the incoming EUR payments from the accounts opened in countries belonging to the SEPA area.
Administration of cross border incoming payments	Account payment service provider administers the incoming non-EUR payments or payments from the accounts opened in countries that do not belong to SEPA area.