

Term	Definition
Maintaining the account	The account provider manages the account opened in the customer's name
Issuing a debit card	The account service provider issues a debit card linked to the customer's account. Every payment initiated by use of the debit card is immediately debited from customer's account
Issuing a credit card	The account service provider issues a payment card linked to the customer's payment account. The amount of payments made with the card during the agreed period shall be debited from the customer's account in full or in part on the specified 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.
SEPA credit transfer	Account service provider transfers funds from the customer's account to another account as instructed by the customer. Applicable to EUR payments made to the accounts opened in countries belonging to SEPA area.
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.
Direct debit	The customer gives another person (payee) the right to instruct the account 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 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