

List of the most representative services linked to a payment account and standardized terminology

Service linked to a payment account	Definition of a service linked to a payment account
Maintaining the account	The account provider maintains the account opened in the name of the customer.
Providing a debit card	The account provider issues a payment card linked to the customer's account. The whole amount of every payment with the card is immediately written off the customer's account.
Providing a credit card	The account provider issues a payment card linked to the customer's payment account. The amount of payments made with the card within the agreed period is fully or partially written off the customer's account on the established day. The agreement between the account provider and the customer specifies whether the customer must pay interests for the borrowed amount.
Cash withdrawal	The customer withdraws cash from his/her account.
Credit transfer SEPA	Upon the customer's request, the provider transfers money from the customer's account to another account. Transfers are made in currencies other than euros to accounts opened in non SEPA countries.
Credit transfer Non SEPA	Upon the customer's request, the provider transfers money from the customer's account to another account. Transfers are made in currencies other than euros to accounts opened in non SEPA countries
Direct debit	The customer authorizes another person (beneficiary) to submit a payment order to the account provider ordering to transfer money from the customer's account to the beneficiary's account. The account provider transfers money to the beneficiary on the day agreed upon between the customer and the beneficiary or on agreed dates. The amount may vary.
E. invoice automatic payment	Upon the customer's prior order, the account provider pays for the e. invoice submitted by the beneficiary in the Internet banking system.
Crediting of incoming payments in EUR	The account provider enters to the customer's account the payments received in euros from accounts opened in SEPA countries.
Crediting of incoming foreign payments	The account provider enters to the customer's account the payments received in currencies other than euros from accounts opened in nonSEPA countries.