

Glossary of services linked to payment accounts



General account services		
1	Maintaining the account	The account provider operates the account for use by the customer.
Payments (excluding cards)		
2	Sending money	The account provider transfers money, on the instruction of the customer, from the customer's account to another account.
3	Credit of a bank transfer	The customer receives the amount of a transfer from an EEA state credited to his payment account in euros.
4	Standing order	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.
5	Direct debit	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.
6a	Justified refusal to execute a direct debit	The fee is due if the payment service provider justifiably does not execute a direct debit in euros from EEA states.
6b	Justified refusal to execute an order for sending money	The fee is due if the payment service provider justifiably does not execute an order to transfer money in euros within EEA states.
Cards and cash		
7	Providing a debit card	The account 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.
8	Providing a credit card	The account 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.
9	Cash deposit	The customer pays cash into his account in euros at the counter or ATM of his payment service provider.
10	Cash withdrawal	The customer takes cash out of the customer's account.
11	Cash withdrawal by debit card at an ATM	The customer takes cash out of the customer's account with the debit card at an ATM within the EEA.
12	Cash withdrawal by debit card at foreign cash machines in a foreign currency	The customer takes cash out of the customer's account with the debit card in foreign currency at a foreign ATM.

13	Cash withdrawal by credit card at an ATM	The customer takes cash out of the customer's account with the credit card at an ATM within the EEA.
14	Cash withdrawals by credit card at foreign cash machines in foreign currency	The customer withdraws cash with the customer's credit card in foreign currency at a foreign ATM.
15	Using the debit card to pay in foreign currency	The customer uses a debit card to pay for goods or services at a terminal in foreign currency.
16	Using the credit card to pay in foreign currency	The customer pays for goods or services in foreign currency with the customer's credit card .
Overdrafts and related services		
17	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.
18	Tolerated overdraft	The customer exceeds his credit balance or the arranged overdraft granted to him with a payment order. The order is still executed and the payment account is debited accordingly.