

Glossary of standardised terms in the list of the most representative services linked to the payment account

Service	Definition
General services linked to the account	
Maintaining the account	The account provider operates the account for use by the customer.
Online banking	The account provider enables banking transactions to be performed via an Internet connection and the customer performs banking transactions through this online banking facility.
Requested account statement [Manual dispatch of account statements and records in individual case]	An account provider makes a separate account statement available to the customer upon request in conjunction with maintaining the account, for which a separate fee is to be paid.
Payments (cardless)	
Credit transfer [Outgoing credit transfer]	The account provider conducts credit transfers as instructed to by the customer from the customer's account to another account.
Incoming credit transfer	The customer receives the amount of a payment credited to their account, that was not paid in by them over the counter or using a teller machine operated by their payment service provider.
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.
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.
Information on refusal	The account provider informs the customer separately about payment transactions that have been refused (standing orders, credit transfers, standing orders).

Cards and Cash	
Providing a debit card [ATM 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.
Cash deposit [Cash deposit in EUR and foreign currency]	The customer pays in cash at the service counter or telling machine of the their payment service provider, which the account provider credits to the customer's account.
Cash withdrawal [Cash withdrawals in EUR and other currency]	The customer takes cash out of the customer's account.
Overdrafts and related services	
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.
Overrunning of overdraft facility	The customer overruns their available balance with a payment transaction that is tolerated by the account provider and in the case of an arranged overdraft facility the agreed maximum overdraft limit.

Notice: Terms in square brackets are brand names of the respective service