

GLOSSARY

containing the list of the most representative services for a payment account and their definitions

No.	Category of services / significant services	Definition
1	Maintaining the account	The account provider operates the account for use by the customer
1.1	Maintaining the account (LEI, EUR)	Service offered by the account provider (the payment service provider) to ensure the functioning of account opened to the customer for payment operations.
2	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.
2.1	Debit card issuing (LEI, EUR)	The account provider (the payment service provider) issues a payment card in order to be used for payment operations from customer's account, in safe conditions.
2.2	Debit card maintenance (LEI, EUR)	Service offered by the account provider (the payment service provider) to ensure the functioning of the debit card provided to the customer for payment operations.
3	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.
3.1	Credit card issuing (LEI)	The account provider (the payment service provider) issues a credit card in order to be used for payment operations from customer's account, in safe conditions.
3.2	Credit card maintenance (LEI)	Service offered by the account provider (the payment service provider) to ensure the functioning of the credit card provided to the customer for payment operations.

No.	Category of services / significant services	Definition
4	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.
4.1	Arranged overdraft (LEI, EUR)	The account provider (the payment service 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.
5.	Sending money	The account provider transfers money, on the instruction of the customer, from the customer's account to another account.
5.1	Interbank payments in LEI, EUR	Service offered by the account provider (the payment service provider) through which a sum of money is transferred from the customer's account to the payee's account opened with another provider (payment service provider), based on the customer's instruction, on electronic channels.
6.	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.
6.1	Standing orders in LEI, EUR opening	The account provider (the payment service provider) is setting the processing of standing orders from customer's account.
7.	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.
7.1	Interbank Direct debit (LEI)	Payer's automatic debit account service, if a payment transaction is initiated by the payee with an account opened with another account provider (payment service provider), based on the consent given by the payer.
8.	Cash withdrawals	The customer takes cash out of the customer's account.
8.1	Cash withdrawals in LEI at bank's ATM	Service offered by the account provider (the payment service provider) which allows the customer to withdraw cash from account opened

No.	Category of services / significant services	Definition
		in LEI from its bank's ATM.
8.2	Cash withdrawals in LEI at other bank's ATM	Service offered by the account provider (the payment service provider) which allows the customer to withdraw cash from account opened in LEI from the ATM of other banks.
8.3	Cash withdrawals in LEI at the bank's counter	Service offered by the account provider (the payment service provider) which allows the customer to withdraw cash from account opened in LEI from its bank's counter.
8.4	Cash withdrawals in EUR at the bank's counter	Service offered by the account provider (the payment service provider) which allows the customer to withdraw cash from account opened in EUR from its bank's counter.
9.	Cash deposits	Cash deposit in customer's account.
9.1	Cash deposits (LEI, EUR) in customer's account	Service offered by the account provider (the payment service provider) which allows the customer the possibility to deposit cash in its account.
9.2	Cash deposits (LEI, EUR) in other account	Service offered by the account provider (the payment service provider) which allows the customer the possibility to deposit cash in an account owned by other person.
10	Incomings from account opened at another service provider	The account provider collects money for a bank customer from an account opened with another payment service provider, based on based on the latter's instructions.
10.1	Interbank incomings in LEI, EUR	The account provider (the payment service provider) collects money for customer of the bank from an account opened with another payment service provider (provider), based on the latter's instructions.
11.	Internet banking	The provider provides a service to access account information, view the account statement, initiate transfers, set direct debit mandates, etc. via the internet.
11.1	Internet banking maintenance	The account provider (the payment service provider) provides a service to access account information, view the account statement, initiate transfers, set direct debit mandates, etc. via the internet.
12	Mobile banking	The provider provides a service, via personal phone, to access account information, view the account statement, initiate transfers, set direct debit mandates etc.
12.1	Mobile banking maintenance	The account provider (the payment service provider) provides a service, via your personal phone, to access account information, view the account statement, initiate transfers, set direct

No.	Category of services / significant services	Definition
		debit mandates etc.
13	Replacement of token device	The account provider provides another token device in case of loss / destruction / theft of the original token device
13.1	Replacement of token device	The account provider provides another token device in case of loss / destruction / theft of the original token device