

List of standardized terms for payment account related services

| Term | Definition |
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| Account maintaining | The account provider makes it possible for the customer to use the account. |
| Providing a debit card | The account provider provides a payment card that is attached to the customer's account. The amount of each transaction made with the card is debited directly and to full amount from the customer's account. |
| Providing a credit card | The account provider provides a payment card that is attached to the customer's account. Within the timeframe agreed, the total amount of transactions made with the card are debited to full or partial amount from the customer's account on the date agreed. In the loan agreement between the account provider and the customer it is stipulated whether interest will be charged on the customer's borrowed money. |
| Overdraft | The account provider and the customer agree in advance that the customer can borrow money when there are no assets in their account. The Agreement specifies the maximum amount that can be borrowed, and whether the Client will be charged a fee and interest rate for this. |
| Transfer | The account provider, upon customer's request, transfers money from the customer's account to another account. |
| Standing order | The account provider, upon customer's request, makes regular transfers of certain amounts from the customer's account to another account. |
| Direct debit | The Client authorizes another person (Recipient) to request the account provider to transfer money from the Client's account to this Recipient. The account provider transfers money to the Recipient on the date or dates agreed between the Client and the Recipient. The amounts of money can be different. |
| Cash withdrawal | The customer withdraws cash from the customer's account. |