



Glossary which is based on the list of typical payment services

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Term	Definition
Maintaining the account	The account provider operates the account for use by the customer
Issuing a debit card	The account service provider issues a debit card linked to the customer's account. Every payment initiated by use of the debit card is immediately debited from customer's account
Cash withdrawal	The customer takes out cash from their account.
Cash deposit	The customer deposits cash to their account.
Internet banking agreement	Electronic payment channel offer that enables the customer to perform payment operations via internet.
Sending money (SEPA)	The account provider transfers money from the customer's account pursuant to the customer's instruction to another account; the payment where at least one party is outside the Republic of Estonia and where meets SEPA requirements.
Sending money within Estonia (SEPA ¹)	The account provider transfers money from the customer's account pursuant to the customer's instruction to another account; a domestic payment that meets SEPA requirements.