Glossary of typical account-related services[i]
(glossary of terms)

	Account-related service term	Definition of account-related service term
1.	**Maintaining the account**	The account provider operates the account for use by the customer.
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.
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.
4.	**Cash withdrawal**	The customer takes cash out of the customer's account.
5.	**Cash deposit**	The client deposits cash to the customer's account.
6.	**Credit transfer** **SEPA**	The account provider transfers money, on the instruction of the customer, from the customer's account to another account. Transfers are made in Euro to accounts opened in SEPA countries.
7.	**Credit transfer** **Non-SEPA**	The account provider transfers money, on the instruction of the customer, from the customer's account to another account. Transfers are made in currencies other than the Euro or to the accounts opened in countries outside SEPA.
8.	**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.
9.	**Automatic payment of e-invoices**	Upon prior instruction of the client, the account provider pays e-invoices submitted by the recipient in the online banking system.
10.	**Crediting received payments in Euro to the account**	The account provider credits the payments in Euro received from accounts opened in SEPA countries to the client's account.
11.	**Crediting received international payments to the account**	The account provider credits the payments in currencies other than Euro received from accounts opened in countries outside SEPA to the client's account.

[i] *According to the Rules for Drawing Up and Management of the List of Typical Payment Account-Related Services of the Bank of Lithuania and the requirements for commission information document and commission report.*