

List of the most representative services linked to a bank account

General services related to the account	
Maintaining the account	The account provider operates the account for use by the consumer.
Payments (excluding cards)	
Credit transfer	<p>The account provider transfers money, on the instruction of the customer, from the customer's account to another account.</p> <p>A relevant payment account service within the meaning of section 2 (6) ZKG shall be deemed to exist if a transfer is made in euro within the EEA States.</p>
Credit memo of a credit transfer	The customer receives the amount of a credit transfer from the EEA states credited to his payment account in Euro.
Standing order	<p>The account provider regularly transfers a fixed amount of money from the customer's account to another account on the instructions of the customer.</p> <p>A relevant payment account service within the meaning of section 2 (6) ZKG shall be deemed to exist if a transfer is made in euro within the EEA States.</p>
Direct debit	<p>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.</p> <p>A relevant payment account service within the meaning of section 2 (6) ZKG shall be deemed to exist if a direct debit is made in euro within the EEA States.</p>
Legitimate refusal to cash a direct debit	The fee is due if the payment service provider legitimately refuses to cash a direct debit in euros from EEA states.
Legitimate refusal to execute a credit transfer	The fee shall be payable if the payment service provider legitimately refuses to execute a credit transfer order in euro in EEA States.
Cards and cash	
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
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.
Cash deposit	The customer deposits cash in euro into his account at his payment service provider's counter or cash dispensers.
Cash withdrawal	The customer takes cash out of the customer's account.
Cash withdrawals at cash dispensers by debit card	The customer withdraws cash in euro from his account using a debit card at cash dispensers within the EEA States.
Cash withdrawals at cash dispensers by debit card in foreign currency	The customer withdraws cash from his account with his debit card in foreign currency (not in euro) at foreign cash dispenser.
Cash withdrawals at cash dispensers by credit card	The customer shall withdraw cash in euro by credit card from cash dispensers within the EEA States.
Cash withdrawals at cash dispensers by credit card in foreign currency	The customer withdraws cash with his credit card at foreign cash dispensers in foreign currency (not in Euro).
Use the debit card to pay in foreign currency	The customer uses the debit card at terminals to pay for goods or services in foreign currency (not in Euro).
Use the credit card to pay in foreign currency	The customer uses his credit card to pay for goods or services in foreign currency (not in Euro).
Overdrafts and related services	
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	A tacitly accepted overdraft whereby a payment service provider makes available to a customer funds which exceed the current balance in the customer's payment account or the agreed overdraft facility.