

## GLOSSARY

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

No.	Category of services/ representative services	Representative Services (name provided by TBI Bank EAD Sofia – Bucharest Branch)	Definition
1.	<b>Maintenance of account</b>		The account provider manages the account for customer use.
1.1	Maintenance of account (RON)	Maintenance of a standard current account	Service provided by the Service Provider (provider of payment services), which ensures the functions of account in RON opened for the customer in order to make payment operations.
		Maintenance of current accounts with basic features	
1.2	Maintenance of account (EURO)	Maintenance of a standard current account	Service provided by the Service Provider (provider of payment services), which ensures the functions of account in EURO opened for the customer in order to make payment operations.
2.	<b>Providing a debit card</b>	<i>Service is not applicable</i>	The account provider provides a payment card associated with the customer's account. The amount of each transaction performed through the card is taken in full or in part from the customer's account.
2.1	Issuing a debit card	n/a	The account provider (Payment Service Provider) issues a payment card for payment transactions from the customer's account under security measures.
2.2	Maintenance of a debit card (RON)	n/a	Service provided by the Account Provider (Payment Service Provider) providing the debit card to the customer for payment operations.
3.	<b>Providing a credit card</b>	<i>Service is not applicable</i>	The account provider provides a payment card associated with the customer's account. The amount of each transaction performed through the card is taken in full or in part from the customer's account. A credit contract between the supplier and the customer establish whether the customer must pay the interest on the loan.

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3.1	Issuing a credit card	n/a	The account provider (Payment Service Provider) issues a credit card for payment transactions from the customer's account under security measures.
3.2	Maintenance of a credit card (RON)	n/a	Service provided by the Account Provider (Payment Service Provider) providing the credit card to the customer for payment operations.
4.	<b>Overdraft</b>	<i>Service is not applicable</i>	The account provider and the customer agree in advance that the customer can borrow money when there is no longer any money on the account. The agreement determines the maximum amount that can be borrowed, and whether there are any charges and interest to be paid by the customer.
4.1	Overdraft	n/a	The account provider (Payment Service Provider) and the customer agree in advance that the customer can borrow money when there is no longer any money on the account. The agreement determines the maximum amount that can be borrowed, and whether there are any charges and interest to be paid by the customer.
5.	<b>Credit Transfer</b>		The account provider transfers money, based on a customer instructions, from the customer account to another account.
5.1	Interbanking payments in RON	<i>Service is not applicable</i>	Service provided by the account provider (provider of payment services) transferring a sum of money from the customer account in RON to the beneficiary payment account open to another provider of payment services, based on the instruction given by the client by electronic channels.
5.2	Interbanking payments in EURO	<i>Service is not applicable</i>	Service provided by the account provider (provider of payment services) transferring a sum of money from the customer account in EURO to the beneficiary payment account open to another provider of payment services, based on the instruction given by the client by electronic channels.

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6.	Standing orders	<i>Service is not applicable</i>	The account provider makes regular transfers, based on a customer data instruction, a fixed amount of money from the customer account to another account.
6.1	Activation of standing orders in RON	n/a	The account provider (Payment Service Provider) sets up standing orders in RON from the customer account.
6.2	Activation of standing orders in EURO	n/a	The account provider (Payment Service Provider) sets up standing orders in EURO from the customer account.
7.	Direct debit	<i>Service is not applicable</i>	Customer authorises another person (recipient) to provide an instruction to the account provider (Payment Service Provider) to transfer money from the customer account to that recipient. The account provider (Payment Service Provider) then transfers the money to the recipient at a date or to dates agreed by the customer and the recipient. The respective amount may vary.
7.1	Interbanking Direct Debit	n/a	Automatic debiting service of the account in RON of the payer, if a payment operation is initiated by the beneficiary of the payment with account opened to another payment service provider, on the basis of the consent of the payer.
8.	Cash withdrawals		The customer withdrawals cash from the customer account.
8.1	Cash withdrawals in RON from the Bank ATMs	n/a	Service provided by the Account Provider (Payment Service Provider) providing the customer with the possibility of cash withdrawal from the account opened in RON from the bank ATM.
8.2	Cash withdrawals in RON from other banks ATMs	n/a	Service provided by the Account Provider (Payment Service Provider) providing the customer with the possibility of cash withdrawal from the account opened in RON from other banks ATM.

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8.3	Cash withdrawals in RON at the bank's counter	Cash withdrawals at the bank's counter - Withdrawals	Service provided by the Account Provider (Payment Service Provider) providing the customer with the possibility of cash withdrawal from the account opened in RON at the bank's counter.
8.4	Cash withdrawals in EURO at the bank's counter	Cash withdrawals at the bank's counter - Withdrawals	Service provided by the Account Provider (Payment Service Provider) providing the customer with the possibility of cash withdrawal from the account opened in EURO at the bank's counter.
<b>9.</b>	<b>Cash deposits</b>		<b>Cash deposits into customer account</b>
9.1	Cash deposits into customers' account	Cash deposits at the bank's counter - Deposits	Service provided by the Account Provider (Payment Service Provider) providing the customer with the possibility to make cash deposits into his account opened in RON.
9.2	Cash deposits in other accounts	Cash deposits at the bank's counter - Deposits	Service provided by the Account Provider (Payment Service Provider) providing the customer with the possibility to make cash deposits in other accounts opened in RON.
<b>10.</b>	<b>Incomings from the account opened to other service provider</b>		The account provider collects money for a bank customer from an account opened in another payment service provider, based on the instructions of the bank.
10.1	Interbank incomings in RON	Interbank incomings – Payment orders	The account provider (Payment Service Provider) collects money for a bank customer from an account opened to another payment service provider, based on the instructions given by the bank.
10.2	Interbank incomings in EURO	Interbank incomings – Payment orders	The account provider (Payment Service Provider) collects money for a bank customer from an account opened to another payment service provider, based on the instructions given by the bank.

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11.	<b>Internet banking</b>	<i>Service is not applicable</i>	The supplier provides a service using which account information is accessed, view of account statements, transfers are initiated, direct debit mandates are set, etc. via the Internet.
11.1	Maintenance of internet banking	n/a	The account provider (Payments Service Provider) offers a service using which account information is accessed, view of account statements, transfers are initiated, direct debit mandates are set, etc. via the Internet.
12.	<b>Mobile banking</b>	<i>Service is not applicable</i>	The supplier provides a service, through the personal mobile phone, using which account information is accessed, view of account statements, transfers are initiated, direct debit mandates are set, etc.
12.1	Maintenance of mobile banking	n/a	The account provider (Payments Service Provider) offers a service, through the personal mobile phone, using which account information is accessed, view of account statements, transfers are initiated, direct debit mandates are set, etc.
13.	<b>Replace token device</b>	<i>Service is not applicable</i>	Providing by the supplier with another token device in the event of the original token loss/theft/theft of the device.
13.1	Replace token device	n/a	Providing by the account provider (Payments Service Provider) with another token device in the event of the original token loss/theft/theft of the device.