

Glossary

List of the most representative services associated with payment accounts and respective harmonized terminology, in accordance with Instruction No. 11/2018 of the Bank of Portugal.

	Term	Definition
1	Account maintenance	The payment service provider manages the account for use by the customer.
2	Availability of a debit card	The payment service provider shall provide a payment card linked to the customer's account. The amount of each transaction carried out with the card shall be debited immediately and in full from the customer's account.
3	Provision of a credit card	The payment service provider provides a payment card linked to the customer's account. The total amount of transactions carried out with the card during an agreed period is debited in full or in part from the customer's payment account on an agreed date. The credit agreement between the payment service provider and the customer determines whether the customer is charged interest on the money borrowed.
4	Cash withdrawal	The customer withdraws cash from their account.
5	Credit Cash Advance	The customer withdraws cash on credit (cash advance), using the credit limit available on the credit card.
6	Request and delivery of crossed and demand cheques	The customer requests and the payment service provider delivers crossed and demand cheques. A demand cheque is a cheque that its beneficiary can transmit to a third person by endorsing the cheque.
7	Request and delivery of crossed and not to order cheques	The customer requests and the payment service provider delivers crossed cheques not to order. A cheque not to order is a cheque that can only be paid to the person whose name appears on it as the beneficiary, and cannot be endorsed.
8	Intrabank Credit Transfer	The payment service provider transfers, by order of the customer, funds from the customer's account to another account at the same institution.
9	Standing Order Intrabank	The payment service provider makes regular transfers of a fixed amount of money from the customer's account to another account at the same institution on the customer's order.
10	Credit Transfer SEPA +	Payment service provider transfers on behalf of the customer funds from the customer's account to another account within SEPA+.
11	Standing order SEPA +	The payment service provider makes regular transfers of a fixed amount of money from the customer's account to another account within SEPA+ on the customer's order.

12	Non-SEPA+ Credit Transfer	The payment service provider transfers, on the customer's order, funds from the customer's account to another account outside the SEPA+ area.
13	Non-SEPA + standing order	The payment service provider makes regular transfers of a fixed amount of money from the customer's account to another account outside SEPA+.