

List of the most representative services related to the payment account

The term	The definition
Account maintenance	The service provider manages the account enabling the consumer to use it.
Overdraft	The account provider gives the consumer the opportunity to dispose funds in his account, which exceed the current balance of funds in this account, up to a limit set in the contract.
Direct debit	It is a payment service for debit of the consumer's payment account, where a payment transaction is initiated by the payee, based on the consent given by the consumer to the payee, the payee's payment service provider or the consumer's payment service provider.
Standing orders	The account provider makes regular transfers, according to the consumer's instruction, of a fixed amount of money from the consumer's account to another account.
Outgoing transfers within Albania through the <i>online</i> platform	The account provider transfers funds, according to the consumer's instructions, from the consumer's account to another account within Albania, through the Online platform.
Outgoing transfers outside Albania through the <i>online</i> platform	The account provider transfers funds, according to the consumer's instructions, from the consumer's account to another account outside Albania, through the Online platform.
Outgoing transfers within Albania at branches	The account provider transfers funds, according to the consumer's instructions, from the consumer's account to another account within Albania, through the account provider's branch network.
Outgoing transfers outside Albania at branches	The account provider transfers funds, according to the consumer's instructions, from the consumer's account to another account outside Albania, through the account provider's branch network.
Incoming transfers within Albania	When funds are sent to the consumer's account from an account within Albania.
Incoming transfers outside Albania	When funds are sent to the consumer's account from an account outside Albania.
Withdrawal of funds in Cash within Albania via debit card.	The consumer withdraws funds in physical money (cash) via debit card from his account at an ATM within Albania.

Withdrawal of funds in Cash outside Albania via debit card.	The consumer withdraws funds in physical money (cash) via debit card from his account at an ATM outside Albania.
Debit card payment within Albania	The consumer uses his debit card to make a payment within Albania. This payment can be in a store or online.
Debit card payment outside Albania	The consumer uses his debit card to make a payment outside Albania. This payment can be in a store.
Credit card payment within Albania	The consumer uses his credit card to make a payment within Albania. This payment can be in a store or online.
Credit card payments outside Albania	The consumer uses his credit card to make a payment outside Albania. This payment can be in a store.