



**Glossary of the terms related to the most representative services linked to a payment account
(pursuant to Article 38 (1) of Ordinance 3 of the BNB)**

Service	Definition
Opening of a current account	The payment service provider opens a payment account to a customer for execution of payment transactions without any notice from the account holder for using the funds.
Maintaining a current account	The payment service provider operates a payment account which is used by the customer for execution of payment transactions without any notice from the account holder for using the funds.
Closing of a current account	Closing of a payment account which is used by the customer for execution of payment transactions without any notice from the account holder for using the funds.
Debit card servicing in national currency	The payment service provider operates a debit card linked to the customer's account in national currency. The amount of each transaction made using the card is taken directly and in full from the customer's account.
Credit card servicing in national currency	The payment service provider operates a credit card linked to the customer's account in national currency. 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 withdrawal on the territory of Bulgaria	The customer withdraws cash from the customer's account on the territory of Bulgaria either at a teller desk, or via POS or ATM terminals.
Cash withdrawal with a debit card at an ATM terminal abroad	The customer withdraws cash from the customer's account using his/her debit card at an ATM terminal abroad.
Payment with a debit card	The customer pays for the purchase of goods and services at the point of sale or via Internet with a debit card.
Payment with a credit card	The customer pays for the purchase of goods and services at the point of sale or via Internet with a credit card.
Statement of a payment account balance via an ATM terminal	The customer receives a statement from an ATM terminal in Bulgaria on the payment account balance to which his/her debit card is linked.

Credit transfer in national currency to a payment account with another payment service provider	The payment service provider transfers money, on the instruction of the customer, from the customer's account to another account with another payment service provider in national currency.
Credit transfer in national currency to a payment account with the same payment service provider	The payment service provider transfers money, on the instruction of the customer, from the customer's account to another account with the same payment service provider in national currency.
Credit transfer in national currency to a payment account of the state budget with another payment service provider	The payment service provider transfers money, on the instruction of the customer, from the customer's account to a payment account of the state budget with another payment service provider, initiated by a payment order to the budget in national currency.
Utilities payment	The payment service provider transfers money, on the instruction of the customer, from the customer's account to a payment account with the same or another payment service provider, allowing payment of utility bills (electricity, water, gas, telephone, etc.).
Credit transfer in foreign currency to a payment account with another payment service provider	The payment service provider transfers money, on the instruction of the customer, from the customer's account to another account with another payment service provider in foreign currency.
Credit transfer in foreign currency to a payment account with the same payment service provider	The payment service provider transfers money, on the instruction of the customer, from the customer's account to another account with the same payment service provider in foreign currency.
Incoming credit transfer in foreign currency	The customer's account with a payment service provider is credited with amounts from money transfers in foreign currency.
Overdraft	The payment service provider and the customer agree in advance that the customer may borrow money when there is no money left in his account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer.