

## List of typical payment services

This list is based on the Estonian Financial Supervision and Resolution Authority's guide „Final list of payment services related to a payment account“.

Services marked with an asterisk (\*) are not provided by Svenska Handelsbanken AB Estonian branch.

Term	Term in Handelsbanken	Definition
<b>Maintaining the account</b>	Account maintenance	The account provider operates the account for use by the customer.
<b>Providing a debit card</b>	Visa 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.
<b>Providing a credit card*</b>	-	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 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.
<b>Payment order within Estonia (SEPA<sup>1</sup>)</b>	Intra-bank payments; SEPA payment	The account provider transfers money from customer's account pursuant to customer's instructions to another account; a domestic payment that meets SEPA requirements.
<b>Payment order (SEPA)</b>	SEPA payment	The account provider transfers money from customer's account pursuant to customer's instructions to another account; a payment where at least one party is outside the Republic of Estonia and where the payment meets SEPA requirements.
<b>Payment order between third countries (non-SEPA)</b>	Standard payment, bank fee shared (SHA)	The account provider transfers money from customer's account pursuant to customer's instructions to another account; a payment where at least one party is located in a third country and which does not meet SEPA requirements.
<b>Standing order E-invoice*</b>	-	The account provider makes regular transfers on the instruction of the customer, in a fixed amount of money from the customer's account to another account where the invoice and payment instruction data were sent to the bank in the e-invoice format of Estonia and the e-invoice is displayed to the customer in the Internet bank.
<b>Cash withdrawal*</b>	-	The customer takes cash out of the customer's account.
<b>Cash deposit*</b>	-	The customer deposits cash in customer's account.
<b>Internet banking agreement</b>	Internet bank agreement	Electronic payment channel offer that enables the customer to perform payment procedures via Internet.

<sup>1</sup> A payment order conforming to the requirements of Article 5 of Regulation (EU) No 260/2012 of the European Parliament and of the Council and the technical requirements set forth in the annex to the same regulation.