

**LIST
OF REPRESENTATIVE SERVICES LINKED TO A PAYMENT ACCOUNT FOR CONSUMERS**

No	Type of service	Definition
1	Payment account keeping	A payment service provider shall keep the payment account of the consumer in accordance with the agreement so as to enable the consumer to use funds in that payment account and services linked to that account.
2	Cashless transfer of dinar funds in the Republic of Serbia	A payer shall initiate with its payment service provider the transfer of dinar funds from its payment account to the account of the payee.
3	Cashless transfer of euro funds from the FX current account in euros	A payer shall initiate with its payment service provider the transfer of euro funds from its FX current account in euros to the account of the payee.
4	Receipt of funds from abroad to the FX current account in euros	A payment service provider shall credit euro funds to the consumer's FX current account in euros, under a payment transaction initiated by the payer from abroad.
5	Electronic banking	A payment service provider shall enable the consumer to use the services linked to a payment account by using appropriate application software on the computer.
6	Mobile banking	A payment service provider shall enable the consumer to use services linked to a payment account by using appropriate application software on a mobile telecommunication device.
7	Standing order	A payment service provider shall execute regular periodic transfers of predetermined/determinable amounts of funds from the account of the consumer to other account, in accordance with the consumer's instruction.
8	Direct debits	A payee shall initiate the transfer of funds from the consumer's account to its own account, based on the consent that the consumer gave to the payee, its payment service provider or the payee's payment service provider. Based on the payment transaction initiated in such way, the payment service provider of the consumer transfers funds to the payee on the date or dates agreed between the consumer and the payee, with the funds transferred usually in variable amounts.
9	Cheque issuance	A payment service provider shall issue a cheque to the consumer which the consumer can use to give consent for the execution of a payment transaction from its payment account.
10	Debit card issuance	A payment service provider shall issue to a consumer a payment card linked to the consumer's payment account. With a debit card, the consumer may pay for goods and services and/or withdraw cash at ATMs and counters of payment service providers up to the amount of funds in the consumer's account, which can include authorised overdraft facility.

11	Credit card issuance	A payment service provider shall issue a credit card linked to the consumer's payment account. A credit card enables the use of funds that the payment service provider lends to the credit card consumer, in accordance with the earlier concluded agreement, by debiting the payment account fully or partly for the total amount of transactions executed with that card, on the agreed date. A payment service provider may calculate and charge against a consumer interest according to the agreement on the issuance and use of a credit card.
12	Cash pay-outs using a payment card	A consumer withdraws cash using a debit card and/or a credit card linked to a payment account at ATMs and/or counters of payment service providers in the Republic of Serbia and/or abroad.
13	Paying with a credit card at a merchant's point of sale	A consumer shall pay for goods and services using a credit card linked to a payment account at a merchant's point of sale in the Republic of Serbia and/or abroad.
14	Authorised overdraft facility	According to the agreement on authorised overdraft facility, a payment service provider shall make available an agreed amount of funds on the consumer's payment account that the consumer may use when he has no more own funds on the account. The agreement on authorised overdraft facility establishes the highest amount of funds that the consumer may use, as well as fees and interest, if charged by the payment service provider.