



Security of Client Funds

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emerchantpay safeguards clients' funds by applying the segregation method, meaning that we keep your funds separate in our records from the moment the funds are received and we deposit them in safeguarding accounts, opened with authorised credit institutions, pooled with funds representing the balance of other clients in an account held by us, yet separate from our own accounts.

In case of our insolvency, your claims as a client shall be paid from the asset pool formed from the funds in the safeguarding accounts. Only costs in respect of the costs of distributing the asset pool will be paid with priority to the clients' claims.

We will keep sufficient records of your funds in such a manner that they are appropriately distinguished with respect to applicable legislation regarding matters of bankruptcy and general insolvency. We offer you a service that is regulated by Financial Conduct Authority, however it is not covered by any Financial Services Compensation Scheme (FSCS).

For more information that will help you to decide whether that level of protection is appropriate for your circumstances and what to do if FSCS protection is important to you please refer to the information provided by Financial Conduct Authority on their [website](#).



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