Deposit Protection Policy

Your funds benefit from multiple layers of protection provided by our partner institutions. Advanced technology and regulatory frameworks support secure fund handling for your activities. With Smart Energy Pays, you can manage your account with multiple layers of protection while maintaining privacy.

Is your privacy fully protected?

Your funds, identity, and sources are continuously protected through advanced technology and offshore status. We ensure real privacy with account abstraction, encryption, data anonymization, and conventional methods to maintain banking secrecy and safeguard all your activities.

Funds protected by relevant institutions

Your funds are protected through the institutions supporting your activities. Partner institutions apply industry-standard security measures, with safeguards defined by applicable regulatory and service frameworks.

- Central Bank: Deposit-protection treatment depends on applicable law and scheme rules, including eligibility and coverage limits, and may include coverage at a 70% level.
- Bank Guarantee: Your funds are protected through partner institutions and their safeguarding arrangements. Risk management is handled across the institutions involved in service delivery.
- Payment system: Your funds and cards are safeguarded by payment partners under their operational and regulatory controls. In case of unauthorized use, issuer and scheme rules define the available protections.

Does technology make the difference in security?

Technology ensures your funds and actions are protected while you maintain full control. Additional security layers and blockchain validation keep you continuously safeguarded.

- Accessibility: Encryption, account abstraction, and data anonymization support secure account access. Account access may be subject to regulatory requirements and security procedures.
- Transfers: Whenever you transfer funds, your actions are protected by advanced technology. Additional security measures and verification steps ensure safe and secure transactions at all times, no matter the recipient.
- Funds control: While your funds are fully protected, you maintain total control. With no account blocks, you always have access and visibility. Manage wallet accessibility, ownership, and set alerts or permissions at any time.

How do you control your fund movements?

- 3D Secure Protection – 3D Secure adds an extra layer of security to your online transactions, verifying your identity before processing payments. This ensures that only you can authorize purchases, safeguarding your funds.
- Digital Identify Signature: Your uniqueness extends to your digital signatures. Create digital identities to authorize everything from logins to fund control. Enjoy total flexibility, signing authorizations with wallets, NFTs, or software, tailored to your preferred level of security.
- 2FA Protection: 2FA provides extra security for everything from fund management to platform access. Set up additional methods like passwords, SMS, email, authenticator apps, and more to enhance your protection.
- Device Approval: With advanced technology, set specific devices to approve any account actions. You can go further by configuring multiple devices, requiring logins and authorizations only from selected devices for enhanced security.
- Multi Signature: Whether sharing accounts or requiring multiple signatures for specific actions, you have the flexibility to set detailed authorizations. Configure devices or digital identities to co-sign and approve operations simultaneously for enhanced security.

Do you own the right to control and know everything?

Yes, you can choose any method to stay private and secure. Enjoy total control and transparency over your funds, exclusively for you. You hold complete ownership.

- Account Abstraction: Maintain full control with your keys always in your possession. Decide all actions for your account securely and privately, without interference or access restrictions.
- Notifications & Control Center: Maintain complete transparency and control over your account at all times. Set advanced notifications to stay informed and enhance your efficiency and performance.