

Fintech Valley Ltd

Reference number: 900986

To learn more about this firm and how it is regulated check the full record especially any regulated activities, and any current sub-statuses, restrictions or suspensions.

Firms we regulate may also carry out activities that are not regulated by either the FCA or the Prudential Regulation Authority (PRA). Complaints or claims about these unregulated activities may not be covered by the Financial Ombudsman Service (FOS) or the Financial Services Compensation Scheme (FSCS). If you are unsure whether an activity undertaken by a firm is regulated by us or the PRA, then you should ask the firm to confirm in writing what protections will be available to you if you need to make a complaint or claim compensation.

Notices

Restrictions / suspensions

This firm has requirements or restrictions placed on the financial services activities that it can operate. Requirements or restrictions can include suspensions.

[See the requirements applying to this firm.](#)

Who is this firm?

Firm details

Check details about this firm's place of business, contact details, etc.



Address

960 Capability Green
Luton
LU1 3PE
UNITED KINGDOM

Phone

+44 7523656038

Email

info@clikpay.eu

Website

www.clikpay.eu

Firm reference number

900986

Registered company number

[11456625](#)

Firm status

Check this firm's status and any additional regulatory information.



Type

EMD

Payment services / electronic money status

Small Electronic Money Institution

Since 02/12/2019

This is a firm that can issue electronic money (e-money) and provide payment services. These firms are registered (rather than authorised), which affects how we regulate them.

Trading names

This firm currently trades under 5 trading names.

Current names

Showing 5 results out of 5

Name	Status	Effective from
Fintech Valley Ltd	Registered	
CEPHEUS	Trading	20 Sep 2021
Fintech Valley Ltd	Registered	02 Dec 2019
Clikpay	Trading	02 Dec 2019
Clikpay.eu	Trading	02 Dec 2019

How are customers protected?

Protections and support

Understand the protections you have when dealing with this firm, and how to make a complaint.

Customer protections and the Register

Regulated activities performed by regulated firms or individuals are covered by a range of protections. Some of these protections are not through the FCA but are primarily through the Financial Ombudsman Service and the Financial Services Compensation Scheme.

The protections available relate to specific regulated activities. We recommend that you check below for the activities that this firm has FCA and/or PRA permission to provide before going ahead. You should also contact the firm and ask them to confirm the specific protections available to you.

The Financial Ombudsman Service may be able to consider a complaint about this firm

Complaints about regulated activities that this firm has permissions for may be covered by the Financial Ombudsman Service. If you have complained to the firm and they haven't responded or you aren't satisfied with the response, you can contact the **Financial Ombudsman Service** (<https://www.financial-ombudsman.org.uk/>) for help.

The Financial Services Compensation Scheme will not be able to consider a claim against this firm if it fails

This firm may be required to safeguard payment services customer funds

If the firm becomes insolvent, you should contact the liquidator or administrator of the firm, who will be responsible for distributing any funds to customers.

If you have a complaint about a firm

If you are concerned you've been scammed: consumers in England, Wales or Northern Ireland should immediately contact **FCA Contact Centre** (<https://fca.org.uk/contact>), and **Action Fraud** (<https://www.actionfraud.police.uk/>); consumers in Scotland should immediately contact **FCA Contact Centre** (<https://fca.org.uk/contact>) and **Police Scotland**, (<https://www.scotland.police.uk>).

Complain to the firm

960 Capability Green
Luton
LU1 3PE
UNITED KINGDOM

+44 7523656038

info@clickpay.eu

www.clickpay.eu

Report to the FCA

If you have concerns about a firm listed on the Register, **contact the FCA directly.** (<https://www.fca.org.uk/contact>)

If you suspect you have been contacted by an unauthorised firm or individual carrying out an FCA-regulated activity, report it to us using **this form.** (<https://www.fca.org.uk/report-scam-unauthorised-firm-individual>)

Help using the Register

If you have any concerns or difficulties using the Register you can contact the FCA and we will talk you through the record and answer any queries you may have.

What can this firm do in the UK?

Restrictions

Check the requirements placed on this firm. Requirements are restrictions governing the regulated activities that this firm can do.

02 Dec 2019

Institution to refrain from AIS or PIS for an indefinite period

Must comply with the requirements in regulation 78A(2)(b) of the Electronic Money Regulations 2011 to refrain from providing account information services or payment initiation services for an indefinite period

More information

Activities and services

Learn about the regulated activities that this firm has FCA and/or PRA permission to provide and other information related to specific non-regulated activities and services that may impact your business with a firm.

What to do with this information

These regulated activities are grouped into categories. You should check the specific activities within these categories relate to the business you want to do with the firm, not just the categories.

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Once you have checked this page, you should contact the firm via their main contact details and ask them to confirm their permitted regulated activities.

If you don't understand whether the permissions cover the business you want to do, you should **contact the FCA.** (<https://www.fca.org.uk/contact>).

* Payment services & E-money

a) Services enabling cash placement on a payment account

b) Services enabling cash withdrawals from a payment account

c) Execution of payment transactions (not covered by a credit line)

d) Execution of payment transactions (covered by a credit line)

e) Issuing payment instruments or acquiring payment transactions

f) Money remittance

h) Issuing Electronic Money

Who is this firm connected to?

Regulators

Current and former regulators of this firm.

This table shows the former and current regulators of this firm, in the UK and in other European Economic Area (EEA) countries.

Showing 1 result out of 1

Regulator	Effective from	Effective to
Financial Conduct Authority	02 Dec 2019	