Privacy Policy

Last updated: 28 July 2026

1. Introduction

Merchant Account Solutions is committed to protecting your privacy and handling your personal information responsibly.

This Privacy Policy explains how we collect, use, store and share personal information when you:

- visit our website;
- complete one of our enquiry or quotation forms;
- upload a card-processing statement or supporting document;
- contact us by telephone, email, WhatsApp, text message or another communication channel;
- request information about card-payment products or services; or
- otherwise interact with us.

For the purposes of UK data protection law, the data controller is:

Legal company name: Merchant Account Solutions Ltd
Trading name: Merchant Account Solutions
Company number: 04661600
Registered address: Ground Floor, Seneca House, Links Point, Amy Johnson Way, Blackpool, FY4 2FF
Email: ian@merchantaccountsolutions.co.uk
Telephone: 07930495562
ICO registration number: ZC208045

In this policy, "we", "us" and "our" refer to the legal company identified above.

2. Information we collect

We may collect the following categories of personal information.

Information you provide to us

This may include:

- your name;
- business name;
- job title or position;
- business address and postcode;
- email address;
- telephone or mobile number;
- preferred contact method;
- business type or industry;

- estimated or actual card-processing turnover;
- average transaction value;
- number and type of card terminals required;
- current card-payment provider;
- current card-processing rates, fees and charges;
- contract or renewal information;
- information contained within an uploaded card-processing statement;
- information you provide during telephone calls, emails, WhatsApp conversations or other communications; and
- any additional information you choose to provide in connection with your enquiry.

Please avoid providing unnecessary personal information within documents you upload. Where possible, you may redact bank account numbers, full card numbers, personal addresses or other information that is not required for us to prepare your quotation.

We will not ask you to provide customers' payment-card details, PINs, security codes or other authentication information.

Information collected automatically

When you visit our website, we may automatically collect:

- your IP address;
- browser type and version;
- device type;
- operating system;
- approximate location;
- pages visited;
- time spent on the website;
- referring website or advertising campaign;
- form interactions and submissions; and
- cookie identifiers and similar technical information.

Further information about this processing is provided in the Cookies section below.

Information obtained from other sources

We may receive information about you from:

- a business colleague or authorised representative;
- a referral partner;

- a card-payment provider;
- publicly available business sources;
- advertising platforms; or
- a supplier that has introduced your enquiry to us.

Where we receive your personal information from another source, we will use it only where we have a lawful basis to do so.

3. How we use your information

We may use your personal information to:

- receive and respond to your enquiry;
- understand your business and card-payment requirements;
- review an uploaded processing statement;
- calculate indicative costs, rates or potential savings;
- prepare and present a bespoke quotation;
- contact you to clarify your requirements;
- arrange a telephone call, meeting or demonstration;
- introduce you to relevant card-payment providers;
- support an application for card-processing products or services;
- provide customer service and manage ongoing communications;
- maintain records of quotations, enquiries and customer interactions;
- prevent fraud, misuse and duplicate or false enquiries;
- improve our website, services and quotation process;
- measure the performance of our advertising campaigns;
- comply with legal, regulatory and contractual obligations;
- establish, exercise or defend legal claims; and
- send marketing communications where permitted by law.

Submitting an enquiry does not guarantee acceptance by any card-payment provider. Card-payment providers may conduct their own eligibility, identity, credit, fraud-prevention or underwriting checks.

4. Our lawful bases for processing

We process personal information only where we have a lawful basis under UK data protection law.

Depending on the circumstances, we may rely on the following lawful bases.

Taking steps at your request before entering into a contract

We may process your information because you have asked us to:

- provide a quotation;
- assess your requirements;
- review your existing processing costs;
- recommend a card-payment solution; or
- assist with an application.

Performance of a contract

Where you become a customer, we may process information where necessary to provide the services agreed with you.

Legitimate interests

We may process personal information where it is necessary for our legitimate business interests, provided those interests are not overridden by your rights.

These interests may include:

- responding to business enquiries;
- preparing and following up quotations;
- managing our relationship with prospective and existing customers;
- keeping accurate business records;
- preventing fraud and misuse;
- improving our services;
- measuring advertising effectiveness;
- protecting our business; and
- contacting business customers about relevant products or services where permitted by law.

You have the right to object to processing based on legitimate interests.

Consent

We may rely on your consent where:

- you choose to receive certain marketing communications;
- you accept non-essential cookies;
- you agree to be contacted through a particular channel where consent is required; or
- another activity specifically requires your consent.

You may withdraw your consent at any time. Withdrawing consent will not affect processing that took place before it was withdrawn.

Legal obligation

We may process information where necessary to comply with a legal or regulatory requirement.

5. Sharing your information

To provide the service you have requested, we may share relevant information with third parties.

Card-payment providers

Where you request a quotation or introduction, we may share your contact details, business information, requirements and relevant statement information with:

- card-payment providers;
- acquiring banks;
- card-terminal providers;
- payment-technology providers; or
- other providers involved in assessing or fulfilling your application.

The receiving provider may act as an independent data controller and will process your information in accordance with its own privacy policy.

We will not sell your information to unrelated organisations for their own general marketing purposes.

Professional and technical service providers

We may also share information with organisations that help us operate our business, including:

- website-hosting providers;
- cloud-storage providers;
- customer relationship management systems;
- email and communication providers;
- telephone and messaging providers;
- document-storage and quotation software providers;
- analytics and advertising platforms;
- IT support and cybersecurity providers;
- accountants, solicitors and professional advisers; and
- fraud-prevention or identity-verification providers.

These organisations may process personal information only to the extent necessary to provide their services or fulfil their own legal obligations.

Legal and regulatory disclosures

We may disclose personal information where required to:

- comply with the law;
- respond to a court order or regulatory request;

- cooperate with law-enforcement authorities;
- protect our rights, property or safety;
- prevent or investigate fraud; or
- establish, exercise or defend legal claims.

Business transfers

If our business is sold, reorganised, merged or transferred, personal information may be disclosed to the relevant purchaser, adviser or successor organisation, subject to appropriate confidentiality and data-protection safeguards.

6. Uploaded card-processing statements

You may be asked to upload a recent card-processing statement so that we can understand your current rates, charges and transaction profile.

We will use the statement to:

- assess your existing processing arrangement;
- calculate an indicative comparison;
- prepare a bespoke quotation;
- confirm relevant transaction volumes and card types; and
- discuss appropriate payment products with you or relevant card-payment providers.

Card-processing statements may contain commercially sensitive or personal information. Access will be restricted to people and providers who reasonably need the information for the purposes described in this policy.

You should redact any information that is not relevant to obtaining a quotation, particularly full bank account details or personal information relating to third parties.

7. How we contact you

When you submit an enquiry, we may contact you by:

- telephone;
- email;
- SMS;
- WhatsApp; or
- another method you have requested or used to contact us.

These communications may include:

- confirmation that we have received your enquiry;
- questions about your requirements;
- requests for supporting information;

- your quotation or comparison;
- follow-up discussions about the requested service;
- appointment or application information; and
- service-related updates.

Communications that are necessary to deal with your quotation request are service communications and are separate from optional marketing communications.

8. Marketing communications

Where permitted by law, we may contact you about card-payment products, merchant services or closely related business services that may be relevant to you.

Where consent is required, we will ask you to actively opt in. Marketing consent will not be a condition of receiving a quotation.

You can stop receiving marketing communications at any time by:

- using the unsubscribe link in an email;
- replying “STOP” to an applicable text message;
- asking us during a telephone call;
- contacting us using the details in this policy; or
- changing your communication preferences where that facility is available.

We may retain limited information on a suppression list to ensure that we respect your request not to receive further marketing.

9. Cookies and similar technologies

Our website may use cookies and similar technologies.

Some cookies are strictly necessary for the website to function, maintain security, remember privacy preferences or process a form submission.

With your permission, we may also use non-essential cookies for purposes such as:

- website analytics;
- measuring visitor behaviour;
- advertising attribution;
- conversion tracking;
- improving website performance; and
- delivering or measuring advertising.

Non-essential cookies will not be placed until you have provided the required consent through our cookie-control system.

You can change your cookie preferences through the cookie settings available on our website. You may also manage cookies through your browser settings.

A separate Cookie Policy may provide further information about the specific cookies and technologies used on our website.

10. International data transfers

Some of our service providers may store or process information outside the United Kingdom.

Where personal information is transferred internationally, we will take appropriate steps to ensure that it remains protected. These measures may include:

- transferring information to a country recognised as providing adequate data protection;
- using approved contractual protections, such as the UK International Data Transfer Agreement or an approved UK addendum; or
- relying on another legally permitted transfer mechanism.

You may contact us for further information about the safeguards used for international transfers.

11. How long we keep your information

We retain personal information only for as long as reasonably necessary for the purposes for which it was collected.

As a general guide:

- enquiry and quotation information may be retained for up to **three years after the last meaningful contact**;
- customer and contractual records may be retained for up to **six years after the end of the relevant relationship**, where required for legal, tax, accounting or dispute-resolution purposes;
- uploaded statements that do not result in an application may normally be deleted within **12 months of the last meaningful contact**, unless there is a valid reason to retain them longer;
- marketing information may be retained until you unsubscribe, object or are identified as no longer engaged;
- cookie information will be retained for the period specified in our cookie-control system or Cookie Policy; and
- information needed to record an objection or opt-out may be retained on a suppression list for as long as necessary to respect that request.

These periods may be shortened or extended where required by law, necessary to resolve a dispute, or justified by the circumstances of a particular case.

12. Data security

We use appropriate technical and organisational measures designed to protect personal information against:

- unauthorised access;

- accidental loss;
- misuse;
- alteration;
- disclosure; and
- destruction.

These measures may include access controls, password protection, secure systems, staff procedures, encryption and restricted access to uploaded documents.

No internet transmission or electronic storage system is completely secure. Although we take reasonable precautions, we cannot guarantee absolute security.

13. Your data-protection rights

Depending on the circumstances, you may have the right to:

- be informed about how your information is used;
- request access to the personal information we hold about you;
- ask us to correct inaccurate or incomplete information;
- ask us to delete your information;
- ask us to restrict how your information is used;
- object to processing based on legitimate interests;
- object to direct marketing at any time;
- request the transfer of certain information to you or another organisation;
- withdraw consent at any time; and
- challenge certain decisions made solely through automated processing.

These rights are not absolute and may be subject to legal conditions or exemptions.

To exercise a right, contact us using the details at the beginning of this policy. We may need to confirm your identity before completing your request.

You will not normally be charged for exercising your rights. However, the law permits a reasonable fee or refusal in certain circumstances, such as where a request is manifestly unfounded or excessive.

14. Automated decision-making

We do not currently make decisions that produce legal or similarly significant effects about you solely through automated processing.

We may use calculations or software tools to estimate potential rates or savings, identify potentially suitable products, allocate enquiries or support our quotation process. These tools do not guarantee an offer or replace any underwriting or acceptance decision made by a card-payment provider.

If this position changes, we will update this policy and provide any additional information required by law.

15. Third-party websites

Our website may contain links to websites operated by card-payment providers, social-media platforms or other third parties.

Those organisations are responsible for their own websites and privacy practices. We recommend reviewing their privacy policies before providing them with personal information.

16. Complaints

Please contact us first if you have concerns about how we have handled your information. We will investigate your concerns and aim to resolve them promptly.

You also have the right to complain to the Information Commissioner's Office, the UK supervisory authority for data protection.

Information about submitting a complaint is available through the Information Commissioner's Office website.

17. Changes to this policy

We may update this Privacy Policy to reflect changes to:

- our website;
- our services;
- the providers we work with;
- our data-processing activities; or
- legal and regulatory requirements.

The latest version will be published on our website and the "Last updated" date will be amended.

18. Contact us

For questions about this policy, to exercise your rights or to make a privacy complaint, contact:

Merchant Account Solutions
Merchant Account Solutions Ltd
Ground Floor, Seneca House, Links Point, Amy Johnson Way, Blackpool, FY4 2FF
ian@merchantaccountsolutions.co.uk
07930495562