



This only applies if you have selected a Payment Facility

1. Open Banking

Q: What is open banking and how does it benefit me?

A: Open banking allows you to securely share your financial data with authorized third-party providers, making it easier to manage your finances, access tailored services, and view all your accounts in one place. It promotes transparency and enables you to benefit from innovative financial solutions.

Q: Is my data safe with open banking?

A: Yes, your data is protected by stringent regulatory requirements and shared only with authorised and regulated third parties that comply with data protection standards.

Q. How can I initiate an AIS or PIS request?

A: Please find our developer documentation at: [https://developer.tell.money/\(co-brand name\) etc](https://developer.tell.money/(co-brand name) etc).

2. Strong Customer Authentication (SCA)

Q: What is Strong Customer Authentication (SCA) and why is it required?

A: SCA is a regulation designed to enhance the security of electronic payments. It requires multi-factor authentication to verify your identity during certain transactions, typically involving:

- Something you know (password or PIN),
- Something you have (smartphone or device),
- Something you are (fingerprint or facial recognition).

Q: How does SCA impact my app experience?

A: When making payments or performing specific actions, you may be prompted for additional verification to ensure secure transactions.

3. Complaints Process

Q: How can I submit a complaint?

A: Please look at our complaints process found on our web site.

Q: What happens after I file a complaint?

A: Your complaint will be recorded and assigned to a dedicated team member. We will acknowledge receipt within two business days and aim to resolve simple issues promptly. Complex cases may take up to 15 business days, with updates provided if longer processing is needed.