

# Open banking and your **Source of Funds** check

## A simple guide to sharing your information securely

### What is Open Banking?

Open Banking is a secure way to verify your financial information without printing or posting paper statements. Think of it as your bank sending a **digital, read-only snapshot** of your transactions directly to your solicitor.

It's regulated by the Financial Conduct Authority and used by 96% of UK banks. You may have already used it to link a budgeting app or apply for a mortgage.

## “Is it safe”

Yes - Security is built into the process:

- **You don't share login details:** You log in directly through your own bank's app or website. Amicus never sees or stores your credentials
- **You choose what to share:** No information is shared without your approval
- **It is read-only:** We can only view the data you authorise. We cannot move money, change payments, or access your account details.

### Why are you being asked to use it?

To meet UK regulations, your solicitor must verify the source of your funds. Open Banking is a fast and secure way to do this.

### How it works

- **Select:** choose your bank from the list
- **Log in:** you'll be redirected to your bank's own secure page to log in
- **Approve:** select the account(s) you want to share
- **Finish:** your bank securely sends the snapshot, and you're done

**Time to complete:** just a few minutes

### Prefer not to use Open Banking?

You can still upload your bank statements manually. You can do this securely within the Amicus request, so your documents stay protected in one place.

