

Elys PC to HSBCnet Migration: Frequently Asked Questions (FAQ)

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1. Migration context

1.1 Why do I need to change from Elys PC to HSBCnet?

HSBCnet has been HSBC's flagship online banking platform for many years around the world and it offers a wide range of tools and functionality to help your banking experience with us. In accordance with HSBC's objective to continuously improve your banking experience, all Elys PC customers will be migrating onto HSBCnet. Elys PC will be demised after 2024.

1.2 Can I delay my migration from Elys PC to HSBCnet?

Unfortunately, you will not be able to delay migration onto HSBCnet. However, we are here to help. For any questions about the migration or how to use HSBCnet, our HSBCnet customer support team is available. Please contact HSBC on 01 57 66 55 60 or at support_hsbcnet_france@hsbc.com for any questions you may have on the migration to HSBCnet. Please also see the question "Where can I go for support?" Please note whilst we do not plan to extend or change the Migration Date (as defined in the migration letter), you should contact us as soon as possible if you have any questions, to ensure that you are provided with the information you need in sufficient time prior to the Migration Date.

1.3 I don't want to migrate and I want to raise a complaint. What do I do?

Should you have a complaint in relation to the migration to HSBCnet, please contact us at reclamations_migrationhsbcnet@hsbc.com. Please refer to your migration letter for further details on how complaints are handled.

1.4 I don't want to use internet banking at all. How will HSBC service me?

Unfortunately, at this time we do not plan to service customers who do not use internet banking with us. With that said, we want to encourage you to use HSBCnet. HSBCnet has been HSBC's flagship online banking platform for many years around the world and it offers a wide range of tools and functionality to help your banking experience with us.



1.5 I already have HSBCnet. Can my accounts be added to it?

If you already have an account loaded onto an existing HSBCnet profile and you prefer to have a Migration to that profile, please contact us at support_hsbnet_france@hsbc.com and include your Elys PC and HSBCnet profile numbers. For where to find this information, please refer to [question 1.6](#).

1.6 How can I find my Elys PC and HSBCnet profile numbers?

- Elys PC profile / contract number: Please login to Elys PC and at the top left of your profile screen, you will see "Contract" with your Elys PC contract number (also known as profile number).
- HSBCnet profile number / Customer ID: Please login to HSBCnet and at the top right of your profile screen, click on your user name and a drop-down menu will appear. Select "Main details" and your Customer ID will be shown on the right side of the screen under "Company information".

1.7 Who received my Migration Letter?

We have sent your Migration Letter via post to the Legal Representative of your company. If you are unsure who this is, please contact our support team at support_hsbnet_france@hsbc.com and provide your Elys PC contract number. For help with finding your Elys PC contract number, please refer to [question 1.6](#).

1.8 Can I get a copy of the Migration Letter?

In order to get a copy of your Migration Letter, please contact our support team at support_hsbnet_france@hsbc.com and provide your Elys PC contract number. For help with finding your Elys PC contract number, please refer to [question 1.6](#).

1.9 What can I do to prepare for the Migration?

In order to ensure each user can access HSBCnet when it is available:

- Please ask the Elys PC administrator and all users to review and update contact details (mobile phone number and work email address) in Elys PC. These are needed for mobile authentication on HSBCnet. To do this, once logged in to Elys PC on the main menu select Services → Contact information changes (E-mail address, phone number).
- If you already have an account loaded onto an existing HSBCnet profile and you prefer to have a migration to that profile, please contact us at support_hsbnet_france@hsbc.com and include your Elys PC and HSBCnet profile numbers. For help with finding this information, please refer to [question 1.6](#).



Please refer to Your To-Do List on the migration site www.hsbcnet.com/migrationhsbcnet for what you can do in order to get prepared for the Migration to HSBCnet.

2. Pricing

2.1 Am I going to pay more for HSBCnet than for Elys PC?

Your pricing for the use of HSBCnet will be the same as your pricing for Elys PC.

2.2 Will I have to pay more for HSBCnet in the future?

HSBC regularly reviews pricing for our products and services. At the time of migration there is no plan to increase the pricing for HSBCnet. However, pricing remains subject to regular and ongoing reviews dependent on our business and customers' needs.

3. Functionality

3.1 Will the functionality on HSBCnet be the same as Elys PC?

You will still have the same core functionalities in HSBCnet that you currently have in Elys PC. In addition, HSBCnet provides access to a broader range of products and services than Elys PC. For example, customers can generate instant payments, access HSBC accounts in countries other than France and customise and generate reports, audit trails and alerts. In HSBCnet, administrators can autonomously create, modify and delete other users and administrators. This service includes fully customisable user limits and signature groups and any changes are implemented immediately. In addition, the administrator has the ability to activate a list of services (such as Eurozone payments, priority payments, etc) for users on the profile. For differences in administrator entitlement abilities, please refer to [question 3.5](#). Please contact us if you have any questions on HSBCnet functionality.

3.2 After the migration, how will my new bank accounts be integrated into my HSBCnet profile?

Your new accounts opened will automatically be registered on HSBCnet. The administrator will then be able to entitle the users on these new accounts.

3.3 Will I still have access to Elys PC when I move onto HSBCnet?

You will be able to use both Elys PC and HSBCnet to access your accounts for a temporary period following the Migration Date. After this temporary period, you will only be able to access your accounts through HSBCnet, although Elys PC will remain available on a read-only basis (including the ability to download account statements) for a further temporary period. Please refer to your Migration Letter for dates.

3.4 When will my access to Elys PC end?



Please consult your migration letter to confirm the specific date when your access to Elys PC will end.

3.5 Are my administrator entitlements going to change?

You currently have sole administrator control setup on Elys PC and will be migrated to HSBCnet on the same basis. However, we strongly recommend that you switch to having dual administrator control setup on HSBCnet. In addition, the Migration will affect your existing administrator entitlement abilities as currently available in Elys PC. Administrators can autonomously create, modify and delete other users and administrators. This service includes fully customisable user limits and signature groups and any changes are implemented immediately. For more information on how to change administrators or users, please refer to [question 3.16](#).

3.6 Will I be able to make standing orders in HSBCnet?

Yes. In order to make a standing order please go to “Menu” → “Payments and transfers” → “Create payment or transfer”, select the desired payment type and then select “At regular intervals” to setup the standing order.

The screenshot shows the 'Send this payment' form in HSBCnet. At the top, there are three radio button options: 'As soon as possible', 'On a specific date', and 'At regular intervals'. The 'At regular intervals' option is selected. Below these options is a form with the following fields: 'Date of first payment (dd/mm/yyyy)*' with a calendar icon, 'Frequency*' with a dropdown menu showing 'Monthly', and 'Payment schedule' with three radio button options: 'Pay until further notice' (selected), 'Specify date of final payment', and 'Specify number of payments'.

3.7 How long can I access my statements history on Elys PC and HSBCnet?

You will be able to use both Elys PC and HSBCnet to access your accounts for a temporary period following the Migration Date as specified in your migration letter (these dates will be repeated in a banner on Elys PC and you will receive emails from HSBC Entreprises which include dates of the migration also). After this date, you will only be able to access your accounts through HSBCnet. Elys PC will remain available on a read-only basis, including the ability to download account statements, for a further three months. Please refer to your migration letter for further details and exact dates.

3.8 When will statements be generated on HSBCnet?

Statements will be generated on HSBCnet from the month following your migration to HSBCnet. You will have regular monthly account statements going forward and you will retain access to the last 25 months' worth of account statements once you have migrated onto HSBCnet. We recommend that you save any statements prior to this time as they will not be available in HSBCnet.



3.9 How do I access my e-statements, e-advice, and e-invoices on HSBCnet?

In order to access your e-statements, e-advice and e-invoices, once logged into HSBCnet please click on the desired account on your "Account information" page and select one of "Statements", "Advices" or "Invoices" tabs. If you have a simplified interface (i.e. you are a BBX customer) your statements can also be viewed in your login page. This process will work to access your past 25 months' worth of statements and to access your statements that will be generated following migration to HSBCnet.

3.10 Can I export my balances and transaction data, and if so in what formats?

Yes, on HSBCnet you can export your balances and transaction data to PDF and Excel formats. Please select "Menu" → "Accounts" → "Account information", then select the relevant account. On the upper right of the screen, select "Export" and indicate what type of download you would like to make and in what format. You can also download and customize your reports in several formats including XML, Swift, etc. Please select "Menu" → "Accounts" → "Reports and files download". There is also a guide available on how to do this. Please select "Menu" → "Self-service and support" → "Support and feedback" → "User guides" → "Reporting" → "Reports and files download".

3.11 Can I change from sole to dual administrator in Elys PC before the migration or only after?

You currently have sole administrator control setup on Elys PC and therefore will be migrated to HSBCnet on the same basis. Unlike HSBCnet, Elys PC does not offer dual administrator setup. We strongly recommend that you switch to dual administrator control setup on HSBCnet as soon as possible after the migration.

3.12 How do I change from sole administrator setup to dual administrator setup in HSBCnet?

Please contact us (see [question 5.1](#) for details) if you would like to change from sole to dual administrator on HSBCnet.

3.13 I am the legal representative of the Profile Owner, but I am not the administrator on Elys PC. How can I find out who the current administrator and users are in Elys PC?

Please contact us (see [question 5.1](#) for details) if you would like to know who the administrator and users are on your Elys PC profile.

3.14 How do I change from sole transaction control setup to dual transaction control setup in HSBCnet?

Dual Transaction Control (DTC) requires one individual to input and an additional individual to authorise payment instructions. Sole Transaction Control (STC) allows you to nominate individuals to input and authorise payment instructions without the involvement of another individual.



Transaction control can occur at user and profile level.

- a. User level: If you'd like to change to DTC at user level, this can be entitled by the system administrator.
- b. Profile level: Please contact us (see [question 5.1](#) for contact details) if you would like to change from STC to DTC at profile level on HSBCnet. We strongly recommend that you use DTC setting on HSBCnet.

3.15 What are the administration and transaction control procedures in HSBCnet?

For more information on how to change administrators or users, please refer to [question 3.16](#).

3.16 How do I create a new administrator / user in HSBCnet?

In HSBCnet, administrators can autonomously create, modify and delete other users and administrators. This service includes fully customisable user limits and signature groups and any changes are implemented immediately. In addition, the administrator has the ability to activate a list of services (such as Eurozone payments, priority payments, etc) for users on the profile. Once you are logged in to HSBCnet, please refer to the guidance available in "Menu" → "Self-service and support" → "Support and feedback" → "User guides". Please select "User and account management" for instructions on how to create a new administrator or user. This will also be explained in Webinars. We strongly recommend that you participate in our [HSBCnet webinars](#) which has dedicated modules on 1) First steps on HSBCnet, 2) User and account management (for System Administrators) and 3) Payments and transfers. Please refer to the [question 5.3](#) for further details on Webinars.

3.17 Will the current bank mandates (i.e. the agreement between the Profile Owner and Account Holder) be transferred from Elys PC to HSBCnet?

No. The Migration takes place pursuant to entry into a new agreement with HSBC. As a result, any mandates or authorisations put in place for Profile Owners to manage the accounts of other companies under Elys PC will no longer be legally valid. To manage Account Holders' accounts, HSBC has contacted Account Holders to put in place an E-Channel Letter of Authority ("ECLA") which authorises Profile Owners to access and manage Account Holders' accounts.

3.18 I currently have subsidiaries linked to my Elys PC profile. Will these be accessible in HSBCnet?

Yes. These subsidiaries are Account Holders in Elys PC. Account Holders are linked by mandates or authorisations put in place for Profile Owners to manage the accounts of Account Holders (such as subsidiaries or other companies) in Elys PC. These will be migrated to HSBCnet and will now be accessible by Profile Owners in HSBCnet. To manage Account Holders' accounts, HSBC has contacted Account Holders to put in place an E-Channel Letter of Authority ("ECLA") which authorises Profile Owners to access and manage Account Holders' accounts. Please also see [question 3.17](#) for further details.



3.19 What is my new username on HSBCnet?

Your HSBCnet username login details will be sent to you in an activation email prior to the Migration Date. Please follow the "soft token" mobile authentication instructions to login for the first time and to re-set your credentials.

3.20 When will my access to Elys PC end?

Please refer to the migration letter for further details on when your access to Elys PC will end.

3.21 What will happen to my email notifications in Elys PC ("Infomail") during the migration?

You will no longer receive email notifications after your Elys PC closure date. If you wish to maintain this service, please set it up directly in HSBCnet. Once you are logged in to HSBCnet, please refer to the guidance available in "Menu" → "Self-service and support" → "Support and feedback" → "User guides". Please select "Alerts" in order to set up email notifications in HSBCnet.

4. Payments

4.1 Will I still be able to view my payment history in HSBCnet?

Your payment history will not be migrated onto HSBCnet. However, you will still be able to login to Elys PC to transact for a temporary period following your Migration Date. In addition, you will still be able view your payment history on a read-only basis in Elys PC for a further transition period following the Migration Date. Please consult your migration letter for further details including dates. Please also see [question 3.7](#) for how long you can access statement history in Elys PC and HSBCnet.

4.2 What does transaction control refer to?

Dual Transaction Control (DTC) requires one individual to input and an additional individual to authorise payment instructions. Sole Transaction Control (STC) allows you to nominate individuals to input and authorise payment instructions without the involvement of another individual.

- In Elys PC: You will have either DTC or STC setup by user and by each payment type. For example, one user may have DTC setting for SEPA payments and STC setting for cross-border payments (called "priority payments" in HSBCnet).
- In HSBCnet: You will have either DTC or STC on your HSBCnet profile. If the profile is set to STC, administrators may choose to set individual users to either STC or DTC including by payment type. If the profile is set to DTC, all users will be set to DTC.

4.3 What will happen to my transaction control setting when I am migrated to HSBCnet?

Dual Transaction Control (DTC) requires one individual to input and an additional individual to authorise payment instructions. Sole Transaction Control (STC) allows you to nominate individuals to



input and authorise payment instructions without the involvement of another individual. Your profile will migrate to STC but any users currently under DTC will remain as is in HSBCnet.

- If all your users are on STC in Elys PC: you will be migrated to STC on HSBCnet at a profile and user level.
- If all your users are on DTC in Elys PC: you will be migrated to STC on HSBCnet at a profile and to DTC at user level.
- If some users are on STC, and some on DTC: you will be migrated to STC on HSBCnet at a profile level. The transaction control setting for users will remain the same (i.e. they will be migrated "like for like").

4.4 What is my profile payment limit in HSBCnet? Payment limits occur at the following levels:

- Profile limit (also referred to as "Organisation daily limit"): Your Elys PC profile will migrate to Sole Transaction Control. Dual Transaction Control (DTC) requires one individual to input and an additional individual to authorise payment instructions. Sole Transaction Control (STC) allows you to nominate individuals to input and authorise payment instructions without the involvement of another individual. STC functionality reduces your ability to monitor and control payments. Consequently, the profile Payment Authorisation Limit currently in place on your Elys PC profile will be maintained in HSBCnet. This is a combined daily transaction limit for all your available services e.g., inter-account transfers, Eurozone payments and priority payments, which can be made manually or by uploading a payment file. This limit cannot be modified by the administrator.
- Account signature limit: Account signature limits allow for the creation of separate groups of users that can authorise a payment. These limits can be set by the administrator.
- User daily limit: User daily limits are daily limits set by the administrator for each user with a specific limit per payment type. Your existing user level payment limits from Elys PC will be migrated to HSBCnet.

For further details please refer to "Menu" → "Self-service and support" → "Support and feedback" → "User guides" → "User and account management" → "About managing transaction authorisers and limits" in HSBCnet.

4.5 How do I set or change account signature or user daily payment limits in HSBCnet?

Payment limits can be set or changed by the administrator. For further details on how to do this, after logging into HSBCnet please go to "Menu" → "Self-service and support" → "Support and feedback" → "User guides" → "User and account management" → "About managing transaction authorisers and limits".



4.6 Where will I find my “lists of transfers” from Elys PC on HSBCnet (this is not a list of single beneficiaries, but rather “listes de virements”, implying one debit on the account for several credits)?

Your list of transfers will be migrated to HSBCnet as general “Payment templates”. In HSBCnet, these can be found in “Menu” → “Payments and transfers” → “Template summary”.

4.7 What is the difference between a general template and a restricted template?

- General templates: save payment details for future use. You can edit most of the details when making a payment. General templates do not need to be authorised before using them to make a payment. This is the equivalent of “lists of transfers” in Elys PC.
- Restricted templates: secure forms that need to be created and authorised before they can be used to make a payment. The saved payment details are protected and cannot be changed when making a payment from a restricted template. There is no equivalent of Restricted templates in Elys PC since it is an additional feature within HSBCnet.

For additional information on how to create a payment template please refer to the guidance available in “Menu” → “Self-service and support” → “Support and feedback” → “User guides” → “Payments and transfers” → “Creating and using payment or transfer templates”.

4.8 How do I manage treasury payments and treasury beneficiaries in HSBCnet?

- If your treasury payment is between two accounts within your HSBCnet profile then you will need to create an “Inter-account Transfer”. You can do this by selecting “Menu” → “Payments and transfers” → “Create payment or transfer” → “Inter-account Transfer”. Select the beneficiary account within the HSBCnet portfolio, and INTC will be automatically added in the payment message.
- If the treasury payment is to a non-HSBC bank, then you will need to create a “Single Payment - Priority Payment”. You can do this by selecting “Menu” → “Payments and transfers” → “Create payment or transfer” → “Single Payment - Priority Payment”. Under “Instruction code” (additional details section) you will need to select “/INTC/” from the drop-down list, as INTC is required to process the payment as a treasury payment. Treasury priority payment beneficiaries must be registered as standard beneficiaries. You can manage them in “Menu” → “Payments and transfers” → “Beneficiaries”.



Additional details

Information for the beneficiary	<input type="text" value="Enter details or select codeword with /"/>
Instruction to bank	<input type="text" value="Enter details or select codeword with /"/>
Instruction code	<div><input type="text" value="/INTC/"/> <input type="button" value="v"/> <input type="text" value="Enter details"/></div> <input type="button" value="x"/> <input type="button" value="i"/>
	<input type="text" value="Select codeword"/> <input type="button" value="v"/>
Intermediary bank details	<input type="button" value="+ Add"/>
Regulatory requirements	<input type="button" value="+ Add"/>
Payment advice	<input type="button" value="📄 Add"/>

4.9 Will my list of beneficiaries be migrated from Elys PC and be available in HSBCnet?

Where can I find them? Yes, your list of beneficiaries will be migrated to HSBCnet. However, there is no notion of treasury beneficiaries in HSBCnet. Your treasury beneficiaries will appear as standard beneficiaries in HSBCnet. For more information on how treasury payments and beneficiaries are managed please refer to the question “How do I manage treasury payments and treasury beneficiaries in HSBCnet?”

5. Training and Support

5.1 Where can I go for support?

Please contact HSBC on 01 57 66 55 60 (international number 00 33 1 57 66 55 60) or at support_hsbnet_france@hsbc.com for any questions you may have on the migration to HSBCnet (French and English support available). Our team is available to speak Monday to Friday 08.00 – 18.00 (Paris time). Calls may be recorded so that we can monitor the quality of our services and for security purposes. Local charges apply. Please note that we can only offer support to those administrators and users migrating from Elys PC to HSBCnet.

5.2 Can I use the same contact details for Elys PC helpdesk that I have today?

Please contact HSBCnet support on 01 57 66 55 60 (international number 00 33 1 57 66 55 60) or at support_hsbnet_france@hsbc.com for any questions you may have on the migration to HSBCnet (French and English support available). These contact details may be different than what you use today.

5.3 Are there any online webinars and how do I sign up?



You will be able to register for webinars on HSBCnet through the Elys PC to HSBCnet migration site at www.hsbcnet.com/migrationhsbcnet/all-guidance. Webinars are specific and cover topics such as user setup, entitlements and payments. Webinars will be run multiple times per week in both French and English to provide further guidance and answer any questions you may have. Once you have logged in to HSBCnet, webinars are also available in “Menu” → “Self-service and support” → “Support and feedback” → “User guides”.

5.4 Is online training in French and English?

Webinars will be run multiple times per week in both French and English to provide further guidance and answer any questions you may have.

5.5 I would like to make a complaint about the migration to HSBCnet. Who do I contact?

Should you have a complaint or other concern, please contact us at reclamations.migrationhsbcnet@hsbc.com.

5.6 How do I access HSBCnet using my mobile authentication?

You will access HSBCnet by using the HSBCnet mobile app for authentication. Please note that this will differ from your access to Elys PC, for which physical security devices were provided (the Digipass). The HSBCnet mobile app is an online application downloaded to your mobile device. It will generate a digital signature to: (a) access the HSBCnet services through our online banking applications; and (b) initiate and approve transactions via HSBCnet. Your HSBCnet profile will be activated using mobile authentication. You will receive instructions via email on how to use mobile authentication and to activate your HSBCnet profile closer to your migration date. In addition, further instructions on how to use mobile authentication are available at: www.hsbcnet.com/hsbcnet-getting-started/logging-on-to-hsbcnet. Please refer to the section on “Mobile Device”.

5.7 Can I download an HSBCnet app on my personal mobile?

Yes, but in accordance with the internal rules and policies of your company. You can use the below QR code to download the HSBCnet app.



5.8 What is the HSBCnet training plan to enable me to use HSBCnet effectively?

The following is included in our training support for you during this migration.

- FAQ: Extensive FAQ covering key topics related to the migration
- Webinars: You will be able to register for webinars on HSBCnet through the Elys PC to HSBCnet migration site at www.hsbcnet.com/migrationhsbcnet. Please refer to [question 5.3](#) for further details on Webinars.



- Guides: Once you are logged into HSBCnet, extensive quick guides and training material are available, covering all existing key functionality. This guidance is in French and English. Once you are logged in to HSBCnet, please go to “Menu” → “Self-service and support” → “Support and feedback” → “User guides”.
- Support: Our experienced support team is also available to support you through the migration including on HSBCnet functionality and the migration programme.

5.9 Is it possible to have additional training?

Yes, we have webinars dedicated to specific topics. Please refer to [question 5.3](#) for how to sign up to Webinars. If you still have questions after reviewing the FAQs, participating in Webinars and reviewing the HSBCnet quick guides and training material, then please do not hesitate to contact us about your query. Please contact HSBC on 01 57 66 55 60 (international number 00 33 1 57 66 55 60) or at support_hsbnet_france@hsbc.com for any questions you may have (French and English support available).

5.10 Where do I go for online support?

Please consult the HSBCnet “Getting Started” page at <https://www.hsbnet.com/hsbnet-getting-started> for further support or questions that you may have.

5.11 What do I do if I forget my password?

On the HSBCnet login page, please select “Forgotten your password?” and follow the instructions.

5.12 What if I am locked out of HSBCnet?

Please follow the instructions available at <https://www.hsbnet.com/troubleshooting> if you are locked out of HSBCnet.

5.13 I didn’t receive an email to activate my HSBCnet profile and log in to HSBCnet. What can I do?

Please contact the support team on 01 57 66 55 60 (or international 00 33 1 57 66 55 60) or at support_hsbnet_france@hsbc.com.

5.14 If I request a bank or wire transfer on Elys PC but it is not validated before Elys PC becomes read-only, how will the transfer be processed?

Any payment created in Elys PC will be processed and the results of processing will be available as Elys PC screens if customers have access to Elys PC, even in read-only mode. Both Elys PC and HSBCnet will work in parallel for payments processing.

6. Legal

6.1 I am concerned about fraud/phishing on internet banking. What can I do?

You can find further guidance on how fraud may occur and what to be aware of at: <https://www.hsb.fr/en-fr/securite/proteger-vos-informations/fraude-internet-banque-distance/>.

During the migration, please be vigilant and carefully review any email addresses you receive for spelling and grammar errors; avoid clicking on unexpected links or attachments; never download



remote access software. We will never ask for your verification codes, one-time password, or online banking credentials; keep them secure; they're for your use only.

6.2 Why do the Terms & Conditions refer to broader e-channels rather than just HSBCnet?

This specific migration is to HSBCnet however the Profile Owner could use other channels with HSBC Continental Europe. In this case, e-channels refers to any channels held between the Profile Owner and HSBC Continental Europe. HSBCnet is just one example of a channel that HSBC offers. The authorisation contained in the Terms & Conditions will cover any digital channels the Profile Owner uses now or in the future.

To manage the Account Holders' accounts, HSBC has contacted Account Holders to put in place an ECLA which authorises Profile Owners to access and manage Account Holders' accounts.

6.3 Why do I need to provide an indemnity to HSBC?

The indemnity is to cover HSBC for any claims that may be made by a third party for any losses they claim they have suffered as a result of HSBC acting on instructions received through HSBCnet. For example, the owner of an account which HSBC has debited on your instructions notifies us that the debit was unauthorised and claims a refund from HSBC.

6.4 Why am I not getting HSBCnet Terms and Conditions?

Account Holders are authorising their accounts and services to be accessed by their Profile Owners via HSBCnet. An E-Channel Letter of Authority ("ECLA") is in place to permit the Profile Owner to do this. If you are an Account Holder, you do not have a contractual relationship with HSBC for HSBCnet.

6.5 I don't expect to use all the capabilities which are stated in the E-Channel Letter of Authority ("ECLA"). Can these be changed?

The Migration takes place pursuant to entry into a new agreement with HSBC. As a result, any mandates or authorisations put in place for Profile Owners to manage the accounts of other companies under Elys PC will no longer be legally valid. HSBC has contacted Account Holders to put in place an E-Channel Letter of Authority ("ECLA") which authorises Profile Owners to access and manage Account Holders' accounts. Unfortunately, what is stated in the ECLA cannot be changed. Please contact us if you have any questions on the ECLA.

6.6 What information might be shared with third parties by HSBC?

At the request of Profile Owner, HSBC may send Account Holders' information to third parties nominated by the Profile Owner (e.g. Accounting software providers, solicitors, auditors, etc).

6.7 What happens if the HSBCnet profile is transferred from one Profile Owner to another (i.e. a new owner)?



In this case, the ECLA will continue to apply as a binding agreement. No new ECLA would need to be issued by the Account Holder.

6.8 Who is the Profile Bank and what is the governing law of the Profile Bank?

For the purposes of the migration to HSBCnet, HBCE France is the Profile Bank and French law is the governing law.

6.9 I am the legal representative of the Account Holder. How can I find out who the Profile Owner is and/or the contact details for the administrator?

Please contact your Relationship Manager if you would like to know who the Profile Owner is and who the administrator and users are.