How do I maintain signature limits for HSBCnet accounts? (For System Administrators)

The Maintain Signature Limits function within the Account Management service sets the levels of authorisation required to process a transaction based on the value amount of that trade transaction. Where you require multiple signatories for transactions over a certain amount, you may assign signature groups and specify the sequence in which instructions must be authorised within a signature group.

Note: Signatories are Users with specific authorisation rights to approve transactions.

The following section covers the steps required to:

- Assign account level signature limits for your company

- View and amend signature limits on all accounts to which you have access, and

- Authorise amendments by Users with appropriate entitlements.

Accessing the Account Management services

You can access the **Account management** services under the **User and Account Management** tab.

Note: Re-authenticate yourself to access the Account Management page.

User and account management tab - Account management link
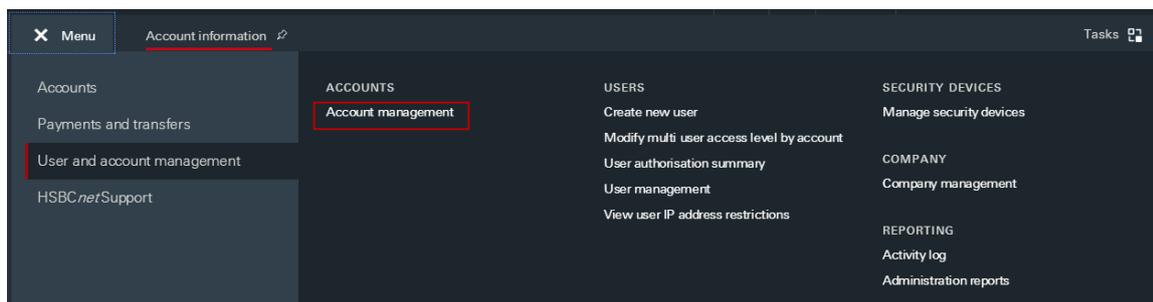
The Account summary lists accounts by account number (default).

Account Management page

Viewing signature limits

Select an account from the Account Management summary page and choose **View signature limits**. The **View - Maintain Signature Limits** page displays detailed information about the signature limits for this account.

Note: Accounts that do not have any signature limits assigned are marked with a red triangle. The View signature limits option is not available for these accounts.

1. **Authorisation sequence** applies to transactions requiring more than one authoriser. This section displays the order of authorisation if set up by any System Administrator or in any order depending on the selected option.

2. **Authorisation limits and signature groups**. This section displays the common limits and signature group that apply to all available payment types. If separate limits are set up for any specific payment type, this information is displayed below in a separate section.

Viewing signature limits

3. **Update authorisation limits.** This link allows you to update the existing authorisation limits. **Note**: These limits cannot exceed the company-wide limits set by the Bank under Maintain Daily Transaction Limits section of the Company Management service.

Update authorisation limits

4. **View payment authorisers by group:** Authorisers in your company are grouped by alphabets from A to Z depending on how many levels of authorisation your company has chosen. Select this link to view a list of payment authorisers by group.

View payment authorisers by group
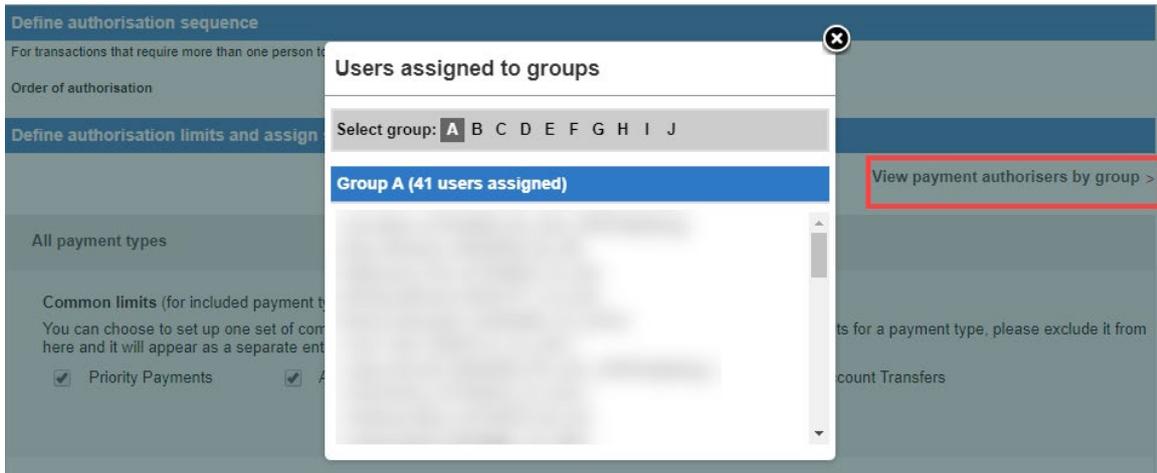
Editing signature limits

The **Edit signature limits** feature on the Account management page allows you to set signature limits for new accounts or to edit signature limits for existing accounts. The signature limit setup or modification involves a 3-step process.

Assigning signature limits for new accounts

Complete the following steps to set up the signature limits for new accounts.

1. From the Account Management page, select the account for which you wish to set up signature limits for the first time. **Note**: the account displays a triangle icon beside the account number indicating no signature limits set up for this account.

2. In the **Define authorisation sequence** section either choose **In any order** or **In a specific order.** Your choice impacts all signature limits.

Note: If you select the authorisation sequence **In a specific order**, the payment authorisation must follow the signature group sequence specified in the next section. In the screen example, the payment must be authorised by an **A**, then **B**, then **C** signature group.

If you select the authorisation sequence **In any order**, the payment authorisation can follow any random order of the specified signature groups. In the screen example, the payment can be authorised by a **B**, then **C**, then **A** signature group
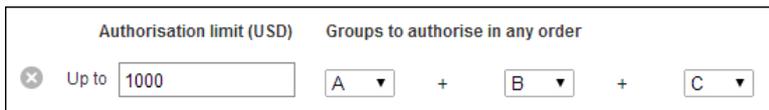
3. In the Define authorisation limits and assign signature groups section complete the following steps:

- For Trade solutions related accounts the available settings are for Trade, Guarantee, and Standby DC. You can set up each account with a matrix of signature groups based on assigned signature groups for each Authorisation limit.

- Next, start defining an authorisation limit (in the currency indicated) by entering a maximum limit in the Authorisation limit field. Assign a group to this authorisation limit in the next field by choosing an alphabet from the drop-down options. Optionally, you can assign up to three authorisation levels/groups for each limit, in the adjacent fields.

- To add additional authorisation limits and groups for these payments, repeat the steps just completed.

4. Choose **Continue** when finished.

Note: To view a list of Users and their assigned signature groups, select the **View payment authorisers by group** link on the page. Signature groups are assigned individually to Users through the Signature group and limits button from the main User Management page. Refer to the **How do I set up or manage transaction authorisers? (For System administrators)** guide for further details.

Signature groups and Authorisation in any order - example - Step 1

5. Review the information in step 2 and choose **Confirm** to proceed.

Review and submit - Step 2

6. An acknowledgement confirms your submission. For Dual administrative profiles, the status is pending approval by additional System Administrators.

Copying signature limits

Use the **Copy Signature Limits** feature on the Account management page to copy the signature limits defined in a specific account to one or more other accounts on your HSBCnet profile. This is a time-saving feature when defining signature limits and groups for any account for the first time.

Complete the following steps to use this feature:

1. From the Account Management page, choose the desired account with existing/defined signature limits and groups that you wish to copy.

2. Select the **Copy signature limits** button to proceed.

Copy signature limits

3. On the Copy Signature Limits page that appears complete the following:

- Select the check boxes for desired signature settings for each service you wish to copy from.

- Select **Search.** On the **Account selection** page, select the checkboxes of the accounts to copy the signature limit settings to. Choose **Confirm** to proceed.

- Select **Submit** on the **Copy signature limits** page to process the request.

Copy Signature Limits

Account Selection

4. An acknowledgement confirms your action. For Dual Administrative Profiles, the status is pending approval by additional System Administrators.

Authorising signature limit changes

If your HSBCnet profile is set for Dual Administrative Control, signature limit changes will require authorisation. For Sole Administrative Control profiles, the Account Signature Limit requires no further approvals.

From Account Management, use the **Pending tasks** option in the Filter to display a list of accounts that are pending further action. Select the account number from this list. Next, choose the link in the pending task to proceed.

Account Management service—Dual Administrative Control

On the **Pending Authorisation—maintain signature** limits page, choose **Authorise** to approve an item or **Reject** to cancel the authorisation. An acknowledgement confirms your action. Additional approvals may be needed depending on how many levels of authorisation your company has set up.

Pending authorisation details

Viewing signature limit change activities

You can use the **Account Maintenance** option under **Account Services Activity Log** service to view details of transactions related to account maintenance. Account Services Activity Log permits you to view activities performed by all Users in the company for a period. Activities are categorised by activity type.

From the Account Services Activity Log service, enter an optional activity date. If date is blank, the system assumes **today** as the activity date. Select **Account Maintenance** in Activity Type and select **View summary**.

Account Services Activity Log service

The Activity Log Summary shows an outline of each Account Signature Maintenance related activity for the given date range. All actions that affect templates and instructions are time-stamped and may be used for audit. Use the Activity Log Filter to locate specific activities.

Administration Reports

The Administration Reports service allows you to generate and download reports providing information on Users, Accounts and entitlements. These reports are available on-demand and in PDF, Excel or CSV file formats and contain real time information.

The Signature limits related reports available to System Administrators are:

- Full List of Account Signature Limits

- User and Signature Group Matrix

Refer to the **Administration Reports** User Guide for more information.

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