User Guide

HSBCnet Mobile

January 2020
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Contents

Disclaimer ........................................................................................................................................................................ i

About HSBCnet Mobile ......................................................................................................................................................... 1

Before you begin ..................................................................................................................................................................... 1

Using HSBCnet Mobile .......................................................................................................................................................... 2

Accessing HSBCnet Mobile via the HSBCnet Mobile App ................................................................................................... 2

Accessing HSBCnet Mobile via Web Browser ....................................................................................................................... 3

Logging on to HSBCnet Mobile using your Security Device ................................................................................................. 3

Logging on to the HSBCnet Mobile app using biometrics .................................................................................................... 5
  Enabling biometrics for the HSBCnet Mobile app ................................................................................................................... 6
  Biometric Log on for the HSBCnet Mobile app ........................................................................................................................ 9
  Disabling biometrics for the HSBCnet Mobile app .................................................................................................................. 10

Accounts .............................................................................................................................................................................. 13
  Enable Favourite Accounts .................................................................................................................................................... 15

My Alerts .................................................................................................................................................................................. 16

Payment Creation ..................................................................................................................................................................... 17
  Creating Priority Payments ...................................................................................................................................................... 18
  Create an Inter-account Transfer .......................................................................................................................................... 23
  Create a Bill Payment ............................................................................................................................................................. 27

Payment Authorisation ............................................................................................................................................................ 32

Trade Authorisation ................................................................................................................................................................. 36

Preview Exchange Rates .......................................................................................................................................................... 42

Receivables Finance .................................................................................................................................................................. 46

Liquidity Dashboard ................................................................................................................................................................. 50

Appendices .............................................................................................................................................................................. 56

Appendix 1: Frequently Asked Questions .......................................................................................................................... 56

Appendix 2: Biometric Log on Frequently Asked Questions .................................................................................................. 59

Appendix 3: Security tips .......................................................................................................................................................... 61
About HSBCnet Mobile

HSBCnet Mobile is a convenient way to access a select set of HSBCnet services using your supported mobile device. With HSBCnet Mobile, you can now quickly and securely access your HSBCnet accounts when business takes you away from the office. When accessing HSBCnet using a supported mobile device, you can perform a number of functions using a unique interface:

- View account balances and recent transactions
- Create Priority Payments, Inter-account Transfers, and Bill Payments to existing Beneficiaries*
- Track the status of your payments**
- Authorise Priority Payments, Payments in the Eurozone, Inter-Account Transfers, ACH Credits/Debits, Bill Payments and File Level payment instructions
- Receive notification of payments ready for authorisation via My Alerts
- Authorise cross-border payments and preview foreign exchange rates with Get Rate*
- Enquire indicative foreign exchange rates based upon the customer-defined margin tier**
- Authorise Import Documentary Credit (DC), Import Bill and Import Loan Trade transactions**
- View Receivables Finance accounts, recent transactions, exchange messages, and draw payments*

* Specific service not available in all countries
** Track Payments, Preview Exchange Rate, and Trade Authorisation service available on HSBCnet Mobile app only

Before you begin

When using HSBCnet Mobile, any transaction limits and entitlements associated with your user profile are applicable when using the service.

**Note:** A Security Device is required to access HSBCnet Mobile. If you attempt to log on to HSBCnet mobile using a non-supported phone, you cannot access the HSBCnet Mobile service.

Compatibility testing has been verified with various mobile devices and their OS versions to ensure a secure and stable experience with HSBCnet Mobile. Additional support to future devices will also be available as the mobile market further diversifies.

Currently, HSBCnet Mobile (via Web Browser) supports smartphones that use the following operating systems: iOS (iPhone), Android, Blackberry and Windows.

The HSBCnet Mobile app is available for iPhone and Android based smartphones.

HSBCnet has verified the compatibility of these Mobile devices and their most recent operating systems for use with HSBCnet Mobile. To ensure that you get optimal use of the services available in HSBCnet Mobile, update your smartphone’s operating system regularly.

At this time, the HSBCnet Mobile tablet app is not available for use on iPads or Android based tablets. HSBCnet Mobile will support additional Mobile devices in the future.
Using HSBCnet Mobile

When using HSBCnet Mobile, any transaction limits and entitlements associated with your user profile are applicable when using the service. The same authorisation available to you in the office, are now applicable where ever you travel with HSBCnet Mobile.

**Note:** A Security Device is required to access HSBCnet Mobile.

For more information, please review the resources in the Help Centre, available after logging on to the main HSBCnet site.

Accessing HSBCnet Mobile via the HSBCnet Mobile App

Users located in the below countries/territories can choose to download the mobile application on their smartphone. The HSBCnet Mobile App is optimised for use on Android and Apple smartphones and allows you to access HSBCnet directly from your phone’s home screen.

<table>
<thead>
<tr>
<th>HSBCnet Mobile App (for Android and Apple devices) – Country/territory list</th>
</tr>
</thead>
<tbody>
<tr>
<td>Algeria</td>
</tr>
<tr>
<td>Egypt*</td>
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<tr>
<td>Kuwait</td>
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<tr>
<td>Russia</td>
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<tr>
<td>Argentina</td>
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<tr>
<td>France</td>
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<tr>
<td>Luxembourg</td>
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<tr>
<td>Saudi Arabia</td>
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<tr>
<td>Armenia</td>
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<tr>
<td>Germany</td>
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<tr>
<td>Macau (SAR)</td>
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<tr>
<td>Singapore</td>
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<tr>
<td>Australia</td>
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<tr>
<td>Greece</td>
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<tr>
<td>Malta</td>
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<tr>
<td>South Africa</td>
</tr>
<tr>
<td>Bangladesh**</td>
</tr>
<tr>
<td>Hong Kong (SAR)</td>
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<tr>
<td>Malaysia</td>
</tr>
<tr>
<td>Spain</td>
</tr>
<tr>
<td>Bahrain</td>
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<tr>
<td>India</td>
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<tr>
<td>Mauritius</td>
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<tr>
<td>Sri Lanka</td>
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<tr>
<td>Belgium</td>
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<tr>
<td>Indonesia</td>
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<tr>
<td>Mexico</td>
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<tr>
<td>Switzerland</td>
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<tr>
<td>Bermuda*</td>
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<tr>
<td>Ireland</td>
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<tr>
<td>Netherlands</td>
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<tr>
<td>Thailand</td>
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<td>Canada</td>
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<td>New Zealand</td>
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<td>Italy</td>
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<td>Philippines</td>
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<td>China</td>
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<td>Japan</td>
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<td>Poland</td>
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<tr>
<td>USA</td>
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<tr>
<td>Czech Republic</td>
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<tr>
<td>Korea</td>
</tr>
<tr>
<td>Qatar</td>
</tr>
<tr>
<td>Vietnam</td>
</tr>
</tbody>
</table>

* App not available for Android devices  ** App not available for Apple devices

To download the app, search ‘HSBCnet’ in either the Apple App Store or Google Play™ store and select the HSBCnet Mobile App to install on your device. In China, the Android app is available in the Baidu app store.

The HSBCnet Mobile app is available for iPhone and Android based smartphones.

HSBCnet has verified the compatibility of these Mobile devices and their most recent operating systems for use with HSBCnet Mobile. To ensure that you get optimal use of the services available in HSBCnet Mobile, update your smartphone’s operating system regularly.

If you do not have an Apple or Android device, or do not wish to download the Apple or Android app, you can access HSBCnet Mobile via your phone’s web browser. Please review the next section for more information on accessing HSBCnet Mobile via your mobile web browser.

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Android and Google Play are trademarks of Google Inc.
Accessing HSBCnet Mobile via Web Browser

Using your mobile phone’s internet browser, navigate to the HSBCnet Mobile site by typing www.HSBCnet.com/mobile.

Currently, HSBCnet Mobile supports smartphones that use the following operating systems: iOS (iPhone), Android, Blackberry and Windows.

HSBCnet has verified the compatibility of these Mobile devices and their most recent operating systems for use with HSBCnet Mobile. To ensure that you get optimal use of the services available in HSBCnet Mobile, update your smartphone’s operating system regularly.

Logging on to HSBCnet Mobile using your Security Device

You have the option to log on to HSBCnet Mobile using your Security Device. Complete the following steps to log on to HSBCnet Mobile service using your smart phone.

1. Enter your username in the Username screen. Select Continue to proceed.

The HSBCnet Mobile home screen appears displaying the following options:

a. Accounts
b. Payment Authorisations
c. Create payment
d. Preview exchange rates
e. Receivable finance
f. Trade authorisations
g. My alerts
h. Track payments
Logging on to the HSBCnet Mobile app using biometrics

To log on using biometrics, you need to have the HSBCnet Mobile app installed on one of the following supported mobile devices:

<table>
<thead>
<tr>
<th>Supported iPhone devices</th>
<th>Supported Android devices (Fingerprint only)</th>
</tr>
</thead>
<tbody>
<tr>
<td>For Touch ID:</td>
<td>A6 Plus, A7, A8 Star, A9</td>
</tr>
<tr>
<td></td>
<td>Galaxy S6, S7, S8, S9, S10</td>
</tr>
<tr>
<td></td>
<td>Galaxy C9 Pro</td>
</tr>
<tr>
<td></td>
<td>Galaxy Note 5, Note 8, Note 9, Note 10</td>
</tr>
<tr>
<td></td>
<td>J6</td>
</tr>
<tr>
<td>For Face ID:</td>
<td>iPhone X or later</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Samsung</td>
<td>G6, G6+</td>
</tr>
<tr>
<td></td>
<td>Q Stylus +</td>
</tr>
<tr>
<td></td>
<td>V20, V30+</td>
</tr>
<tr>
<td>LG</td>
<td>Pixel, Pixel 2, Pixel 2 XL, Pixel 3, Pixel 3</td>
</tr>
<tr>
<td></td>
<td>XL</td>
</tr>
<tr>
<td>Google</td>
<td>Xperia XZ2 Premium</td>
</tr>
<tr>
<td></td>
<td>Xperia XZ3</td>
</tr>
<tr>
<td>HTC</td>
<td>U12+</td>
</tr>
</tbody>
</table>

- **Note:** Biometric log on is designed to work best on the most recent versions of OS. If you have any issues installing and using Biometric log on, please make sure you have installed the latest version of the OS on your device.

If you have a compatible Android device in mainland China, you can also log on to our App using fingerprint on other devices from the list of supported Android devices.

- Make sure that you have biometrics turned on and your face/fingerprint(s) registered on your device. Set up your biometrics via the Settings app on your mobile device.

- If you haven’t done so already, download the HSBCnet Mobile app from the Apple App Store or Google Play store™.

- If you already have the app installed, make sure you have run the latest update.

At this time, biometric log on functionality is available in select countries only. Once this feature becomes available in your country, you will be notified when you open the app.

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- Android is a trademark of Google Inc.
Enabling biometrics for the HSBCnet Mobile app

Complete the following steps to enable biometrics for HSBCnet Mobile.

1. Open the HSBCnet Mobile app on your phone.
2. Enter your username in the Username screen. Select Continue to proceed.

Capture Username and Security Device Authentication screens
4. On the HSBCnet Mobile home screen, open the menu and select **Settings**.

![Settings option in the HSBCnet Mobile menu](image)

5. Switch on the biometrics feature by pushing the radio button to the right.

![Biometrics activation screens – switched on](image)
6. Accept the Terms & Conditions.

Terms & Conditions screens:

7. Verify yourself by scanning your face with your phone’s camera or touching your fingerprint on the home button on your device.

Biometric verification screens:

8. Biometric log on is now successfully activated for the HSBCnet Mobile app.
Biometric Log on for the HSBCnet Mobile app

Complete the following steps to log on to HSBCnet Mobile using biometrics.

1. Open the HSBCnet Mobile app on your phone.
2. Enter your username in the Username screen. Select Continue to proceed.
3. Scan your face with the built-in camera or fingerprint on your device’s home button.

Capture username screen:

![Capture username screen image]

Biometric verification screens:

![Biometric verification screens images]
4. The **HSBCnet Mobile** home screen appears displaying the following options:
   a. Accounts
   b. Payment Authorisations
   c. Create payment
   d. Receivable finance
   e. Trade authorisations
   f. My alerts

**Disabling biometrics for the HSBCnet Mobile app**

If you no longer wish to use biometrics for logging on to HSBCnet Mobile, complete the following steps to disable this feature in the app.

1. Log on to the HSBCnet Mobile app on your phone.
2. Select **Settings** from the menu.
Settings option in the HSBCnet Mobile menu:

3. Switch off the biometrics feature by pushing the radio button to the left.

**Biometrics activation screen – switched off**

**Note:** this action only deactivates biometric log on for the HSBCnet Mobile app. This will not prevent you from using biometrics for other apps on the same device.
4. Confirm that you want to switch off biometric sign-on on your device for HSBCnet Mobile.

5. You can also deactivate biometrics on other devices that are enabled with this feature. Alternatively, you can remove devices from the list of enabled devices.

In the Biometrics screen, select either **Deactivate** or **Remove** from the list of enabled devices.

Biometrics screen – Deactivate and remove from other devices:

*Note:* deactivating a device does not remove the device from the list of enabled devices. To turn on biometrics for this device again, simply select **Activate**.

If you choose to remove a device, you will need to complete the full biometric enablement process on that device in order to re-activate biometric log on.

For additional information on using biometrics for HSBCnet Mobile, review the [Frequently Asked Questions](#).

To learn how to complete the initial set up for biometrics on your device, or if you have questions about using biometrics in general, visit the manufacturer’s official website.
Accounts

The Accounts mobile service allows you to view the same account information as when using HSBCnet.

1. Select Accounts to view the account information for the accounts you have permissions to access.

Use the HSBCnet Mobile Filter to sort through account information based on selection criteria such as location, account groups, currency, institution, and account number. Access the Filter option by selecting the More icon in the top right corner of your screen.
The Accounts service allows you to view more information on the balance or recent transaction details for your accounts. Select an account from the list for an in-depth view of that account.

To navigate through pages of accounts, select the back/forward arrows at the bottom of the screen.
Enable Favourite Accounts

After your favourite accounts have been defined in the Accounts service, using the desktop platform of HSBCnet, you can apply these Favourite accounts to your mobile view using the following steps:

1. Under the Accounts service in your mobile platform, select the More icon in the top right corner of your screen.

2. Select the Favourite accounts from the menu that displays on the bottom of the screen and select “Done.”
My Alerts

By enabling My Alerts, you can receive payment authorisation alerts when accessing HSBCnet Mobile.

When you receive notification of a pending payment, you can use the Mobile Payment Authorisation function or log on to HSBCnet site to authorise the instruction.

You only receive notification of payment authorisation alerts for which you have been designated as a recipient and are able to authorise.
Payment Creation

You can create Priority Payments, Inter-account Transfers, and Bill Payments using HSBCnet mobile depending on the following conditions:

- You have been entitled to create Payments (Priority Payment, Inter-account Transfer, and/or Bill Payments) including access to the debit accounts from which payments are to be made.
- You have a Security Device.
- The beneficiary has been previously paid by a Priority Payment and is accepted as a known and trusted beneficiary by the bank (Payee is not a new beneficiary).
- The Payment Creation feature on HSBCnet Mobile is only available in the following countries/territories based on the type of payment:

<table>
<thead>
<tr>
<th>HSBCnet Mobile Priority Payment Creation – Country/territory list</th>
</tr>
</thead>
<tbody>
<tr>
<td>Algeria</td>
</tr>
<tr>
<td>Armenia</td>
</tr>
<tr>
<td>Australia</td>
</tr>
<tr>
<td>Bahrain</td>
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<tr>
<td>Bangladesh</td>
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<tr>
<td>Bermuda</td>
</tr>
<tr>
<td>Canada</td>
</tr>
<tr>
<td>Germany</td>
</tr>
<tr>
<td>Greece</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>HSBCnet Mobile Inter-account Transfer Payment Creation – Country/territory list</th>
</tr>
</thead>
<tbody>
<tr>
<td>Armenia</td>
</tr>
<tr>
<td>Australia</td>
</tr>
<tr>
<td>Bahrain</td>
</tr>
<tr>
<td>Bermuda</td>
</tr>
<tr>
<td>Belgium</td>
</tr>
<tr>
<td>Canada</td>
</tr>
<tr>
<td>Chile</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>HSBCnet Mobile Bill Payment Creation – Country/territory list</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australia</td>
</tr>
<tr>
<td>Bahrain</td>
</tr>
<tr>
<td>Bermuda</td>
</tr>
<tr>
<td>Canada</td>
</tr>
<tr>
<td>Luxembourg</td>
</tr>
</tbody>
</table>
Creating Priority Payments

To create a Priority Payment using HSBCnet Mobile, complete the following steps:

1. On the HSBCnet Mobile home screen, select **Payments** from the menu.

2. The Payment type selection page appears. Choose **Priority Payments** to proceed.
Priority Payment type option

3. On the next (Create) screen that appears, choose the Beneficiary bank location and debit account. Then select Create payment instruction to proceed.

Create payment screen

4. The Instruction details screen appears. Complete all mandatory fields highlighted in bold font.
5. Next, provide the required beneficiary information in the Beneficiary bank details section. Select the Beneficiary bank details link at the bottom of the Priority Payment instruction details screen where you can choose the Beneficiary bank identifier or choose to specify the bank name and address only.

Beneficiary bank details section

6. On the Beneficiary details screen, you can choose to specify the Beneficiary name and address only. The Beneficiary Account number or IBAN number entered on this screen will be validated against the bank-maintained Trusted Beneficiary list.
Beneficiary details

Please note, payments can only be made on HSBCnet Mobile to beneficiaries you have paid previously and who have been accepted as known and trusted.

Beneficiary name
Enter beneficiary name

Beneficiary address line 1 (optional)
Enter data

Beneficiary address line 2 (optional)
Enter data

Beneficiary address line 3 (optional)
Enter data

Beneficiary account number or IBAN
Note: It is recommended that you use the full Beneficiary account number if available.

Advised by
Please select

Confirm

7. Optional fields are hidden by default. Use the Additional Fields button to access these sections if they are required for the payment.

Additional Optional details

Priority Payment

Beneficiary bank location
Great Britain

Detail account

Value date
Pay ASAP

Payment currency

Amount
Mxn

Charges
Shared

Reference for your account (optional)
Enter reference

Beneficiary bank details

Beneficiary details

Information for the beneficiary

Instruction to bank

Intermediary bank details

GB - Great Britain

Regulatory reporting

Instruction code

Exchange contract details

Create payment

Create payment
8. When finished, select the Create payment button. After the system has verified that the specified beneficiary is a trusted beneficiary, an acknowledgement screen appears confirming the successful creation of the payment.
Create an Inter-account Transfer

To create an Inter-account Transfer using HSBCnet Mobile, complete the following steps:

1. On the HSBCnet Mobile home screen, select Payments from the menu.

2. The Payment type selection page appears. Choose Inter-account Transfer to proceed.
Inter-account Transfer Payment type option

3. On the next (Create) screen that appears, choose the debit account. Then select *Create payment instruction* to proceed.

Create Payment Instruction screen

4. The Instruction details screen appears. Complete all mandatory fields highlighted in **bold** font.
5. Optional fields are available at the bottom of the screens. Select the arrow next to each label to display additional fields.
6. When finished, select the **Create payment** button. An acknowledgement screen appears confirming the successful creation of the payment. The new status of the Transfer is **Pending authorisation**. If your company follows Sole Transaction Control, the status will be **Received by bank**.

Inter-account Transfer Creation Acknowledgement

![Acknowledgement Table]

<table>
<thead>
<tr>
<th>Acknowledgement</th>
</tr>
</thead>
<tbody>
<tr>
<td>New status</td>
</tr>
<tr>
<td>Instruction reference number</td>
</tr>
<tr>
<td>Instruction details</td>
</tr>
<tr>
<td>Debit account</td>
</tr>
<tr>
<td>Credit account</td>
</tr>
<tr>
<td>Transfer currency</td>
</tr>
<tr>
<td>Equivalent to</td>
</tr>
<tr>
<td>Note</td>
</tr>
<tr>
<td>Treasury reference number</td>
</tr>
<tr>
<td>Value date or Date of first transfer</td>
</tr>
<tr>
<td>Charges</td>
</tr>
<tr>
<td>Reference for your account</td>
</tr>
</tbody>
</table>

Home
Create a Bill Payment

To create a Bill Payment using HSBCnet Mobile, complete the following steps:

1. On the HSBCnet Mobile home screen, select Payments from the menu.

Create payment service on the home screen

2. The Payment type selection page appears. Choose Bill payment to proceed.
3. On the next screen that appears, choose **Please select** in the location field. A location list appears. Choose a location from the available list. You can search for a location using the **Search** feature.

4. When a location is selected from the list, a list of debit accounts domiciled in that location is displayed. Choose an account from the list and then choose **Pay Bills** to proceed.
5. The Available Payees screen appears. Select the check box besides the desired Payee(s).

Payee selection

6. In the **Pay to** screen, enter the Payment amounts for each selected payee.
7. Next, choose the Optional fields button if you wish to add additional information such as Debit date and debit reference. Choose Continue when finished.
8. An acknowledgement screen appears confirming the successful creation of the payment. The new status of the payment is **Pending authorisation**. If your company follows Sole Transaction Control, the status will be **Received by bank**.

Bill Payment Creation Acknowledgement screen

![Acknowledgement screen with details]

- **Debit account**: [redacted]
- **Status**: Pending authorisation
- **Instruction reference number**: 4726563024WU
- **Payee**: PROPERTY TAXES
- **CCY**: CAD
- **Payment amount**: 100.00
- **Debit date**: [left blank]
- **Debit reference**: [left blank]

**Pay another bill**
Payment Authorisation

With Payment Authorisation, only Priority Payment, ACH (Credit & Debit), Eurozone Payments, Bill Payments, Inter-Account Transfer payment instructions, and File Level Authorisation are supported on HSBCnet Mobile.

To authorise a payment, complete the following steps:

1. On the HSBCnet Mobile home screen, select Auth from the menu.

2. Next, choose Auth on the Payments page. The Payment Authorisation Summary screen appears. The screen displays the number of instructions pending authorisation. Select the arrow to the right of the number beside a payment type to view a list of payments pending authorisation.
3. Enter your Security Device code on the OTP Re-authentication page before proceeding.
4. Select the checkbox for the payment you wish to authorise. Then select the arrow to the right of the amount to view the payment details.

Payment Authorisation

Note: Payment instructions requiring SKDS (South Korean Digital Signing) can only be viewed. Check boxes are not available.

5. Review the payment details and select Authorise. Alternatively, you can choose Send to repair or Reject.
HSBCnet Mobile presents a clean, clear interface that does not include fields which were left blank when the instruction was created. This way, your mobile device only displays instruction details that have been provided.

**Note:**
- All action options behave identically to the full version of HSBCnet
- You can include a repair note for instructions to be sent back for repair
- A confirmation screen appears requiring your input when rejecting a payment instruction
Trade Authorisation

With Trade Authorisation, you can authorise import trade transactions for submission to HSBC. You may also view trade transactions that are in transit or which have an error in transmission.

The following import trade transactions are eligible for authorisation via the HSBCnet Mobile app:

- Import Bill
- Import Loan
- Import DC Application/Amendment

**Note:** Trade Authorisation service on HSBCnet Mobile is only accessible via the mobile app (for Android and iPhone smartphones). This service is not available when accessing HSBCnet Mobile via your mobile browser.

To authorise a trade transaction, complete the following steps:

1. On the HSBCnet Mobile home screen, select **Trade authorisations** from the menu.

2. The Trade Account Summary screen appears. Select **Location / Institution** to change to the desired country. Once the country is selected, the **Import Account List** will display your accounts in the country.

**Note:** Trade Authorisation is only available in select countries/territories. Only accounts in eligible countries will display on the Trade Account Summary screen.
3. The Import Transactions Pending Authorisation screen allows you to select pending transactions for authorisation. Import Bills and Import Loans can be authorised individually or in bulk. To authorise bulk transactions, select the checkboxes next to each pending record and select the **Authorise** button.
**Note:** A Terms and Conditions screen will be presented for both individual and bulk Import Bill authorisations. You will need to accept the Terms and Conditions in order to proceed with authorisation.

Import Transactions Pending Authorisation Screen – Import Loan

4. The **Authorisation Confirm** screen will be displayed. Select **Confirm** to proceed to the **Acknowledgement** screen. If you wish to go back to authorise any further pending trade transactions, select the **View Pending Authorisation** button.
Authorisation Confirm and Acknowledgement screens

Authorisation Confirm

Acknowledgement

Status | Received by bank
--- | ---
Instruction reference number | 04759855QZF6
Beneficiary name | sdfdsf
DC amount | 
DC expiry date (dd/mm/yyyy) | 13/04/2013

This submission has been received by the bank for processing. This acknowledgement does not constitute our agreement to issue the DC. Application. Should you have any enquiries please quote the following instruction reference: 04759855QZF6

Confirm

View Pending Authorisation
Get Rate and Payment Authorisation

- If a payment instruction is eligible for Get Rate, the Get Rate countdown screen appears when you choose to authorise the instruction.
- Get Rate is only offered for instructions authorised individually, it is not available when authorising multiple instructions in bulk.
- You can choose to accept the offered rate and authorise the payment instruction, or reject the rate and be returned to the instruction details screen.
- Get Rate is offered automatically if the debit account is Get Rate-enabled, and the instruction successfully fulfils all Get Rate validations.

Authorise with Get Rate
Get Rate countdown screen

![Get Rate screen](image)

- The value date of the payment you are authorising is unavailable for Get Rate. Would you accept 12/9/2019 as the new value date of the payment? (E3746)
- For transaction that involves foreign exchange and with significantly large transaction amount, due to system rounding issue, the actual transaction amount that appears in your statements/advices may slightly differ from the stated amount on this ‘Acknowledgement’ page, and in such case the amount shown on your statement/advice shall prevail. (E32017)

<table>
<thead>
<tr>
<th>Payment type</th>
<th>Priority Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount to be debited</td>
<td>HKD 4,609.65</td>
</tr>
<tr>
<td>(excluding charges)</td>
<td></td>
</tr>
<tr>
<td>Amount to be credited</td>
<td>HKD 912.03</td>
</tr>
<tr>
<td>(excluding charges)</td>
<td></td>
</tr>
<tr>
<td>Exchange Rate</td>
<td>1 AUD = 5.383212 HKD</td>
</tr>
</tbody>
</table>

Acknowledgement Screen

An acknowledgement confirms your action. In the event that any errors occur during the payment authorisation process, any warning or error messages which are normally displayed on the acknowledgement screen in the full version of HSBCnet, is also displayed in the mobile platform.

Acknowledgement Screen - authorise

![Acknowledgement screen](image)
Preview Exchange Rates

The Preview Exchange Rates service allows you to preview exchange rates before submitting payment instructions, allowing you to determine the optimal time to send your payments.

Preview exchange rates service in the main menu

5. To preview the FX rate for a transaction, select the debit account.
Select Debit account in Preview exchange rates:

6. Search for your desired payment currency from the list of available currencies.

Payment currency selection screens:
7. Input the payment amount in either the currency of the debit account or the currency of the payment. Select
the value date of the payment and then the Preview exchange rates button.

![Preview exchange rates details screen](image)

8. The confirmation screen will display the current exchange rate details. You can choose to refresh the rate to
get the most up-to-date rate information. Note, the displayed exchange rate is provided for information only.
Preview exchange rate confirmation screen:

<table>
<thead>
<tr>
<th>Description</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debit account</td>
<td>E3E FEX 012759323018</td>
</tr>
<tr>
<td></td>
<td>HKBAPCAD15-708322-638/SA-EUR (EUR)</td>
</tr>
<tr>
<td>Amount</td>
<td>EUR 107,687.16</td>
</tr>
<tr>
<td>Currency equivalent</td>
<td>USD 120,000.00</td>
</tr>
<tr>
<td>Exchange rate</td>
<td>1 EUR = 1.114339 USD</td>
</tr>
<tr>
<td>Value date</td>
<td>Tuesday 07/01/2020</td>
</tr>
<tr>
<td>Rates at</td>
<td>07/01/2020 04:23:08 GMT</td>
</tr>
<tr>
<td>Inverse rate</td>
<td>1 USD = 0.897392 EUR</td>
</tr>
</tbody>
</table>

The exchange rate and value date displayed could change when payment is confirmed.
Receivables Finance

With Receivables Finance on HSBCnet Mobile, you can manage and access your Receivables Accounts quickly and securely from your mobile phone.

The following Receivables Finance services are available through HSBCnet Mobile:

- Message Centre
- Draw Payment
- Request Increased Credit Limit
- Recent Transactions

*Note:* Specific services not available in all countries. When you log on to HSBCnet Mobile, only those services that are enabled in your country, and for which you are entitled, will be visible.

The following steps outline how to use Receivables Finance services on HSBCnet Mobile:

1. On the HSBCnet Mobile home screen, select **Receivables Finance** from the menu.

2. The Receivables Finance account summary screen appears. Select an account from the list of available accounts.
3. The Receivables Finance services screen displays all services available for the selected account. Select one of the available services to proceed.

Note: To switch to another Receivables Finance account, select “Change account”.
4. When you select the “Message Centre” service, the Message Centre summary page displays. This screen displays all Unread and Read messages in date order.

**Receivables Finance services – Message Centre**

5. When you select the “Draw Payment” service, you will be able to draw a payment to your designated account.

**Receivables Finance services – Draw Payment**
6. When you select the “Request Increased Credit Limit” service, the Customer Credit Limit search screen displays all eligible customers to start Credit Limit application.

![Image of Customer Credit Limit search screen]

**Note:** After selecting the Filter button on the search page, the Filtering screen will display. Enter the Trading name value to locate a specific customer.

When you select “Recent Transactions”, the recent transactions summary page is displayed. This screen lists all transactions from the current month for the selected account.

![Image of Recent Transactions summary page]
Liquidity Dashboard

With the Liquidity Dashboard you will be able to see an overview of your liquidity positions, in the same manner as in the Liquidity Management Dashboard available in the desktop version of HSBCnet.

The following Liquidity Dashboard functions are available through HSBCnet Mobile:

- Balance KPIs
- Summary Balance graph
- Filter capabilities
- Settings

*Note*: the Liquidity Dashboard is only visible to users that have been given the appropriate permissions. If you don’t see these features in HSBCnet Mobile, speak to your HSBCnet System Administrator to request access permissions.

The following steps outline how to use the Liquidity Dashboard on HSBCnet Mobile:

1. Select the **More** button from the menu at the bottom of any HSBCnet Mobile screens.
2. The More screen appears. Select **Liquidity dashboard**

Liquidity Dashboard in the More page

3. The Liquidity Dashboard screen displays all functions available for the accounts you have permissions to view.

Liquidity Dashboard landing page
4. When you select the **Settings** icon, the Settings page displays allowing you to select:
   a. The reference currency to be used throughout the Liquidity Dashboard, using a mid-market FX conversion rate (for illustration only).
   b. The date format to be displayed wherever a date is displayed in the Liquidity Dashboard
   c. How the Decimal and Thousand separators will be displayed for all balances
   d. How the numbers and account number formats will be displayed

5. When you select the **Filter** icon the Filters page displays, allowing you to filter the total position KPIs by the following criteria:
   a. Product Type
   b. Deposit Type
   c. Location (where the accounts are located)
   d. Financial Institution (where the accounts are held)
   e. Select dimension – allowing you to choose a dimension created using Account Attributes.

**Note:** Account Attributes can only be created/edited by accessing the Liquidity Management Dashboard page in the desktop version of HSBCnet
6. By selecting the arrow under **Total Position** the screen expands to show a detailed breakdown of the total balance by Demand Deposits, Overdrafts and Term Deposits.
**Note:** Term Deposits will only be shown for customers that hold Term Deposits with HSBC. Other products that the customer may hold (such as Money Market funds) are only visible in the Liquidity Management Dashboard page in the desktop version of HSBCnet.

7. The **Summary Balances** chart presents a distribution of your balances by a combination of up to two dimensions. You can select the dimensions by clicking on the arrow and choosing from the options. You can also touch the bars on the graph to see more details on the selection.
8. You can also view the values in Summary Balances chart in a table format by toggling between **Graph View** and **List View**.

Liquidity Dashboard – Summary Balances list view
Appendices

Appendix 1: Frequently Asked Questions

Who is eligible?
To take advantage of HSBCnet Mobile services, you need to be a registered HSBCnet user with appropriate account/service permissions.

What tasks can be performed on HSBCnet Mobile?
You can do the following on HSBCnet Mobile:

- View account balances and recent transactions
- Authorise Priority Payments, Payments in the Eurozone, Inter-Account Transfers, ACH Credits/Debits, Bill Payments and File Level payment instructions
- Receive notification of payments ready for authorisation via My Alerts
- Authorise cross-border payments and preview foreign exchange rates with Get Rate
- Create Priority Payments, Inter-Account Transfers, and Bill Payments to existing beneficiaries
- Track the status of your payments
- The HSBCnet Mobile app features the following additional services:
- Authorise Import Documentary Credit (DC), Import Bill instructions and Import Loans
- View Receivables Finance accounts, recent transactions, exchange messages, and draw payments

Enquire indicative foreign exchange rates based upon the customer-defined margin tier. Specific services not available in all countries. When you log on to HSBCnet Mobile, only those services for which you are permitted and are enabled in your country will be visible.

Any related limits and permissions are the same as when using the main HSBCnet site.

How much does HSBCnet Mobile cost?
HSBCnet Mobile does not carry a specific product cost. However, when using HSBCnet Mobile you are subject to any fees that may be charged by your mobile service provider for browser-related services used to access HSBCnet Mobile.

What mobile devices does HSBCnet Mobile support?
Currently, HSBCnet Mobile (via Web Browser) supports smartphone devices that use the following operating systems: iOS (iPhone), Android, Blackberry and Windows.

The HSBCnet Mobile app is available for iPhone and Android based smartphones.

Biometric technology is available for logging on to HSBCnet Mobile on supported devices in select countries/territories. To learn more about biometric sign-on for HSBCnet Mobile, please review the Biometric Log on Frequently Asked Questions.

HSBCnet has verified the compatibility of these Mobile devices and their most recent operating systems for use with HSBCnet Mobile. To ensure that you get optimal use of the services available in HSBCnet Mobile, update your smartphone’s operating system regularly.

Please note that HSBCnet functionality may perform normally using other operating systems, but compatibility cannot be confirmed at this time. For more information about your device, please refer to your user manual or contact the manufacturer for assistance.
At this time, the HSBCnet Mobile tablet app is not available for use on iPads or Android based tablets. HSBCnet Mobile will support additional Mobile devices in the future.

Is HSBCnet Mobile secure?

Similar to accessing the main HSBCnet site, HSBCnet Mobile implements the same security measures to protect your information and accounts, including:

- **Security Device**: Your Security Device is required to log on to your HSBCnet profile and for any subsequent transaction authorisations. This two-factor authentication method ensures identification integrity and mitigates key-logging and denial-of-service risks on user credentials.

- **Encryption**: HSBCnet Mobile uses Transport Layer Security (TLS) encryption technology to encrypt sessions between you and the Bank. HSBC currently supports TLS versions 1.2 and above.

- **Session time-out**: Similar to using HSBCnet on a computer, if you forget to log out, or your mobile device remains inactive for a period of time, the session will be logged off automatically.

Can I activate my new Security Device via HSBCnet Mobile?


I am not an HSBCnet customer. Can I use HSBCnet Mobile?

You need to be a registered HSBCnet customer to use HSBCnet Mobile and be entitled by your System Administrator to use the appropriate viewing and transactions tools. Please contact your HSBC Relationship Manager for assistance.

I do not have the HSBCnet Security Device with me. Can I log on to HSBCnet Mobile?

For your own safety, it is necessary for you to use either your HSBCnet Security Device (also known as Security Device token) or biometric authentication to log on to your HSBCnet profile.

To learn more about biometric log on options for HSBCnet Mobile, please review the [Biometric Log on FAQs](#).

Can I change my log on credentials through HSBCnet Mobile?

No. You are only able to change your log on credentials by logging onto HSBCnet through your computer.

Can I exit the session by closing the web browser, app, or switching off the mobile phone?

We strongly recommend that you select the **Logout** button when ending an HSBCnet Mobile session.

Can I log on to HSBCnet Mobile from any country that I travel to?

Please check with your mobile device’s service provider to determine your phone coverage. Additionally, in order to comply with regulatory obligations, HSBC does not allow access to HSBCnet from certain countries that are subject to sanction programmes. This also applies to HSBCnet Mobile.

What accounts can be viewed through HSBCnet Mobile?

All accounts that you would normally be permitted to view through the main HSBCnet site are available via HSBCnet Mobile.

What payments can I authorise on HSBCnet Mobile?

Most payments that you would normally be permitted to authorise through the main HSBCnet site may be authorised through HSBCnet Mobile. HSBCnet Mobile simply offers a streamlined authorisation process.
What if my session takes a long time to load when I try to access my log on page?

Confirm that your web connection is available. If unavailable, close the browser or app window and start again when the web connection is available.

What should I do if my mobile device takes a long time to load?

Please make sure the web connection is still available. If unavailable, please close the browser and start again when the web connection is available, at which time you can check if the previous transaction had been completed.

I am trying to connect to HSBCnet using a wireless network, but it does not seem to be working. Why?

Some HSBCnet customers have elected to enable a security feature called IP filtering, which allows HSBCnet access from pre-approved Internet Protocol (IP) addresses only. When connecting to HSBCnet Mobile using your mobile device, HSBCnet authenticates your user information based on your mobile device’s IP address. For those customers with the IP filtering feature enabled, HSBCnet and HSBCnet Mobile will only allow access from accepted IP addresses specified in your organisation’s IP filter. Please contact your network administrator if you have any questions regarding IP filtering.

How do I know if my mobile phone meets the access requirements for HSBCnet Mobile?

In order to determine your mobile device’s operating system, please refer to your phone’s instruction manual or contact the manufacturer for assistance.

How do I upgrade my mobile device to meet requirements for accessing HSBCnet Mobile?

Contact your mobile phone service provider for details on how to upgrade.

See Also: What mobile devices does HSBCnet Mobile support?

I can’t access the mobile app on a jailbroken/rooted device. What should I do?

Since jailbroken/rooted devices are compromised, they may be less secure and may be vulnerable to fraudulent activities. To protect your online banking activity, you will not be allowed to access the HSBCnet Mobile app from these devices. In order to continue using our mobile banking services, use an alternative device to download the HSBCnet app or contact your mobile device service provider to restore the device to the manufacturer’s default settings. To understand any risks associated with changing your device’s settings, refer to your device’s user manual or contact the manufacturer for assistance.
Appendix 2: Biometric Log on Frequently Asked Questions

What is Biometric sign-on?
Using a supported mobile device, you can use your registered fingerprint(s)/face(s) to log on to HSBCnet Mobile, rather than using your Security Device. This is a simple and secure way to access the HSBCnet Mobile app using just your biometrics.

Can I use biometrics to log on to the HSBCnet Mobile app?
To log on using biometrics, you need to have the HSBCnet Mobile app installed on one of the following supported mobile devices:

<table>
<thead>
<tr>
<th>Supported iPhone devices</th>
<th>For Touch ID:</th>
<th>iPhone 5s or later</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>For Face ID:</td>
<td>iPhone X or later</td>
</tr>
<tr>
<td>Samsung</td>
<td>A6 Plus, A7, A8 Star, A9</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Galaxy S6, S7, S8, S9, S10</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Galaxy C9 Pro</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Galaxy Note 5, Note 8, Note 9, Note 10</td>
<td></td>
</tr>
<tr>
<td></td>
<td>J6</td>
<td></td>
</tr>
<tr>
<td>LG</td>
<td>G6, G6+</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Q Stylus+</td>
<td></td>
</tr>
<tr>
<td></td>
<td>V20, V30+</td>
<td></td>
</tr>
<tr>
<td>Google</td>
<td>Pixel, Pixel 2, Pixel 2 XL, Pixel 3, Pixel 3 XL</td>
<td></td>
</tr>
<tr>
<td>Sony</td>
<td>Xperia XZ2 Premium</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Xperia XZ3</td>
<td></td>
</tr>
<tr>
<td>HTC</td>
<td>U12+</td>
<td></td>
</tr>
</tbody>
</table>

**Note:** Biometric log on is designed to work best on the most recent versions of OS. If you have any issues installing and using Biometric log on, please make sure you have installed the latest version of the OS on your device. If you have a compatible Android device in mainland China, you can also log on to our App using fingerprint on other devices from the list of supported Android devices.

How do I switch to biometric log on when I am using my Security Device, to log on to the HSBCnet Mobile app?
You can enable biometric sign-on by selecting ‘Settings’ from the menu in the HSBCnet Mobile app and turning on the Biometric log on feature. You will then need to complete the setup by following the instructions on screen.

Can I use biometrics to log on if I have multiple faces/fingerprints stored on my device?
When you enable biometric log on for the HSBCnet Mobile app, any biometrics that are registered on your device will also be able to log on to HSBCnet Mobile and access its services. If you choose to activate biometrics on your mobile device to log on to HSBCnet Mobile, you must ensure that only your biometrics are registered on the device. You may be responsible for unauthorised payments made from your accounts if your face/fingerprint is not the only one registered on the device and you have activated biometric sign-on. For further information on your responsibilities when using biometrics, please review the HSBCnet Mobile Biometric Sign-on Terms & Conditions, available in the app.
We’ve recently updated our **E-Channels Security Measures** document to include an additional clause related to the use of biometric technology on mobile devices. We strongly recommend that you read the updated document (available in the HSBCnet Help Centre) to make sure you’re aware of your responsibilities when using HSBCnet and HSBCnet Mobile.

**What do I need to know before enabling Face ID for the HSBCnet Mobile app?**

Please note that the probability of a false match when using iPhone’s Face ID technology may be different under some circumstances, e.g. twins or siblings that look similar, or if you are in adolescence, or if you’ve disabled “Attention Aware Features” in your device settings. Please read the Terms and Conditions carefully and make sure you take reasonable precautions to keep your mobile device and security information safe and prevent any fraudulent use of it.

We’ve recently updated our **E-Channels Security Measures** document to include an additional clause related to the use of biometric technology on mobile devices. We strongly recommend that you read the updated document (available in the HSBCnet Help Centre) to make sure that you’re aware of your responsibilities when using HSBCnet and HSBCnet Mobile.

**How can I disable biometrics?**

Disable biometric log on directly within the app by selecting **Biometrics** from the menu and switch off the biometrics for your device.

**What if my fingerprint log on enabled phone is lost or stolen?**

There is a feature within the HSBCnet Mobile app where users can deactivate fingerprint authentication for HSBCnet for a lost (or just another device belonging to them) device from another device. Select ‘Biometrics’ from the menu in the app to view all of your fingerprint enabled devices. Select ‘Deactivate’ or ‘Remove’ to disable fingerprint log on for a device.

Please note that this only deactivates biometric log on for the HSBCnet Mobile app. This will not prevent you from using biometrics for other apps on the same device.

**Will my fingerprint be stored in the app or elsewhere within HSBC?**

No. Your fingerprint(s) will not be stored in the HSBCnet Mobile app or kept within any HSBC records/databases. For more details, please refer to the app **Terms & Conditions**.

**Which HSBCnet services can I access with biometrics?**

Logging on using biometrics allows you to view your accounts and balance information. Security Device authentication is still required for transactional activities like creating and authorising payment instructions.

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™ Android and Google Play are trademarks of Google Inc.
Appendix 3: Security tips

In addition to your obligation to comply with the HSBCnet security procedures, you must ensure you also comply with the additional security requirements that relate to HSBCnet Mobile on your mobile device and include:

- Do not store your HSBCnet user or profile details on your mobile device.
- Make sure that your mobile device is updated with the latest anti-virus and anti-spyware software.
- Avoid sharing your mobile device with others.
- Avoid using devices not on the approved list to access HSBCnet Mobile.
- Do not leave your mobile phone unattended after logging on to HSBCnet Mobile.
- For added peace of mind, choose the **Logout** button when you are finished with HSBCnet Mobile.
- To prevent unauthorised access to your mobile device, enable its automatic passcode lock feature.
- Use default browsers originally provided with your mobile device.
- Avoid using an **unlocked** mobile devices or a device with any unauthorised modifications when using HSBCnet Mobile.
- Avoid installing applications on your mobile device from unknown sources.
- When connecting to a wireless network using your mobile device, use only trusted networks or service providers and enable additional security protection, such as Wi-Fi Protected Access (WPA), if possible.