Frequently Asked Questions

Who is eligible?

Registered and appropriately entitled HSBC*net* users with Security Devices can take advantage of HSBC*net* Mobile. This service is not available to Smart Card customers.

What functions can be performed on HSBCnet?

Users can do the following on HSBC net Mobile:

- View account balances and statements
- Authorise Priority Payments, Payments in the Eurozone, Inter-Account Transfers, ACH Credits/Debits and Bill Payments
- Receive notification of payments ready for authorisation via My Alerts
- Authorise cross-border payments and book foreign exchange rates with Get Rate
- Create Priority Payments, Inter-Account Transfers, and Bill Payments to existing beneficiaries in selected countries

Please note: specific services not available in all countries. When you log in to HSBC net Mobile, only those services for which you are entitled and are enabled in your country will be visible.

Any related limits and entitlements are the same as when using the main HSBC net site.

How much does HSBCnet Mobile cost?

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

What mobile handsets does HSBCnet Mobile support?

Currently, HSBC*net* Mobile (via Web Browser) supports smartphone devices that use the following operating systems: iOS (iPhone), Android, Blackberry and Windows.

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

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

Please note that HSBC*net* 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 HSBC*net* Mobile tablet app is not available for use on iPads or Android based tablets. HSBC*net* Mobile will support additional Mobile devices in the future.



Is HSBCnet Mobile secure?

Similar to accessing the main HSBC*net* site, HSBC*net* 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-ofservice risks on user credentials.
- **Encryption:** HSBC*net* Mobile uses Transport Layer Security (TLS) encryption technology to encrypt sessions between you and the Bank. HSBC currently supports TLS versions 1.0, 1.1 and 1.2.
- 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 HSBC net Mobile?

No. New Security Devices cannot be activated via HSBC net Mobile. Please activate using a computer.

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

You need to be a registered HSBC*net* customer to use HSBC*net* 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 HSBC*net* Security Device with me. Can I log on to HSBC*net* Mobile?

For your own safety, it is necessary for you to use your HSBC*net* Security Device (also known as Security Device token) to log on to your HSBC*net* profile. Smartcards are not supported on HSBC*net* Mobile.

Can I change my log on credentials through HSBC net Mobile?

No. You are only able to change your logon credentials by logging onto HSBC net through your computer.

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

It is strongly recommended that you select the **Logout** button when ending an HSBC*net* Mobile session.

Can I log on to HSBC*net* 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 HSBC net from certain countries that are subject to sanction programmes. This also applies to HSBC net Mobile. Sanction programmes currently apply to Iran, North Korea, and Syria.



What accounts can be viewed through HSBCnet Mobile?

All accounts that you would normally be entitled to view through the main HSBC*net* site are available via HSBC*net* Mobile.

What payments can I authorise on HSBC net Mobile?

Most payments that you would normally be entitled to authorise through the main HSBC*net* site may be authorised through HSBC*net* Mobile. HSBC*net* 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 HSBC*net* using a wireless network, but it does not seem to be working. Why?

Some HSBC*net* customers have elected to enable a security feature called IP filtering, which allows HSBC*net* access from pre-approved Internet Protocol (IP) addresses only. When connecting to HSBC*net* Mobile using your mobile device, HSBC*net* authenticates your user information based on your mobile device's IP address. For those customers with the IP filtering feature enabled, HSBC*net* and HSBC*net* 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 HSBC*net* 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 HSBC*net* Mobile?

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

See Also: What mobile handsets does HSBC*net* Mobile support?

Security Tips

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

Do not store your HSBCnet user or profile details on your mobile device.



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- Ensure 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 HSBC net Mobile.
- For added peace of mind, choose the **Logout** button when you are finished with HSBC*net* 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.

