

## HSBC Internet Banking Bill Payment Handbook

### Glossary

- Chapter1: [HSBC online Bill Payment FAQ \(Frequently Asked Questions\)](#)
  - [How long does it take to process a bill?](#)
  - [Is there any charge for bill payment?](#)
  - [How can I reverse/alter a wrong payment?](#)
  - [To how many vendors can I pay bills?](#)
  - [How do I pay the bill?](#)
  - [What is my Account Number/Reference Number?](#)
  - [Error messages in Bill Pay.](#)
  - [How will I be confirmed of the successful payment?](#)
  - [Where I can find the helpline of merchants?](#)
  - [Where should I call for any clarification regarding Bill?](#)
  
- Chapter2: [Important Merchant Instructions for Bill Payment](#)
  - [MetLife Alico \(Insurance, DPS or Loan Repayment\)](#)
  - [Grameenphone \(Prepaid and Postpaid\)](#)
  - [Citycell \(Prepaid and Postpaid\) Zoom \(Postpaid Only\)](#)
  - [Banglalink \(Prepaid and Postpaid\)](#)
  - [Airtel \(Prepaid and Postpaid\)](#)
  - [ROBI \(Prepaid and Postpaid\)](#)
  - [Qubee Postpaid \(Wireless Internet\)](#)
  - [Banglalion Postpaid \(Wireless Internet\)](#)
  - [BERDO \(Charitable Donation Payment\)](#)
  - [Shishu Polli Plus \(Charitable Donation Payment\)](#)
  
- Chapter3: [Reference number format and limit for merchants](#)
  
- Chapter4: [Online Bill Payment Terms and Conditions](#)

## **HSBC online Bill Payment FAQ (Frequently Asked Questions)** [Go to TOP](#)

### **Q. How long does it take to process a bill?**

Ans. Bills paid before 07:00 pm on working days are sent to merchant for processing on the same day after cut-off time. No payment is processed on weekends, bank holidays and on other closures. If there are overdue/late payment charges, please pay well ahead of the due date to avoid any delay in payment.

### **Q. Is there any charge for bill payment?**

Ans. No, the service is completely FREE!

### **Q. How can I reverse/alter a wrong payment?**

Ans. The review page ensures that you get a chance to recheck whether the payment details (e.g. Merchant, amount and reference number) that you have entered are correct. Once you have paid a bill by clicking confirm, it cannot be reversed or altered. The transaction is reversed only if merchants refuses the payment and requests us for reversal. Reversal takes two working days after receiving confirmation from merchants.

### **Q. To how many vendors can I pay bills?**

Ans. Currently, you can pay to the following merchants/vendors:

- MetLife Alico (Insurance, DPS or Loan Repayment)
- Grameenphone (Prepaid and Postpaid)
- Citycell (Prepaid and Postpaid)
- Banglalink (Prepaid and Postpaid)
- Airtel (Prepaid and Postpaid)
- ROBI (Prepaid and Postpaid)
- Qubee Postpaid (Wireless Internet)
- Banglalion Postpaid (Wireless Internet)
- BERDO (Charitable Donation Payment)
- Shishu Polli Plus (Charitable Donation Payment)

### **Q. How do I pay the bill?**

Ans. Log-in to internet banking, click “Pay bills”, then click “Add payee”, enter the account no./reference no. with the vendor/merchant (e.g. Mobile Number for Mobile Topups, Policy number for MetLife Alico). Finally, click “Pay bills” again to proceed with the payment.

You can also view our demo here:

<http://personal-internet-banking-demo.info/index.html>

### **Q. What is my Account Number/Reference Number?**

Ans. Account Number/Reference numbers vary as per individual merchant. For mobile top-up please carefully choose “**Prepaid**” or “**Postpaid**”. If you are not sure about your mobile connection please check with the operators before adding payee.

Find below few guidelines on Account Number/Reference Number for different merchants:

MetLife Alico : **Policy number** of your **Insurance** (4 to 10 characters)

Grameenphone	: <b>Mobile number</b> (i.e. 017xxxxxxxx, 11 Digits)	<a href="#">Go to TOP</a>
Banglalink	: <b>Mobile number</b> (i.e. 019xxxxxxxx, 11 Digits)	
Citycell	: <b>Mobile number</b> (i.e. 011xxxxxxxx, 11 Digits)	
Robi	: <b>Mobile number</b> (i.e. 018xxxxxxxx, 11 Digits)	
Airtel	: <b>Mobile number</b> (i.e. 016xxxxxxxx, 11 Digits)	
Qubee	: QUBEE in capital letter and add preceding zeros to your qubee account number to create the following 7-digits. Leave no space between QUBEE and the 7 digit account number. (i.e. if your Qubee account number is <b>XXXXX</b> , then write QUBEE00XXXXX)	
Banglalion	: Enter the Banglalion account number consisting of <b>8 Digits</b>	
Berdo	: <b>Mobile number of the donor</b> (i.e. 01xxxxxxxx, 11 Digits)	
Shishu Polli Plus	: <b>Mobile number of the donor</b> (i.e. 01xxxxxxxx, 11 Digits)	

### Q. Error messages in Bill Pay.

**Message:** Sorry, the account number you entered for this merchant payee is not correct. Please check and try again. Our Ref.:230

**Solution:** Account Number/Reference Number with Merchant does not match with Merchant's requirement. Please re-check and for help click on the link beside reference number caption or you can call our Internet Banking Hotline: +8801190000402

**Message:** Sorry, you havent got any beneficiary details set up for this service. Our Ref.:{0}

**Solution:** You must add payee first to pay bill. Choose "Add Payee", Click "Search" button to see list of available payee, Click on the payee name, Add your customer number with merchant i.e. Policy no for insurance, Mobile number for Telcos or you can call our Internet Banking Hotline: +8801190000402 for help.

**Message:** Details for your account should be alphanumeric.

**Solution:** Refer to the last field of the page called "For your account". This field does not support any special character (i.e. @, \*, #, %) or even full stop. Alternatively, you can call our Internet Banking Hotline: +8801190000402 for help.

**Message:** Sorry, your accounts cannot be accessed at this time, Please call our Internet Banking Hotline: +8801190000402 . Our Ref.:013

**Solution:** If the debit account selected is a restricted account which is not allowed to debit or any special instruction is placed in your debit account. Alternatively, you can call our Internet Banking Hotline: +8801190000402 for help.

**Message:** Cross Currency not allowed

**Solution:** Bill payment can be made only from TAKA account. Alternatively, you can call our Internet Banking Hotline: +8801190000402 for help.

**Q. How will I be confirmed of the successful payment?**

[Go to TOP](#)

**Ans.**

- For mobile topup, you should receive SMS confirmation from mobile companies.
- For MetLife Alico payment, the confirmation message generated by HSBC Internet Banking confirms the remittance of cash in favour of Alico. The premium receipt will be issued, signed and provided to you by Alico. Ideally, you should receive a confirmation SMS on Sunday (on a weekly basis). The stamp receipt is processed after 24-48 hours (in consecutive working days) of paying the bill. Stamp receipt, once processed, is sent the next day.
- For Qubee and Banglalion you should be notified through confirmation message (SMS) after the processing is successful.
- In all cases you may contact directly with the merchants for update, preferably on the next working day (given that you have paid before the cut-off time of the previous working day)

**Q. Where I can find the helpline of merchants?**

Find the web link of merchants where you can find customer care, helpline or support centre detail for your query of payment:

Metlifealico : [www.metlifealico.com.bd](http://www.metlifealico.com.bd)

Grameenphone : [www.grameenphone.com](http://www.grameenphone.com)

Banglalink : [www.banglalinkgsm.com](http://www.banglalinkgsm.com)

Citycell : [www.citycell.com](http://www.citycell.com)

Robi : [www.robi.com.bd](http://www.robi.com.bd)

Qubee : [www.qubee.com.bd](http://www.qubee.com.bd)

Banglalion : [www.banglalionwimax.com](http://www.banglalionwimax.com)

Berdo : [www.berdobd.org](http://www.berdobd.org)

Shishu Polli Plus : [www.sreepurvillage.org](http://www.sreepurvillage.org)

**Q. Where should I call for any clarification regarding Bill?**

Ans. You can call at HSBC Internet Banking hotline +8801190000402 for any technical queries or for any help to pay the bill and to check the bill is properly sent to merchants. However for final confirmation of any bill please contact helpline of merchants. To send email query send mail using Contact Centre>Send Message from your Internet banking profile or directly email us to [internet.banking@hsbc.com.bd](mailto:internet.banking@hsbc.com.bd)

## Important Merchant Instructions for Bill Payment

[Go to TOP](#)

**MetLife Alico (Insurance, DPS or Loan Repayment):** For MetLife Alico Insurance Premium Payment, choose “Pay Bills” from the left hand navigation menu, then choose “Add Payee” from the left hand menu, then click “Search” in the “Add Payee” page. Choose “MetLife Alico” from the Payee List.

Enter the Policy number of your Insurance (4 to 10 characters) in the field “Account Number/Reference Number with Merchant” under “Add Payee” screen.

The screenshot shows the 'Add payee' interface. On the left is a navigation menu with options like 'Pay multiple bills', 'Add payee', 'Maintain payee list', 'Payment history', 'Future payments', 'Transfers', 'Rates inquiry', 'Services', and 'View or Setup Statements / Advices'. The main area is titled 'Add payee' and includes a 'Merchant' section with the name 'AMERICAN LIFE INSURANCE COMPANY'. Below this is a field for 'Account Number/Reference Number with Merchant' containing 'XXXXXX'. There is a 'Click here for list' link and an 'Add' button at the bottom right.

Please note that it is the customer’s responsibility to ensure proper input of the Policy Number. HSBC will not be liable to refund any amount, unless otherwise advised by the respective merchant.

For ALICO payment, the confirmation message generated by HSBC Internet Banking confirms the remittance of cash in favor of Alico. The premium receipt will be issued, signed and provided to you by Alico.

**Grameenphone, Citycell, Banglalink, Airtel and Robi (Prepaid and Postpaid):** For mobile recharge/topups, choose “Pay Bills” from the left hand navigation menu, then choose “Add Payee” from the left hand menu and then click “Search” in the “Add Payee” page. Choose the desired telecom operator and the subscription type (Prepaid or Postpaid) for the payment.

Enter the Mobile Number (11 characters) in the field “Account Number/Reference Number with Merchant” under “Add Payee” screen.

The screenshot shows the 'Add payee' interface for Grameenphone. The merchant name is 'GRAMEENPHONE PREPAID'. The 'Account Number/Reference Number with Merchant' field contains 'XXXXXXXXXX'. The interface is similar to the previous screenshot, with a navigation menu on the left and an 'Add' button at the bottom right.

It is the customer’s responsibility to ensure proper input of the Mobile Number. HSBC will not be liable to refund any amount. Please refer to Terms and Conditions for more details.

Please note that mobile topup/recharge amount must be minimum BDT10 (for Prepaid) and BDT50 (for Postpaid) and maximum BDT1,000 (for Prepaid) and BDT10,000 (for Postpaid). For Citycell Zoom you can pay against postpaid connections only.

For mobile bill payment, the confirmation message generated by HSBC Internet Banking confirms the remittance of cash in favor of the merchant. The confirmation message will be sent by the operator once the payment is successful.

**Qubee Postpaid (Wireless Internet):** For Qubee Post Paid Bill Payment, choose “Pay Bills” from the left hand navigation menu, then choose “Add Payee” from the left hand menu and then click “Search” in the “Add Payee” page. Choose “Qubee” from the Payee List.

Enter the Qubee account number in the following format: QUBEEXXXXXXX (QUBEE in capital letter, followed by 7 digits of account number) in the field “Account Number/Reference Number with Merchant” under “Add Payee” screen.

Therefore, for example, if your Qubee account number is XXXXX, then write as: QUBEE00XXXXX. Please write QUBEE in CAPITAL LETTERS and add preceding zeros to your account number to create the following 7-digits. Leave no space between QUBEE and the 7-digit account number.

The screenshot shows the 'Add payee' interface. On the left is a navigation menu with options like 'Pay multiple bills', 'Add payee', 'Maintain payee list', 'Payment history', 'Future payments', 'Transfers', 'Rates inquiry', 'Services', 'Review or Setup', and 'Statements / Advices'. The main area is titled 'Add payee' and includes a 'Merchant' section. Under 'Merchant name', the value 'QUBEE' is entered. Under 'Account Number/Reference Number with Merchant', the value 'QUBEE00xxxxx' is entered. A red link 'Click here for list' is present next to the account number field. An 'Add' button is located at the bottom right of the form.

Please note that it is the customer’s responsibility to ensure proper input of the Qubee Account Number. HSBC will not be liable to refund any amount, unless otherwise advised by the respective merchant.

For Qubee bill payment, the confirmation message generated by HSBC Internet Banking confirms the remittance of cash in favor of Qubee. The confirmation message (if any) will be sent by Qubee.

**Banglalion Postpaid (Wireless Internet):** For Banglalion Post Paid Bill Payment, choose “Pay Bills” from the left hand navigation menu, then choose “Add Payee” from the left hand menu and then click “Search” in the “Add Payee” page. Choose “Banglalion” from the Payee List.

Enter the Banglalion account number consisting of 8 digits in the field “Account Number/Reference Number with Merchant” under “Add Payee” screen.

The screenshot shows the 'Add payee' interface for Banglalion. The 'Merchant name' field contains 'BANGLALION'. The 'Account Number/Reference Number with Merchant' field contains 'XXXXXXXX'. A red link 'Click here for list' is present next to the account number field. An 'Add' button is located at the bottom right of the form.

Please note that it is the customer’s responsibility to ensure proper input of the Banglalion Account Number. HSBC will not be liable to refund any amount, unless otherwise advised by the respective merchant.

For Banglalion bill payment, the confirmation message generated by HSBC Internet Banking confirms the remittance of cash in favor of Banglalion. The confirmation message (if any) will be sent by Banglalion.

[Go to TOP](#)

**BERDO and Shishu Polli Plus (Charitable Donation Payment):** For donation payment, choose “Pay Bills” from the left hand navigation menu, then choose “Add Payee” from the left hand menu, and then click “Search” in the “Add Payee” page. Choose “BERDO” or “Shishu Polli Plus” from the Payee List.

Enter your mobile number 11 digits in the field “Account Number/Reference Number with Merchant” under “Add Payee” screen.

The screenshot shows the 'Add payee' interface. On the left is a navigation menu with options like 'Pay multiple bills', 'Add payee', 'Maintain payee list', 'Payment history', 'Future payments', 'Transfers', 'Rates inquiry', 'Services', 'View or Setup', and 'Statements / Advices'. The main area is titled 'Add payee' and has a 'Help' link. Under the 'Merchant' section, the 'Merchant name' field contains 'BERDO'. Below it, the 'Account Number/Reference Number with Merchant' field contains 'XXXXXXXXXX'. A red link 'Click here for list' is next to the field. An 'Add' button is at the bottom right.

The screenshot shows the 'Add payee' interface. On the left is a navigation menu with options like 'Pay multiple bills', 'Add payee', 'Maintain payee list', 'Payment history', 'Future payments', 'Transfers', 'Rates inquiry', 'Services', 'View or Setup', and 'Statements / Advices'. The main area is titled 'Add payee' and has a 'Help' link. Under the 'Merchant' section, the 'Merchant name' field contains 'SHISHU POLLI PLUS'. Below it, the 'Account Number/Reference Number with Merchant' field contains 'XXXXXXXXXX'. A red link 'Click here for list' is next to the field. An 'Add' button is at the bottom right.

Please note that it is the customer’s responsibility to ensure proper input of the Mobile number. HSBC will not be liable to refund any amount, unless otherwise advised by the respective merchant.

For donation payment, the confirmation message generated by HSBC Internet Banking confirms the remittance of cash in favor of merchants. The confirmation message (if any) will be sent by merchant.

**Reference number format and limit for merchants**

UTILITY NAME	A/C OR REFERENCE NO	OTHER INSTRUCTIONS
<b>INSURANCE</b>		
Matlife Alico	4-10 alphanumeric, policy number	Enter the policy number of you insurance
<b>TELECOM OPERATOR</b>		
Grameenphone	11 digits, mobile number e.g. 017XXXXXXXX	Prepaid : Min. 10 to max. 1,000 (BDT) Postpaid: Min. 50 to max. 10,000 (BDT)
Citycell	11 digits, mobile number e.g. 011XXXXXXXX	Prepaid : Min. 10 to max. 1,000 (BDT) Postpaid: Any Limit Note: First recharge for newly purchased RIM is not supported
Banglalink	11 digits, mobile number e.g. 019XXXXXXXX	Prepaid : Min. 10 to max. 1,000 (BDT) Postpaid: Min. 50 to max. 10,000 (BDT)
Airtel	11 digits, mobile number e.g. 016XXXXXXXX	Prepaid : Min. 10 to max. 1,000 (BDT) Postpaid: Min. 50 to max. 10,000 (BDT)
Robi	11 digits, mobile number e.g. 018XXXXXXXX	Prepaid : Min. 10 to max. 1,000 (BDT) Postpaid: Min. 50 to max. 10,000 (BDT)
<b>WIRELESS INTERNET</b>		
Qubee	QUBEEXXXXXXXX (QUBEE+7 digit a/c no.)	If your account number is 5 digits, add two zeroes in the left to make it 7 digits. Do not add space between QUBEE and 7 digits. QUBEE must be in BLOCK LETTER. e.g. QUBEEXXXXXXXX
Banglalion	8 digits, Customer ID e.g. XXXXXXXX	Check your 8 digit customer ID from Banglalion website (Website>Selfcare>Logon>History>View Invoices> "Customer ID")
<b>DONATION / CHARITY</b>		
Berdo	11 digits, mobile number e.g. 01XXXXXXXX	
Shishu Polli Plus	11 digits, mobile number e.g. 01XXXXXXXX	



## **Online Bill Payment Terms and Conditions**

HSBC only provides an online provision for bill payment and does not confirm the processing/settlement of the bill. The confirmation message, debit of fund and corresponding transaction history only reflects a payment in favor of the merchant. The payment will be settled, confirmed (if applicable) and a receipt will be sent (where applicable) by the merchant

Customer must confirm that s/he has the capacity, authority and necessary knowledge to perform the transaction and is operating within the governing law of the People's Republic of Bangladesh and that his/her account activity in no way violates the central bank guidelines

Bills may take up to 2 working days to reach the merchant. Additional time is required at merchant end to process and settle the payment. Therefore, it is strongly advised to pay well before the deadline (at least 4 working days ahead of the deadline). This is especially applicable for weekends and consecutive government holidays where any payment made on the last working day before the holiday is sent to merchants on the second working day after offices resume

HSBC will maintain its reasonable best effort to process the bill within the stipulated time. However, HSBC shall have no liability whatsoever for any and all direct, indirect or consequential loss arising from any delay or failure to provide all or any loss of data which may be sought from delays, failure to deliver or service interruptions outside the control of HSBC

The review page ensures that you get a chance to recheck whether the payment details (e.g. Merchant, amount and reference number) that you have entered are correct. Once you have paid a bill by clicking confirm, it cannot be reversed or altered. The transaction is reversed only if merchants refuses the payment and requests us for reversal. Reversal takes two working days after receiving confirmation from merchants. Customer must arrange to settle the dues with the respective merchant on his/her own in the meantime and shall not hold HSBC responsible for any overdue, penalty, fees and any other obligation arising out of it

All charges will be communicated when they are offered in Internet Banking. HSBC reserves the right to impose or modify any service charge related to internet banking. Please refer to the Internet banking tariff available at [www.hsbc.com.bd](http://www.hsbc.com.bd) for updated information

The Bank reserves the right to modify, change or withdraw all or any of the rules/clauses applicable to bill payment at any time at its sole discretion

**By clicking "Pay", customer agrees to be bound by all these conditions mentioned above**