HSBC

HSBC Bangladesh Mobile Banking

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Mobile Banking User Guide

HSBC Bangladesh Mobile Banking App

The HSBC Bangladesh Mobile Banking App has been specially built for our customers, with reliability and safety at the heart of its design.

Contents

Step-by-Step Registration Process

Before registering for your HSBC Bangladesh Mobile Banking App, you are required to have access to Personal Internet Banking (PIB).

What you need:

1. Internet Banking Security Device: visit any of our HSBC branches to collect one if you do not have one already.

2. Active HSBC debit card.

Internet Banking
Security Device

Once you are ready with the above, please proceed with either of the below options:

I do not have an Active Personal Internet Banking Profile	I have an Active Personal Internet Banking Profile
Click here to: • Register your Personal Internet Banking Profile • Step-by-step Registration process	Follow the steps mentioned below

Step 1 – Downloading your HSBC Bangladesh Mobile Banking App

After successfully registering your Personal Internet Banking profile, you are ready to download the HSBC Bangladesh Mobile App.

You can download the app by scanning the below QR codes, depending on your Mobile Operating System (Android or iOS); or you can manually search for the application using the name 'HSBC Bangladesh' in your respective app store.
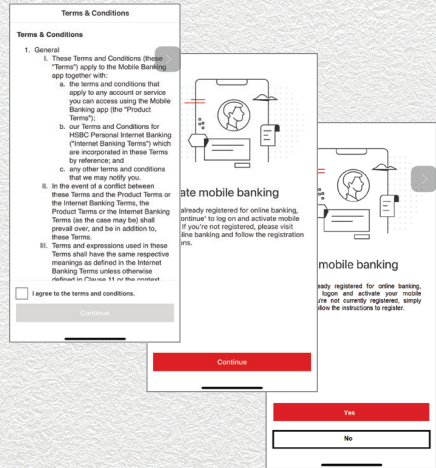
Available on the App Store

GET IT ON Google Play

Step 2 – Activating your Mobile Banking App

After successfully downloading & installing the HSBC Bangladesh Mobile Banking App:

- ▸ Open the application
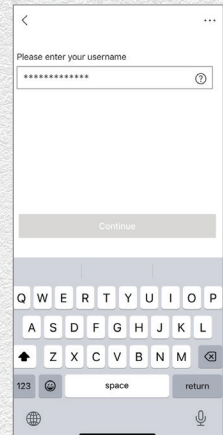- ▸ Read and agree to Terms & Conditions

Once you have accepted the T&C:

- ▸ Activate your mobile banking service
- ▸ Select "Yes/Continue" for existing profile

Step 3 – Input Username

You will be prompted to enter your username. This is the username you have set for your **Personal Internet Banking (PIB) profile.**

Step 4 – Input Internet Banking Security Code

After entering your username, you will be prompted to share the security code. This **6-digit** security code can be accessed after clicking on the button found on your physical Internet Banking Security Device.

Internet Banking Security Device

Step 5 – Setting up Device PIN

You will need to create a **6-digit** PIN. This PIN will be used for logging in or authenticating any transactions made through your HSBC Bangladesh Mobile Banking App.

You will be prompted to enter the PIN twice to confirm.

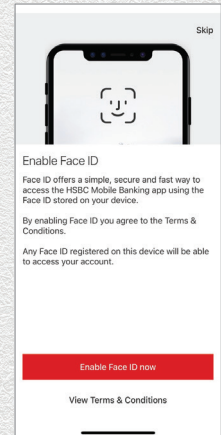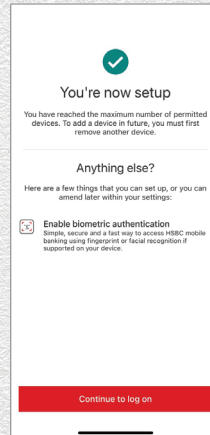**Note:** Please do not share your PIN with anyone else.

Step 6 – Enabling Biometric Authentication (Optional)

Once you have created your 6-digit PIN, your device registration is complete. You also have the option to enable "Biometric Authentication" for logging in and authenticating transactions using fingerprint/facial recognition (based on your mobile phone features).

To enable Biometric Authentication, follow the on-screen instructions.

Please note that your phone must support Biometric Authentication and have it enabled prior to setting it up within the banking app.

You're now setup

You have reached the maximum number of permitted devices. To add a device in future, you must first remove another device.

Anything else?

Here are a few things that you can set up, or you can amend later within your settings:

Enable biometric authentication
Simple, secure and a fast way to access HSBC mobile banking using fingerprint or facial recognition if supported on your device.

Continue to log on

Skip

Enable Face ID

Face ID offers a simple, secure and fast way to access the HSBC Mobile Banking app using the Face ID stored on your device.

By enabling Face ID you agree to the Terms & Conditions.

Any Face ID registered on this device will be able to access your account.

Enable Face ID now

View Terms & Conditions

Successful Login - Account Summary

After successfully logging in, you will land on the Accounts Summary page, where you can view a summary of your existing accounts, loans, and term deposits. Clicking on an account will allow you to view its transactional history.
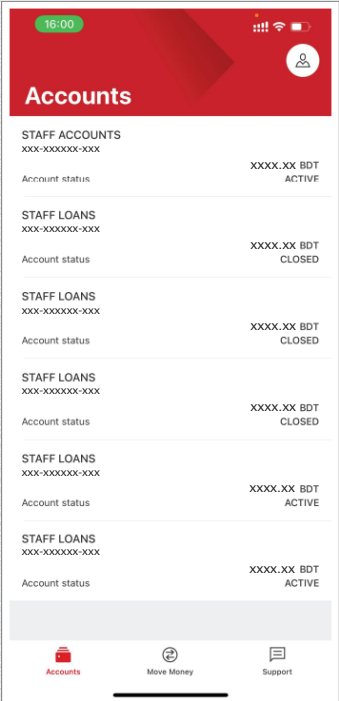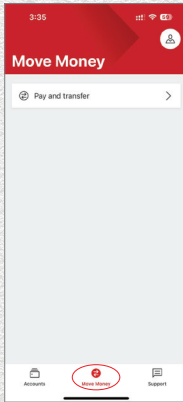
Move Money:
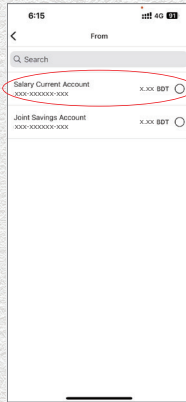# Fund Transfer to
Own HSBC Account
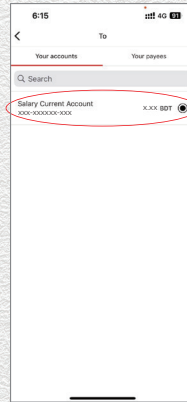
Move Money: Fund Transfer to Own HSBC Account
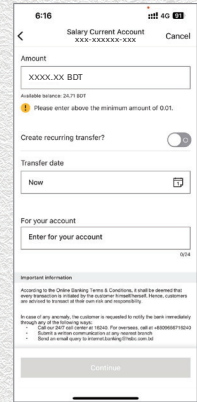
To transfer funds to your **OWN** HSBC account:

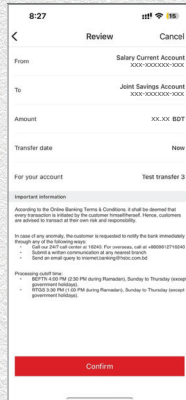**Select the 'Pay and transfer' option under Move Money tab**
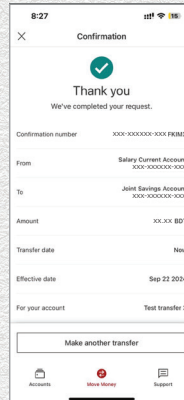
Select the account you want to send money from

Select the account you want to send money to under 'Your Accounts'

Enter the details and authenticate your transaction via 6-digit PIN/Biometric

After authentication, you can review the transaction and select 'Confirm'
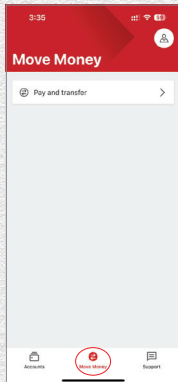
Transaction is successful
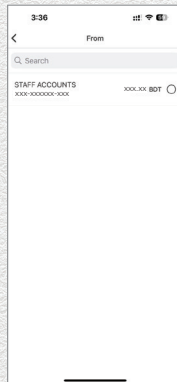
Move Money: Fund Transfer to HSBC Accounts (Others) – New Beneficiary

Move Money: Fund Transfer to HSBC Account (Others) – New Beneficiary

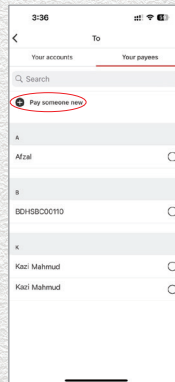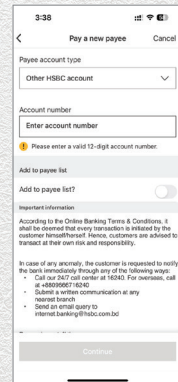To transfer funds to **other** HSBC accounts:

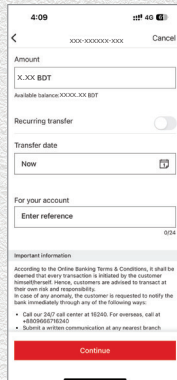|			
Select the 'Pay and transfer' option	**Select the account you want to send money from**	**Select 'Pay someone new'**	**Select 'Other HSBC account' from the dropdown and enter HSBC account details**

Enter the details and authenticate your transaction via 6-digit PIN/Biometric	**After authentication, you can review the transaction and select 'Confirm'**	**Transaction is successful**
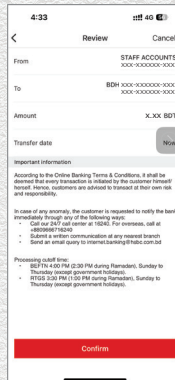
Move Money: Fund Transfer to HSBC Accounts (Others) – Existing Beneficiary

Move Money: Fund Transfer to HSBC Account (Others) – Existing Beneficiary

To transfer funds to **other** HSBC accounts of your existing beneficiaries:

Select the 'Pay and transfer' option

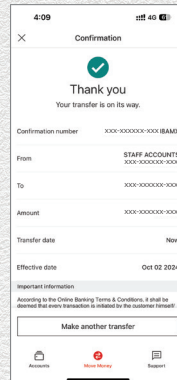Select the account you want to send from
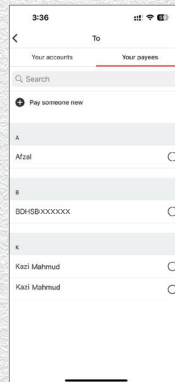
Select the saved beneficiary you want to send to under 'Your Payee'

Enter the details and authenticate your transaction via 6-digit PIN/Biometric

After authentication, you can review the transaction and select 'Confirm'
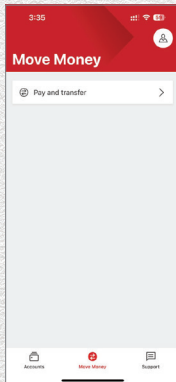

Transaction is successful

Money: Fund Transfer to other Banks – New Beneficiary
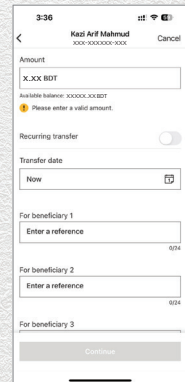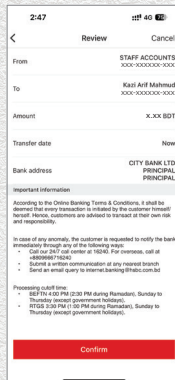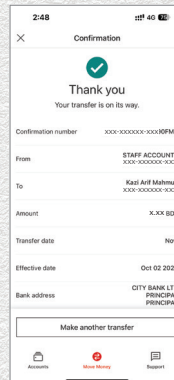
Move Money: Fund Transfer to other Banks – New Beneficiary

To transfer funds to **other local bank** accounts:
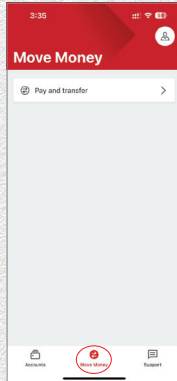
Select the 'Pay and transfer' option

Select the account you want to send from
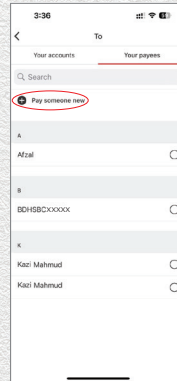
Select the 'Pay someone new' option
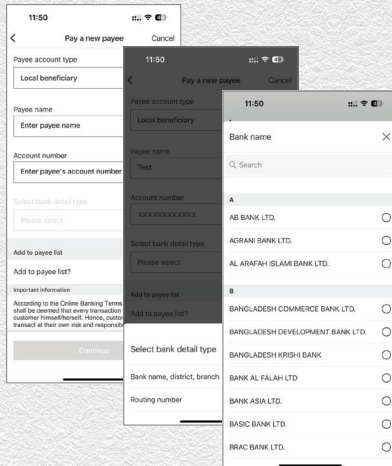
Select 'Local Beneficiary' and input the account number. You can transfer funds to other bank accounts by using the 'Routing number' or selecting 'Bank name, district & branch'. You can search for the branch details from the drop-down

To transfer funds to **other** HSBC accounts:

After inputting your branch details, authenticate the transaction using Biometric/6-digit PIN. Review, then press 'Confirm' to proceed

Transaction is successful

Secure Message:
General Enquiry

Messages (Online Service): General Enquiries

Customers have the option to send the bank an online request
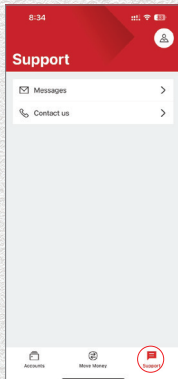
Click on the 'Support' tab and then select 'Messages'
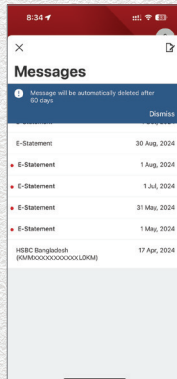
Click on the top right icon to send a new message
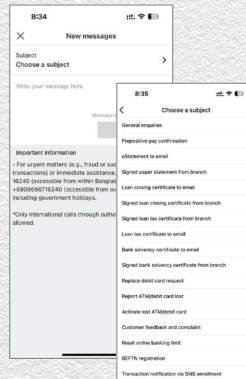
Select 'General Enquires' from the drop-down list
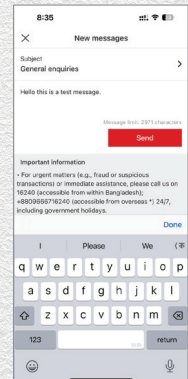
Type in your message in the box and press 'Send'

Messages (Online Service): General Enquiries

After selecting the desired subject from drop-down list, type your message in the box provided

Select 'General Enquires' as the subject from the drop-down list

Type in your message in the box and press 'Send'

Device Security – Changing phones

Device Security – Changing phones

HSBC Bangladesh Mobile Banking App can only be installed on **ONE** device at a time. To install on other devices, first un-tag your existing device from your phone. If your phone is lost, please get in touch with our Contact Center for further guidance.
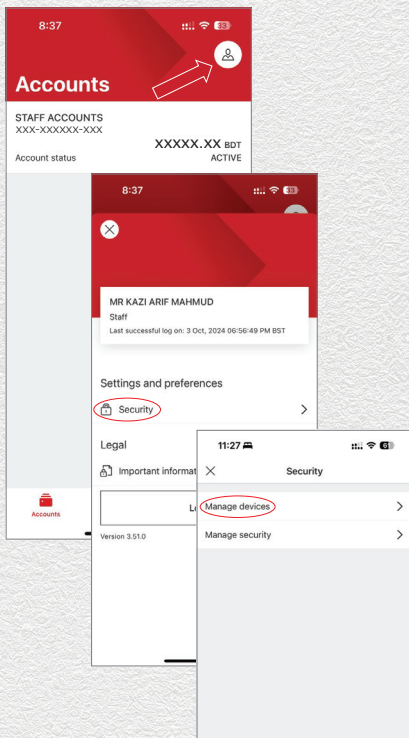
Select the top-right Profile icon, followed by clicking on the 'Security'. To un-tag your existing device, select 'Manage devices'.
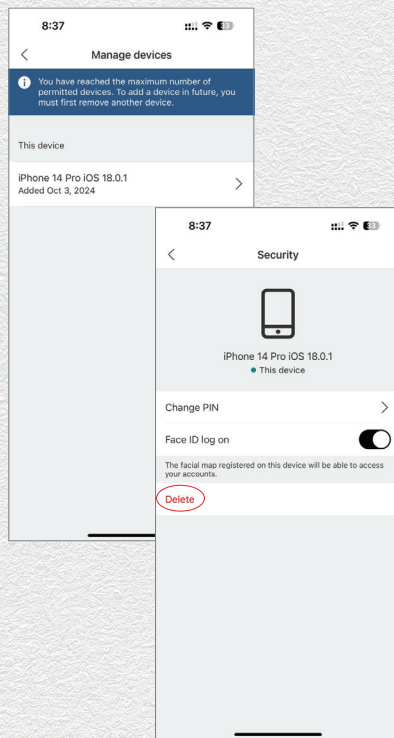
You will see the device currently registered here. Select your device and click on Delete to un-tag this device.

Device Security – Changing PIN

Device Security – Changing PIN

Customers have the option to reset their existing PIN.
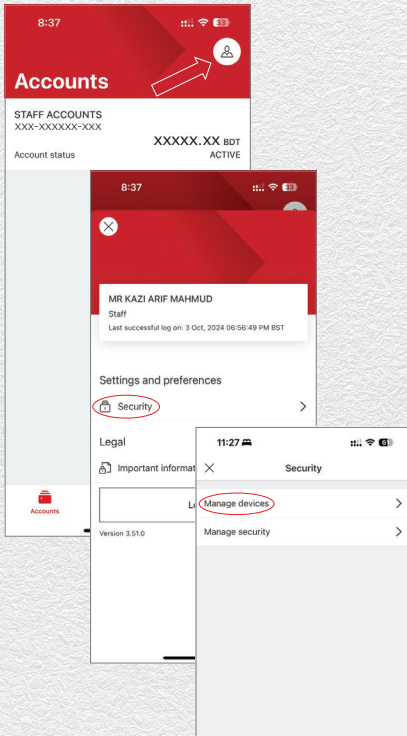
Select the top-right icon, followed by clicking on the 'Security'. To change your PIN, select 'Manage security'.
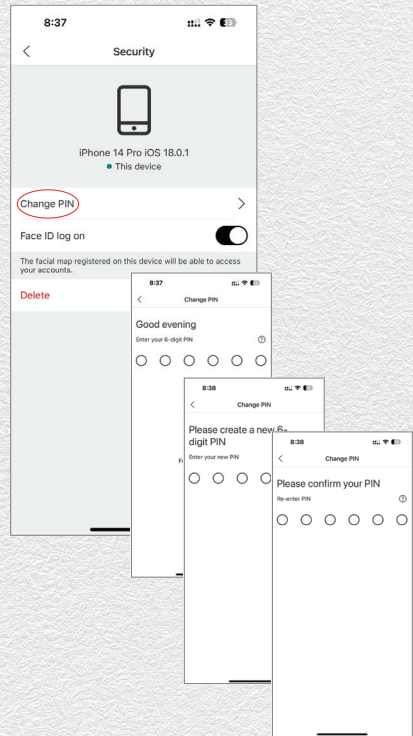
Select on Change PIN. You will be prompted to enter your existing 6-digit PIN, followed by entering your NEW 6-digit PIN. You will receive an SMS confirming PIN change.

Frequently Asked Questions (FAQs)

FAQs – Mobile Banking App

1. How do I set up my mobile banking access?

Search for 'HSBC Bangladesh' application from the App Store or Google Play store and follow the on-screen instructions to register.

2. What is required to use the HSBC Bangladesh Mobile Banking application?

To use the HSBC Bangladesh Mobile Banking App, a customer must have an active Personal Internet Banking (PIB) profile, alongside a hard token security device.

3. What mobile devices and operating system (OS) does HSBC Bangladesh Mobile Banking App support?

- ▶ iPhone & iPad with iOS version 14.0 or above
- ▶ Mobile handsets with Android OS version 8.0 or above
- ▶ Android tablets with Android OS version 8.0 or above and a display screen size of 7" or larger
- ▶ The app is not supported on jailbroken or rooted devices

4. Which HSBC banking services are available using mobile banking?

The following services are available through HSBC Bangladesh Mobile Banking:

- ▶ View your CASA, TD & Loan balances and details
- ▶ View your previous transaction details (up to 6 months)
- ▶ Transfer money (BDT) between local HSBC accounts and to other local bank accounts
- ▶ Send and receive messages (online service) from HSBC

▸ Manage your profile -Device management, enable biometric and change PIN

5. What happens to my banking session if I answer a call or SMS while using mobile banking? What if my phone locks from inactivity?

If a device supports multitasking (running multiple applications at one time), your banking session may stay logged in. On some devices, however, mobile banking may time out. If you were in the middle of a transaction, please verify if your transaction was completed through the transaction history.

6. What can I do if I lose my mobile phone?

If you lose your mobile phone with the HSBC Bangladesh Mobile Banking App installed on it, contact our 24/7 call center at 16240 or +8809666716240 to remove access.

7. Can I use the Mobile App on more than 1 device?

No, your HSBC Bangladesh Mobile Banking App can only be registered on 1 device at a time. To use the app on a different device, first un-tag the application from your initial mobile device and go through the registration process described in Step 1 to use on your new device.

8. Can I use my HSBC Bangladesh Mobile Banking App from abroad?

You can use the HSBC Bangladesh Mobile Banking App from outside of Bangladesh, except sanctioned countries & regions.

9. Can I view/download a statement from the app?

No. To view or generate a statement, please visit our Personal Internet Banking portal on our website. However, you can place a request for your personal statement through the mobile app.

10. How can I login to my device if I forget my PIN?

If you have forgotten your PIN, select the 'Forgot PIN' option at the login screen. You will be prompted to input the code from your Hard Token device. After inputting the hard token code correctly, you will be prompted to set your new PIN.

11. Can I reset my existing PIN?

If you remember your existing 6-digit PIN, you can reset the PIN under the 'Security' section of the mobile application.

12. Are my existing beneficiaries available on the mobile app?

Beneficiaries already added through Personal Internet Banking are available on HSBC Bangladesh Mobile Banking App.

13. Are joint account holders allowed to use the Mobile applications separately?

Joint account holders are only allowed to opt for Personal Internet Banking if the account mandate is 'Any or Survivor'. However, please note that the mobile banking application can only be set up against one internet banking profile. In that case, each account holder will have to set up their internet banking profile independently.

14. Can I update my personal information (such as address, contact number, email address etc.)

No. Personal contact details such as mobile number and email address cannot be changed through the Mobile app. Customer needs to login to Personal Internet Banking (PIB) to amend the mobile number and email address.

15. Can i perform fund transfer via NPSB channel?

No. Transfer through NPSB channel is not available. However, similar to Personal Internet Banking, customer can transfer via RTGS channel for

transactions above BDT 1 Lac or through BEFTN for amounts below BDT 1 Lac.

16. What is the daily transfer limit through HSBC Bangladesh Mobile Banking App?

HSBC to HSBC (Self) - 20 Lac

HSBC - HSBC (Other) - 5 Lac

HSBC - Other Bank - 5 Lac

17. Apart from transactional services, what other ancillary services can we avail from the HSBC Bangladesh Mobile Banking app?

Request / Service getting option through call center such as:

1. General enquiries

2. Prepositive pay confirmation

3. e-Statement to email

4. Signed paper statement from Branch

5. Loan closing certificate to email

6. Signed loan closing certificate from Branch

7. Loan Tax certificate to email

8. Signed loan tax certificate from Branch

9. Bank solvency certificate to email

10. Signed bank solvency certificate from Branch

11. Replace Debit Card request

12. Report ATM/Debit Card lost

13. Activate ATM/Debit Card

14. Reset Online Banking limit

15. BEFTN Registration

16. Transaction notification via SMS enrollment

17. Cancelation of transaction notification via SMS

18. Can I exit mobile banking by closing the app or switching off my mobile phone?

Closing the app or switching off your mobile phone may not close the HSBC Bangladesh Mobile Banking session properly. We strongly recommend you click on 'Logout' to properly close your mobile banking session.

19. Is it safe to use my mobile for banking?

Mobile banking is as safe as accessing online banking through a computer and it implements the same security measures as online banking.

They are:

Encryption: Secure Sockets Layer (SSL) Encryption technology is used within your mobile banking session to encrypt your personal information. At HSBC, we use 128-bit SSL Encryption, which is accepted as the industry standard level.

Session time-out: If you forget to log off, or your mobile remains inactive for a period during a session, then our system automatically logs you out after 15 minutes of inactivity.

Your money is protected as long as you observe HSBC's Online Banking terms and conditions, including maintaining the security of your access codes and passwords.

HSBC BD
Mobile Banking App