

# **Business Internet Banking**

*Getting Started - Security Device Users*

# 1.

## \_Welcome

Welcome to Business Internet Banking. Our online service is available 06:00 AM ET – 12:00 AM (Midnight) ET, seven days a week, so you and your employees can manage your business banking accounts at your convenience.

This guide walks you through the process of setting up your Business Internet Banking service and contains important security tips. You will also find **Help** available online should you need assistance at any time during your Business Internet Banking sessions.

## 2. \_General Help and Technical Support

Telephone support is available 06:00 AM ET – 12:00 AM (Midnight) ET, seven days a week via our Customer Relationship Center. Just call **1-877-HSBC BIZ (1-877-472-2249)**.

For your security, our Customer Service Representatives must verify your identity each time you call.

### 3. Before You Start

Please ensure you have the following available:



**Welcome Letter**



**Security Device**



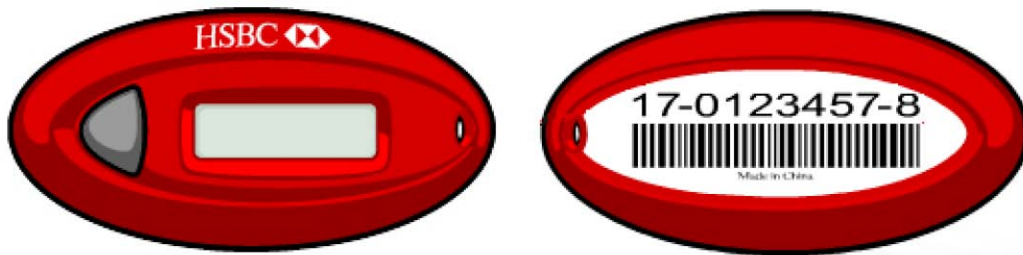
**Activation Email**

**For Primary Users:** You will need your Welcome Letter containing your Business Internet Banking ID. You must also have the eight-character Activation Code that was emailed to the email address you provided on your Business Internet Banking application and your Security Device.

**For Secondary Users:** You must obtain a printout of your security details from the Primary User, and remember the Activation Code the Primary User advised you to use. You will need your Security Device to complete your registration.

▶ You will need a computer with access to the Internet. Please see [us.hsbc.com/business/faqs](https://www.us.hsbc.com/business/faqs) for a list of supported operating systems and browsers.

## 4. Using Your Security Device



Your Security Device generates the random Security Codes that are needed to access Business Internet Banking.

▶ Security Codes are randomly changing numbers. You will be asked to enter a Security Code, along with a Username and Password, each time you log on to Business Internet Banking.

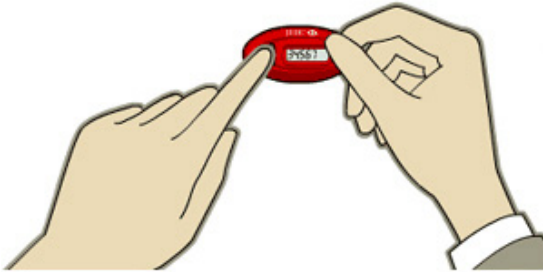
▶ Your Security Device contains a serial number on its reverse. This is used to link the device to you and prevents anyone else from using your Security Device.

Hold your Security Device with the display screen facing you.

Press the grey triangular button on the left.

A Security Code should appear in the display screen.

turn off after 30 seconds or when you press the







## 5. Setting up your Service

Go to [us.hsbc.com/register](https://us.hsbc.com/register) and enter the information requested:

### Step 1 (of 2): Registration Information

\* NOTE: All fields are required.

Business Internet Banking ID	<input type="text" value="USHBUS376771393JSMITH"/>	
Activation Code	<input type="text" value="*****"/>	
Security Device Serial Number	<input type="text" value="17"/> - <input type="text" value="0200102"/> - <input type="text" value="9"/>	 The Serial Number is displayed on the back of your Security Device.
Security Code	<input type="text" value="*****"/>	 The Security Code is displayed when you press the grey button.
<input type="button" value="Cancel"/> <input type="button" value="Continue"/>		

- ▶ Your Business Internet Banking ID can be found in your Welcome Letter. It starts USHBUS.
- ▶ Your Activation Code is the alpha-numeric code delivered to you via email.
- ▶ The Security Device Serial Number is displayed on the white label on the back of your Security Device. It is in the format 17-xxxxxxx-x where x is a number (e.g. 17-0023284-1).
- ▶ The Security Code is displayed on the front of your Security Device when you press the grey button (see page 4).
- ▶ After entering your registration information, click Continue.

▶ Please ensure that you remember the Username and Password you create here. You will need this information to access Business Internet Banking in the future.

▶ Choose a Password that is difficult for a third party to guess. The best Passwords contain numbers as well as both upper case and lower case characters. Users should not use a familiar name, date or place that may be easy for a third party to discover.

▶ Using the drop-down menus, select one question from each menu and enter your answer in the boxes below. Answers must contain 3-20 characters.

▶ Please review any Personal Information shown on screen. If it needs correcting, simply type the updated details into the box.

When you have entered all the information requested, click **Continue**. You will see the following confirmation screen:

▶ Click **Continue**.  
If you forget your Password, you can reset it online by following the "Forgot your password" link on the Logon screens.

▶ To start using Business Internet Banking, click the Go button.

**Step 2** (of 2):  
**Logon Information**

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\* NOTE: All fields are required.

You will need your username and password each time you log on to Business Internet Banking.

Create Username (8–36 characters)	<input type="text" value="JOHNSMITH"/>	<input style="border: none; background: none;" type="button" value="?"/>
Create Password (8–36 characters)	<input type="password" value="*****"/>	<input style="border: none; background: none;" type="button" value="?"/>
Re-enter Password	<input type="password" value="*****"/>	

**Password Reset Questions**

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Please choose a question from each drop-down box below and enter your answer. These will be used to identify you, if you forget your Password.

Choose Password Reset Question 1	<input type="text" value="Name a memorable city or country"/>	<input type="button" value="v"/>
Enter Answer (3–20 characters)	<input type="text" value=""/>	
Re-enter Answer	<input type="text" value=""/>	
Choose Password Reset Question 2	<input type="text" value=""/>	<input type="button" value="v"/>
Enter Answer (3–20 characters)	<input type="text" value=""/>	
Re-enter Answer	<input type="text" value=""/>	

Choose a question

**Name a memorable**

Name a memorable

Name a memorable

Name a memorable

Name a memorable

Name a memorable

## Personal Information

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Please enter or modify your personal information.

First Name	<input type="text" value="JOHN"/>
Last Name	<input type="text" value="SMITH"/>
Company Name	<input type="text" value="JS ENTERPRISES"/>
Email Address	<input type="text" value="JOHNSMITH@JSENERP"/> ?



Registration

[Need Help?](#)


### Registration Completed!

JOHN SMITH, you have successfully registered for Business Internet Banking.

Select **Continue** and we will take you to your personal page. From there, click Go, as shown below, to access your business account(s).



**Business Internet Banking (BIB)**

Select Business:  

 **Add another Business Internet Banking ID**

## 6. Setting Daily Limits

The Access and Security screen will only appear on your first logon if Daily Limits have not been established for you.

**Access & Security**

**How Do I...?**  
View 'How To' Demos

### Setup Limits

In order to make any transactions you must set your limits to a non-zero value or UNLIMITED.

#### Define Daily Authorization Limit for JOHN SMITH

Enter User Daily Authorization Limit in order to set the maximum amount this User can authorize in a day. Included in this total are Transfers, Payments & Wires. If you want the User to be able to create transactions only and not authorize any financial transactions, enter a "0" below.

User Daily Limit

Unlimited

[▶ Change](#) [▶ Cancel](#)

[return to User Access](#)

▶ Enter a Daily Limit figure or check the Unlimited box.

**What are "Limits"?**

Limits display the total dollar amount assigned to a User in Business Internet Banking.

Users can have unlimited dollar limits for up to the full amount available in the company accounts.

The Primary User can assign "Daily Authorization Limits" to their Secondary Users. The Primary User can also choose to allow Secondary Users to create transactions only and not Authorize any financial transactions by entering a "0" in the limit authorization fields.

**What is a "Daily Authorization Limit"?**

▶ This is the maximum dollar amount that an individual User can authorize for all transactions in one calendar day.

**What is "Unlimited"?**

▶ Selecting "Unlimited" will allow a User to perform transactions up to the full amount available in a specified account.

Click Change.



**Confirm Change Profile**

The details of your profile that you have changed are as follows. To confirm that this information is correct click **Confirm**, otherwise click **Change**.

[Confirm](#)  
 [Change](#)

Limits	Amounts
User daily limit:	Unlimited

[Confirm](#)   [Change](#)

[return to User Access](#)

Confirm the information shown is correct and click Confirm.

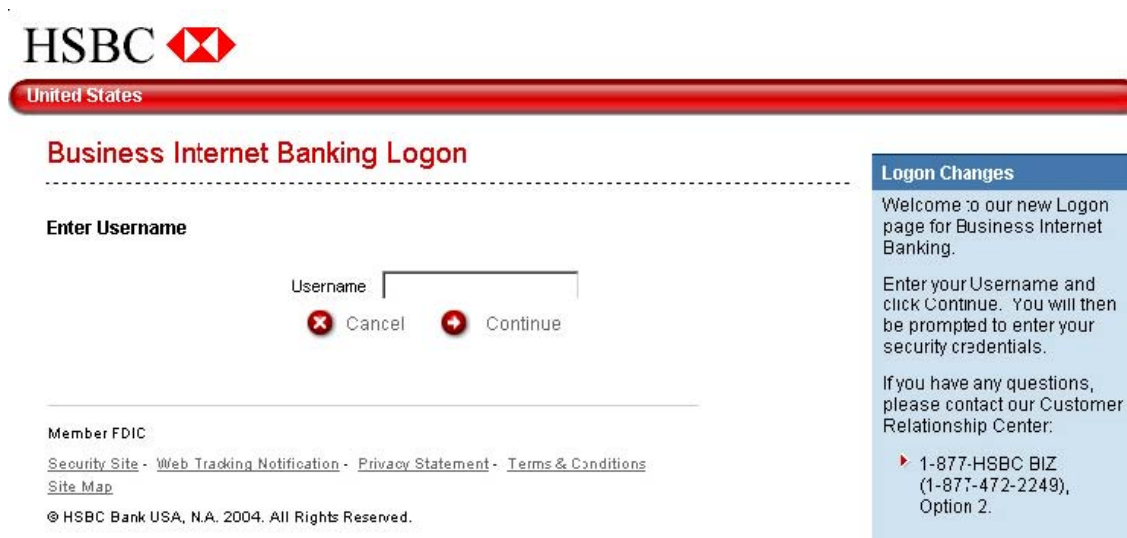
You may now continue to use Business Internet Banking by selecting any of the items from the left-hand navigation.


## 7. \_Logging on to Business Internet Banking

Once you have completed all the registration and set-up procedures outlined in the previous sections, you can begin using Business Internet Banking.

To log on:

Go to **us.hsbc.com**  
Select Business Internet Banking from the online services menu located on the right side of the page  
Select "Log on"  
Enter the Username you created during registration.  
Click Continue.





**HSBC** 

United States

### Business Internet Banking Logon

Enter Username

Username

 Cancel  Continue

Member FDIC

[Security Site](#) - [Web Tracking Notification](#) - [Privacy Statement](#) - [Terms & Conditions](#)  
[Site Map](#)

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**Logon Changes**

Welcome to our new Logon page for Business Internet Banking.

Enter your Username and click Continue. You will then be prompted to enter your security credentials.

If you have any questions, please contact our Customer Relationship Center:

- ▶ 1-877-HSBC BIZ (1-877-472-2249), Option 2.



This site is encrypted and secure.

Visit our [Security Site](#)

### Enter Password and Security Code

You're logging in as "JOANNASMITH". If you're not "JOANNASMITH", [click here](#).

Password  

[Forgotten your Password?](#)

Security Code



The Security Code is displayed when you press the grey button.

 Cancel  Continue

Enter the Password you created during registration.  
Enter a Security Code: press the grey button on your Security Device and type in the code displayed.  
Click Continue.

## 8. Security Tips

Your security is important to us and, while we are constantly upgrading measures to protect you, it is important for you to take appropriate steps to protect yourself. We recommend that you take a moment to read through this section carefully.

Each User's Business Internet Banking Username, Password and Security Device are personal to that individual. This safeguards against anyone but the User accessing the company's account(s). To benefit fully from this protection, your Users must ensure their Usernames and Passwords are kept secure and secret at all times. Below are a few helpful hints to protect you and your company's accounts:

- Install and regularly update virus detection software.

- Install and regularly update firewall software on your computer. This helps protect your PC from unauthorized access from the Internet while you are working online. To obtain anti-virus and firewall software, we suggest you contact your Internet Service Provider or PC Provider. They will be able to suggest products that will be most compatible with your PC.

- Do not allow unauthorized access to your PC. This will help prevent keystroke loggers, and other malicious software, from being installed on your PC.

- Do not install pirated software or software from an unknown source.

- Do not open e-mail attachments from unknown sources.

- Keep your Security Device in a safe place where it is not readily available to other staff.

- Notify your financial institution immediately of any erroneous or suspicious changes in your account information.

### Passwords

Choose a Password that is difficult for a third party to guess. The best Passwords contain numbers as well as both upper case and lower case characters. Users should not use a familiar name, date or place that may be easy for a third party to discover.

- Do not share your Password with anyone, including HSBC staff.

- Always memorize your Password.

- Change your Passwords regularly and do not alternate between Passwords.

- Disable any logon and Password auto-complete functions on browsers.

- Do not allow anyone to identify the keys you press while logging on.

- Do not record your Password on your computer or browser, or write it down anywhere.

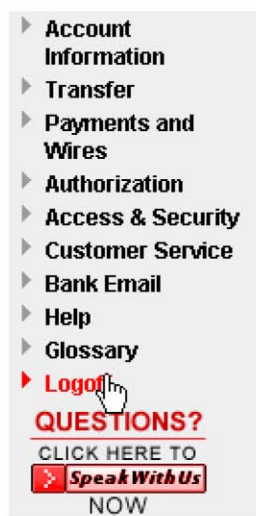
- Do not use a Password that is also used in connection with a third party (e.g., an Internet Service Provider).

If you forget your Password or suspect that it has been compromised, contact the Customer Relationship Center at **1-877-472-2249**. Telephone support is available 06:00 AM ET – 12:00 AM (Midnight) ET, seven days a week.

## Logging Off

You should exit Business Internet Banking whenever you are about to close the browser window, before you use another application on the Internet and any time you leave your desk. If you do not exit the service, your session will time out after 12 minutes. However, during that time, someone else could restart the session on your computer.

When you've finished your online banking, never simply close the browser window. Always click Logoff in either the left navigation bar or the top navigation gel bar before closing the browser window.



## Other Security Measures

Your business and Users should:

Maintain and regularly review security arrangements concerning access to, and use of, Business Internet Banking and information stored on the computing and communication systems used for the service.

Ensure Users avoid being watched by anyone or monitored by closed circuit TV.

Remember, Internet security is a joint effort. Your Primary and Secondary Users are responsible for ensuring that their Business Internet Banking Usernames and Passwords are protected. HSBC should be contacted immediately if a User's security information has been compromised.

Additional Security Tips can be found at <http://www.us.hsbc.com/securitysite/default.html>