

Business Internet Banking

Guide to Secondary Users

Guide to Secondary Users

This document provides an overview of the different user types available within Business Internet Banking and walks through the process of setting up a new user.

Who is a Primary User?

- ▶ Primary Users must be authorized signers of the Company in accordance with the Company's Corporate Resolution.
- ▶ Primary Users may be allowed full use of the Business Internet Banking service. They can view account information, initiate payment instructions and authorize the creation of additional users (Secondary Users).

Who is a Secondary User?

- ▶ Secondary Users are employees or other individuals who have been selected by the Primary User to use Business Internet Banking.
- ▶ The Primary User defines which accounts and services the Secondary User may access.
- ▶ Secondary Users may be limited to data entry capability only, if desired.

Who are Empowered Secondary Users?

- ▶ Empowered Secondary Users are Secondary Users who have been authorized by the Primary User to create and authorize the setup of new Users.

Each company must have at least one Primary User.

Companies do not need to create Secondary Users or Empowered Secondary Users.

1. _Creating a Secondary User

Log on to Business Internet Banking.

Navigate to **Access & Security > User Access** using the left-hand menu.

The screenshot shows the HSBC Business Internet Banking interface. At the top, there is a red navigation bar with the HSBC logo on the left and 'United States' in the center. On the right side of the bar, there are links for 'Log Off', a speech bubble icon, and a question mark icon. Below the bar, the left-hand menu is expanded to show 'Access & Security' in red. Under this menu, there are sub-items: 'Activity Log', 'User Access' (highlighted in red), 'Create New User', 'View / Change / Delete User', and 'View Your Profile'. Below the menu, there are sections for 'Account Control', 'Customer Service', 'Change Profile', 'Bank Email', 'Help', 'Glossary', and 'Logoff'. At the bottom of the menu, there is a 'QUESTIONS?' section with a 'CLICK HERE TO Speak With Us NOW' button. The main content area is titled 'Access & Security' and 'User Access'. It contains the following text: 'Select a User Access option. **Create a User** allows you to define a new user profile for your staff. **View / Change / Delete a User** allows you to view or update other staff's profiles. **View Your Profile** displays the accounts, services, and limits of the user who is currently logged on.' Below this text are three red buttons: 'Create New User', 'View / Change / Delete User', and 'View Your Profile'. At the bottom of the main content area, there is a red link: 'return to Access & Security'. In the top right corner of the page, there is a 'Pay your business taxes' link and a 'How Do I...' help link with a question mark icon.

▶ Click Create New User.

Create New User

Please complete the user details and define the accounts, services and transaction limits that you want to apply.

Identification

Enter Identification Information For This User	
First name:	<input type="text"/>
Middle initial:	<input type="text"/>
Last name:	<input type="text"/>
Does the Secondary User currently use the Security Device to Logon?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Activation Code:	<input type="text"/>
Re-enter Activation Code:	<input type="text"/> Remember to give this Activation Code to the secondary user

- ▶ Enter the name of your new Secondary User.
- ▶ Each new Business Internet Banking user will be sent a Security Device*. This is a small electronic device (see image), which automatically generates the single-use Security Codes required to logon to Business Internet Banking. Each user only needs one Security Device, even if they use Business Internet Banking to view accounts from multiple companies.
 - ▶ If your Secondary User already has a Business Internet Banking Security Device, please check the Yes box. Otherwise check the No box.

Security Device:



- ▶ Please create an Activation Code and enter it twice. The Activation Code must be 8 characters. You will need to give this to your Secondary User so that he may complete the registration process.

* More information can be found at us.hsbc.com/business/faqs

Your Account List

 [Select/Deselect All](#)

Select The Accounts You Want This User To Access

Account Name	Account Number	CCY
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- ▶ Using the checkboxes, select the Accounts that the Secondary User will be allowed access to. If your Secondary User may access all accounts, you can use the Select/Deselect All link at the top of this section.
- ▶ Scroll down to the Services section.

Services

 [Select/Deselect All](#)

Select The Services You Want This User To Access

- | | |
|--|--|
| <input type="checkbox"/> * Account Information | <input type="checkbox"/> Activity Log |
| <input type="checkbox"/> Bill Payment | <input type="checkbox"/> Customer Services |
| <input type="checkbox"/> ** Setup and Maintain Payees | |
| <input type="checkbox"/> Wire | <input type="checkbox"/> *** User Access and Account Control |
| <input type="checkbox"/> ** Setup and Maintain Beneficiaries | |
| <input type="checkbox"/> ACH Payment | |
| <input type="checkbox"/> ** Setup and Maintain Beneficiaries | |
| <input type="checkbox"/> Transfer | |

* If Account Information is selected, user has access to View and Download.

** If Setup and Maintain Payees/Beneficiaries is selected, you are giving this user the ability to determine who can receive payments from your Company.

*** If User Access and Account Control is selected, you are giving this user the right to set up additional users and to set up Account Control.

 [Proceed](#)

[return to User Access](#)

- ▶ Select the Services that the Secondary User may access.
Note: If User Access and Account Control is selected you are giving this user the right to set up additional users. This type of user is known as an Empowered Secondary User.
- ▶ Click Proceed.



Create A Limit

Enter a limit as described below for the account(s) you have assigned to this User. When completed, select **Proceed**.

Define Daily Authorization Limit for Jane Brown

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

Proceed

[return to User Access](#)

- ▶ Enter a Daily Authorization Limit. You may specify a Dollar amount or select the box for Unlimited.
Note: If you do not want this user to be able to authorize any financial transactions, please enter 0 in the box.
- ▶ Click Proceed.



Confirmation of Create New User

The details of the User that you have created are as follows. To confirm that this information is correct click **Confirm**, otherwise click **Change** or **Cancel**.

Confirm
Change
Cancel

Identification

Identification Information For This User	
Name:	Jane Brown
User daily limit:	Unlimited

Accounts

Account Name	Account Number	CCY
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- ▶ Review the details for your new user. If they are correct, click Confirm. Otherwise you may click Change to amend the details shown.



Acknowledgement of Create New User

When setting up a Secondary User on Business Internet Banking, please tell your Secondary User the Activation Code that you established. Do NOT disclose the Activation Code to others.

Identification

Identification Information For This User	
Business internet banking id:	USHBUS376771393JBROWN
Name:	Jane Brown
BIB Activation code:	To be provided by the person creating this user
User daily limit:	Unlimited

Accounts

Account Name	Account Number	CCY
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- ▶ This acknowledgement screen contains unique identification details that the Secondary User needs to finish the set-up of his Business Internet Banking service. For security reasons this screen is not saved within Business Internet Banking after the user has been created.
- ▶ Please **PRINT** this acknowledgement and advise the Secondary User of his Business Internet Banking ID and Activation Code.

2. Set-up Instructions for the SU

If the Secondary User does not have a Security Device

- ▶ Once the instruction to create a new Secondary User has been Confirmed, a Welcome Kit containing a Security Device will be mailed to the Secondary User.
- ▶ The Secondary User should follow the instructions provided in the Welcome Letter to complete the set-up of his service.
- ▶ A guide to completing the process can be downloaded from us.hsbc.com/business/online/welcome.html

If the Secondary User has a Security Device

Follow the instructions below once your Primary User has provided you with your new Business Internet Banking ID and Activation Code.

- ▶ Log on to Business Internet Banking



- ▶ Click Add another Business Internet Banking ID



Country/Region Selection

Activate Business Internet Banking

Please select the country/region where your business accounts are held.

United States of America ▾

Continue **Cancel**

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- ▶ Select United States of America from the drop-down box.
- ▶ Click Continue.



Add a Company **Help**

Please enter your security details and Company Name and click Continue.

Business Internet Banking ID:

Activation Code:

Company Name:

Continue **Cancel**

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- ▶ Enter the Business Internet Banking ID and Activation Code as provided to you by your Primary User.
- ▶ Enter the Company Name.
- ▶ Click Continue.

Activation Complete

Activation successful

Select 'Finish' and we will take you to your personal page. From there, select "Go", as shown below, to access your business account(s).

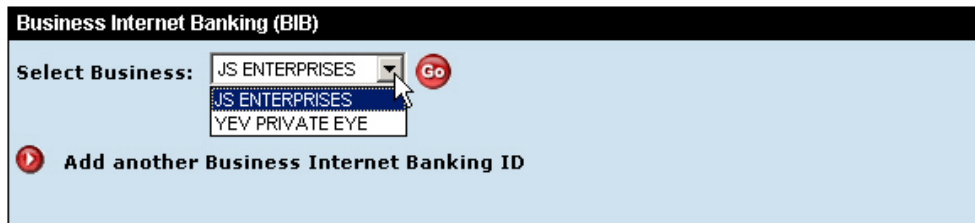


If you have more than one Business Internet Banking ID (typically an ID for a 2nd business), you may add this ID to your personal page by selecting 'Add another Business Internet Banking ID'.

 **Finish and take me to my personal page.**

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- ▶ This page confirms you have successfully added the new Business Internet Banking ID.
- ▶ Click **Finish and take me to my personal page**.



- ▶ To view your accounts select the business name from the drop-down menu and click Go.

General Help and Technical Support

If you need help setting up a Secondary User, telephone support is available between 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 Specialist must verify your identity each time you call.