Welcome to the next step in the evolution of online security.

Protecting your money and personal information is our top priority. The HSBC Security Device provides an extra level of protection for your online personal information and certain types of transactions. It’s easy to use and will keep your money even safer while meeting your evolving online banking needs. HSBC is one of the first major banks in the U.S. to bring you this enhanced level of security.

Follow the instructions inside to activate and begin using your new HSBC Security Device today. For Frequently Asked Questions and additional information about your HSBC Security Device, visit us.hsbc.com/securitydevice.
Activating your HSBC Security Device

Log on to Personal Internet Banking as you normally would and follow the steps below to activate your HSBC Security Device.

Step 1
Enter the activation code received via email as per the instructions on the screen.

Step 2
Enter the 10-digit serial number found on the back of your HSBC Security Device on the Personal Internet Banking screen as per the instructions.

Step 3
Create your HSBC Security Device Personal Identification Number (PIN).

a. Press and hold the button for 2 seconds to turn on your HSBC Security Device.

b. When prompted with “NEW PIN” on the screen, create and enter a new PIN between 4 to 8 digits, then press the button.

Note: You will have 5 seconds to start typing in your PIN. If you do not begin typing your PIN within 5 seconds you must repeat Step 3a.

Step 4
With “HSBC” displayed on the screen, press the button to generate a 6-digit Security Code.

Congratulations, you have successfully activated your HSBC Security Device. Enjoy enhanced security by using your device to securely log on to Personal Internet Banking.

Note: Your PIN can be made up of any numbers as long as the numbers do not follow a logical or sequential pattern, for example 123456 or 24681012. Only strong PINs will be accepted by your HSBC Security Device. Weak PINs with consecutive (1234) or repetitive (1111) numbers will not be accepted.

Remember your PIN and do not disclose it to anyone.

Note: You will need this PIN each time you need to generate a Security Code using the HSBC Security Device.

c. The words “NEW PIN CONF” will appear on the screen of your HSBC Security Device and you will hear an acknowledgement. Confirm your PIN by re-entering it into your HSBC Security Device. Once your PIN is confirmed, the word “HSBC” will be confirmed audibly and displayed on the screen.

If you make an error entering your PIN, you can use the button to delete the last digit you entered. You can also wait for your HSBC Security Device to turn off and then restart the activation process.

The HSBC Security Device does not have an “off” button. After 30 seconds of inactivity, the device will automatically turn off.
Logging on to Personal Internet Banking with your HSBC Security Device

Once your HSBC Security Device is activated, you should use it each time you log on to Personal Internet Banking.

Log on to Personal Internet Banking as you normally would and follow the on-screen instructions to generate a Security Code that will be entered into Personal Internet Banking.

**Step 1**
Press and hold the button for 2 seconds to turn on your HSBC Security Device. Once it is on, the screen will display the word “PIN” in the top right corner. Enter your HSBC Security Device PIN generated during step 3 of “Activating your Device” earlier.

**Step 2**
If an incorrect PIN has been entered, a “FAIL 1” error code will appear on the screen. Each time you attempt to enter an incorrect PIN, an error code will appear on screen as “FAIL 2, FAIL 3,” etc. On entering the correct PIN “HSBC” will display on the screen.

Once “HSBC” is displayed on the screen, press the button again. This will generate a 6-digit Security Code.

**Step 3**
Enter the 6-digit security code shown on your HSBC Security Device into the “Security Code” field on the Personal Internet Banking page and click “Continue”. You will be logged on to the Account Summary page of Personal Internet Banking with full access to internet banking.

Your HSBC Security Device – special functions

These functions, except the audible repeat, can be activated from the HSBC screen on your HSBC Security Device after you have entered your PIN.

<table>
<thead>
<tr>
<th>Function</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Decrease playback speed</td>
<td>While holding down the bottom right corner button, press “4”. Hold the bottom right corner button and press “4” repeatedly until you find a speed of playback that you are comfortable with.</td>
</tr>
<tr>
<td>Increase playback speed</td>
<td>While holding down the bottom right corner button, press “6”. Hold the bottom right corner button and press “6” repeatedly until you find a speed of playback that you are comfortable with.</td>
</tr>
<tr>
<td>Decrease volume</td>
<td>While holding down the bottom right corner button, press “7”. Hold the bottom right corner button and press “7” repeatedly until you find a volume that you are comfortable with.</td>
</tr>
<tr>
<td>Increase volume</td>
<td>While holding down the bottom right corner button, press “9”. Hold the bottom right corner button and press “9” repeatedly until you find a volume that you are comfortable with.</td>
</tr>
<tr>
<td>To hear the serial number</td>
<td>While holding down the bottom right corner button, press “5” to hear the serial number. This can be repeated as many times as you like.</td>
</tr>
<tr>
<td>Audible repeating of HSBC security codes</td>
<td>When generating a security code, you can hear them repeated back to you by your HSBC Security Device. Simply hold the bottom right corner button and press “0”. You can repeat this as many times as you like, however the security code will only be valid to gain access to your Personal Internet Banking for a limited period of time before it expires. After it expires, another security code will need to be generated by your HSBC Security Device. Remember not to follow this process anywhere you may be overheard.</td>
</tr>
</tbody>
</table>
Using your HSBC Security Device to authorize transactions

Certain transactions warrant a higher level of security, such as adding or modifying a new bill payee, or adding or modifying a beneficiary. To complete such transactions, you will need to log on to Personal Internet Banking using your HSBC Security Device, then you will need to authorize the transaction by generating a second unique code called a “Transaction Signing Code”. This code will verify the authenticity of the destination account number and ensure that no one can change the destination of the transaction.

To complete certain transactions such as a transfer to another person’s account, log on to Personal Internet Banking and follow the on-screen instructions.

**Step 1**
Enter your PIN:
- Press and hold the bottom right button for 2 seconds
- Enter your HSBC Security Device PIN
- Press the bottom left button, and a dash will appear on the display

(Note: this is a different button than the one you use to log on to PIB with your HSBC Security Device.)

**Step 2**
Enter the information as requested on the Personal Internet Banking screen.
- Press the bottom left button again to generate a Transaction Signing Code

**Step 3**
Enter the Transaction Signing Code:
- Enter the Transaction Signing Code where indicated
- Click on an option to proceed

**Hints and tips**
- The keypad consists of buttons 0 through 9. This matches the standard telephone layout design
- The button is colored green and can be found at the bottom right hand corner of the keypad
- To help you find your way around the keypad, the “5” button has two raised dots on it and the button (bottom right) has a single raised dot

You’re on your way to an even more secure online banking experience

Your HSBC Security Device is a great way to keep your money even safer in an ever changing, digital world. Once you’ve activated and begun to use your HSBC Security Device, you can have the peace of mind that comes with knowing you have an even greater level of privacy and security for your online personal information and transactions.

**Learn more**

For more information about your HSBC Security Device, including Frequently Asked Questions and a Troubleshooting Guide, visit us.hsbc.com/securitydevice or contact us at 866.537.4722. If you are calling from outside the United States, please call us collect at 716.841.7172.